

# The investigation of the effects of spiritual values and behaviors on business development and performance of Muslim preneurship

Mahyarni, Astuti Meflinda and Henni Indrayani

*Faculty of Economy and Social Science,*

*University of Islam Negeri Sultan Syarif Kasim, Pekanbaru, Indonesia*

## Abstract

**Purpose** – This paper aims to determine the effect between variables and formulate policies related to Muslim business preneurship in the future.

**Design/methodology/approach** – Partial least square (PLS) data processing method is used in this study.

**Findings** – The result shows that Muslim preneurship spiritual values will lead to an increase in Muslim preneurship behaviors in running a business on society and performance on society. Indonesian people realize that Muslim preneurship development at the present time cannot be separated from the development of small- and medium-sized enterprises spread throughout the country.

**Originality/value** – The PLS method that was applied to determine the effect between variables and formulate policies related to Muslim businesses preneurship in the future. This research location was Riau and West Sumatra, Indonesia, and the variables were spiritual values and behavioral and developmental Muslim business preneurship.

**Keywords** PLS, Business development, Performance of Muslim preneurship, Spiritual values

**Paper type** Research paper

## Introduction

Indonesia is the fourth most populous country in the world, with 255 million inhabitants, of which 85 per cent are Muslims. With such high Muslim population, Muslim participation in economy should also be high. Sedikides (2010) states that 80 per cent of people around the world say that religion is an important part of their daily lives. Kouzes and Posner's (2007) research on the ideal character of chief executive officer states that in the future, a business will be successful if entrepreneurs apply spiritual values. Al-Alawi *et al.* (2007), in their study in Bahrain, state that religious teachings considerably determine behaviors and have a strong effect on business performance. The results of other studies also state that religious beliefs affect individual and social behaviors (Greeley, 1977; Hirschman, 1983; LaBarbera, 1987; Uppal, 1986; Anand and Kumar, 1982; Luqmani *et al.*, 1987; Michell and Al-Mossawi, 1999; McDaniel and Burnett, 1990; Waller and Fam, 2000; Birch *et al.*, 2001). Naisbitt predicts that there will be many changes in the next 10 years, one of which is the religious revival of the new millennium and individuals increasingly interested in matters relating to religion. The problems discussed and examined in this study were related to the effects of spiritual values on business continuity, business continuity on performance, spiritual values



on behaviors and performance, behaviors on business continuity and performance and formulating the policies relating to Muslim preneurship businesses in the future.

### Literature review/state-of-the-art/research background

A Harvard sociologist, McClelland, says that a country can achieve prosperity if 2 per cent of its population becomes entrepreneurs. Likewise, Osborne also expresses that a country can achieve prosperity if it has at least 2 per cent entrepreneurs. The research conducted by Global Entrepreneurship Monitor shows that one-third of economic growth is generated through entrepreneurial activity. Besides, according to the Global Competitiveness Index 2014, the quality of our infrastructure is still lagging behind compared to Singapore, Malaysia, Brunei Darussalam and Thailand. The government is preparing the national capacity to compete in facing ASEAN Economic Community (AEC).

From the perspective of Islam itself, a character element of business manager is an important aspect. Prophet Muhammad (PBUH) has proven that spiritual values were attached to his business leadership. Prophet Muhammad (PBUH) makes business as a form of worship, involving piety and implementing four main characters, namely, *siddiq* (truthful), *amanah* (trustworthy), *tabligh* (deliver) and *fathanah* (smart). In the hadiths, Prophet Muhammad (PBUH) has emphasized the importance of generating wealth in a noble way because it consists of blessing:

Verily, wealth is green and sweet. So whoever receives it with a cheerful heart will be blessed. And whoever receives it with a greedy heart will not be blessed, for he would be like one who eats without being satisfied. (hadiths narrated by Bukhari-Muslim)

Riau and West Sumatra are two provinces in Sumatra Island bordering the ASEAN countries that have a great opportunity to increase economic growth and are supported by abundant natural potential. Such potential of resources and natural beauty make the provinces tourist destinations based on culture, supported by the establishment of hotels and other public facilities. The development of tourism also affects the advancement of entrepreneurship, both in services and in culinary products. Besides, Riau Malay culture and Minang culture existing in the two provinces also contribute in giving color to the development of Muslim preneurship. Originality for this paper is the application of partial least square (PLS) method to determine the effect between variables and formulate policies related to Muslim business preneurship in the future. The research location in Riau and West Sumatra, Indonesia, and the variables were spiritual values and behavioral and developmental Muslim businesses preneurship.

### *Business as an integral part of life*

As a religion that strongly emphasizes the importance of people empowerment, Islam considers that business is an integral part of Islamic teachings. There are some verses and hadiths of Prophet Muhammad (PBUH) that explain the importance of business activity, such as “And when the prayer has been concluded, disperse within the land. And seek from the bounty of Allah” (Surah Al-Jumu’ah: 10).

### *Spiritual values of Muslim preneurship*

Spiritual value is the reason or motivation of a person in the act. According to Kupperman (1983), spiritual value is the normative benchmark that affects humans in determining their choices among the alternative ways of action. Having characteristics or spiritual values of Islam could cause a person to be closely related to God and others. This relationship is based on the concept of “taqwa” required by the entrepreneurs and totally surrender to God and

have a good relationship with others. The relationship between Muslim preneurship and the concept of piety will give the ability to develop the characteristics based on the provisions of Islam derived from the Qur'an and Sunnah. Muslim preneurship characteristics are important assets used to obtain high achievement in the field of entrepreneurship. The following are the moral principles that must be adhered by a Muslim entrepreneur. According to [Al-Muslih and Ash-Shawi \(2004\)](#), the principles are:

- a sincere intention;
- a noble character;
- halal business;
- concluding the truth;
- avoiding usury and all of its means;
- not taking someone else's property by the falsehood;
- committing to the rules within the frame of the *Shari'ah*;
- not harming others;
- being loyal to the believers; and
- studying the law and courtesy of Islamic muamalat.

#### *Muslim preneurship behaviors in Islamic business*

Behavior is the level of belief of a person to act against another member of the organization. [Ajzen \(1991, 2002\)](#), [Bock and Kim \(2000, 2002\)](#), [Bock and Pan \(2018\)](#), [Lee \(2001\)](#), [Lin and Lee \(2004\)](#), [Chatzoglou and Vraimaki \(2009\)](#). Behavior in this study is defined as the level of the Muslim preneurship belief in running a code of business ethics with other members of the organization. Prophet Muhammad (PBUH) gives many instructions on business ethics, including the following:

- *The essential principle of honesty in business*: In the teachings of Islam, honesty is the most fundamental requirement in business activity. Prophet Muhammad (PBUH) is very intense in encouraging honesty in business activity. In this regard, he said: "Injustice viably a Muslim sell one the bad goods, except he/she explain about that bad" (hadiths narrated by Al-Quzwani). "He who cheats us, then he's not our group" (hadith narrated by Muslim).
- *The awareness of the social significance of business activity*: An entrepreneur, according to Islam, is not just pursuing profit but is oriented on the attitude of *ta'awun* (helping others) as the social implication of business activity.
- *Not perjuring*: Prophet Muhammad (PBUH) is very intense in prohibiting the entrepreneur to perjure in conducting business transaction. In a hadith narrated by Bukhari, the Prophet said, "An oath may sell the product but erase the blessing." In the hadith narrated by Abu Zar, Prophet Muhammad (PBUH) threatens with a painful punishment to those who swear falsely in the business, and God will not care them later on the Day of Resurrection (hadith narrated by Muslim).
- *Friendly*: An entrepreneur must be friendly in doing business. Prophet Muhammad (PBUH) says "God is blessing a friendly man and tolerant in business" (hadith narrated by Bukhari and Tarmizi).
- *May not pretend to bid at high price, so that other people are interested in buying at that price*: Word of Prophet Muhammad, "Do not you do najsya business"

(a particular buyer, colluding with the seller to increase the price, not by intention to buy, but to attract others for buying).

- *Not ihtikar.* *Ihtikar* is accumulating and storing the goods in a certain period, with the hope that the price someday is risen and a great advantage is obtained. Prophet strictly prohibits to conduct such business.
- *Correct measure, size and weight:* In trade, the correct and right weight must be completely prioritized. Allah says, “Woe to those who give less [than due], Who, when they take a measure from people, take in full. But if they give by measure or by weight to them, they cause loss” (83: 1-3).
- *Not paying salaries to employees lately:* Prophet Muhammad (PBUH) says, “Do not pay salaries to employees lately.” This hadith indicates that the payment of salaries should not be delayed. Payment of salaries must be in accordance with the work done.
- *The business commodities being sold are pure and halal goods, not the forbidden or haram goods, such as pigs, dogs, alcohol, ecstasy and others:* Prophet Muhammad (PBUH) says, “God forbids the businesses of alcohol, carcasses, pigs and ‘statues’” (hadith narrated by Jabir).
- *The business done voluntarily, without any force:* God says, “O you who have believed, do not consume one another’s wealth unjustly but only [in lawful] business by mutual consent” (4: 29).
- *Paying off the debt immediately:* Prophet Muhammad praises a Muslim who has a serious concern in the repayment of debt. Prophet Muhammad (PBUH) says, “The best amongst you is he who pays his debts in the most handsome manner” (hadith narrated by Hakim).
- *Giving a grace period if the debtor (creditor) has not been able to pay:* Word of the Prophet, “Whoever suspend people who have difficulty paying the debt or release them, God will give shade in the shade on a day on which there will be no shade except His shade” (hadith narrated by Muslim).
- *The business carried out is free from usury element:* Allah says “O you who have believed, fear Allah and give up what remains [due to you] of interest, if you should be believers” (Surah al-Baqarah: 278).

#### *Muslim preneurship business development*

Mach Foedz (2005) states that business development is the trade conducted by an organized group of people to make a profit by producing and selling goods or services to meet the needs of consumer. As a consequence of the importance of entrepreneurial activity, Islam emphasizes the importance of the development and enforcement of an entrepreneurial culture in the life of every Muslim. The Muslim entrepreneurial culture is humane and religious, in contrast with the cultures of other professions that do not make the consideration of religion as the basis of work. Thus, a Muslim entrepreneur will have basic properties that lead to be a creative individual and in running the business or activity at the company where he/she works.

#### *The performance of Muslim preneurship in business*

Wood *et al.* (2001) say that performance is the quantity and quality of the achievement of the task, either by individual, group or organization. Prophet Muhammad (PBUH) makes work

as the actualization of faith and piety. He works not to accumulate worldly wealth. He works to gain the blessing of Allah Subhanahu Wata'ala (SWT). One day, Prophet Muhammad (PBUH) met Sa'ad bin Mu'adz Al-Anshari. At the time, the Prophet saw Sa'ad's hands blistered, his skin was charred dusky like it was sunburned. "What happened to your hands?," asked the Prophet to Sa'ad. "O Rasulullah," Sa'ad replied, "This was because I cultivated the soil with that hoe to earn a living for a family that becomes my responsibility". Immediately, he took Sa'ad hands and kissed them, saying "They are the hands that will never touch the fire of hell." Working is a manifestation of good deeds. If working is a good deed, then working is worship.

Methodology

This study analyzes the development of the Muslim preneurship in Riau and West Sumatra, and the variables are spiritual values and behavioral and developmental Muslim businesses preneurship. The population considered in this study are 60 Muslim entrepreneurs engaged in handicrafts and food processing products. The participants were selected using the purposive sampling technique, and data processing method used was PLS. The research model is shown in Figure 1.

Case studies/experiments/demonstrations/application functionality

Data analysis was conducted using PLS structural model (Figure 2).

The interpretation of the data of the output PLS can be seen in Table I.

From Figure 1 and Table I, the test results of the structural model can be used to see the effect between the following variables

Figure 1.  
Research model

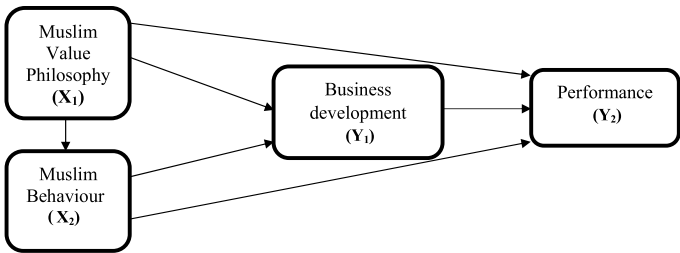
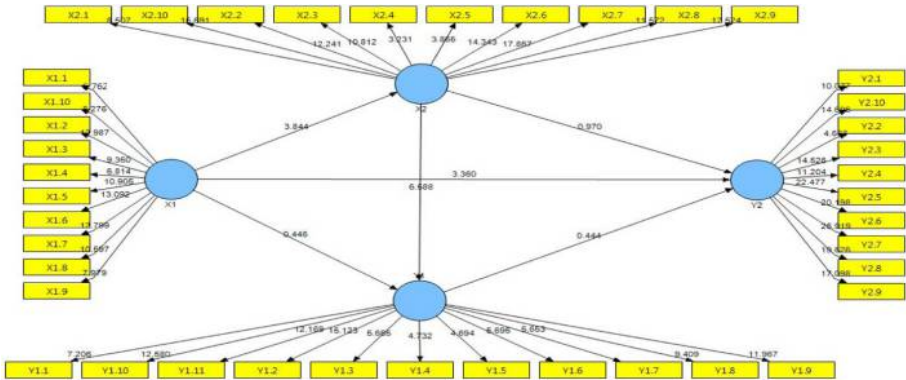


Figure 2.  
Output PLS



*The effects of spiritual values (X1) on Muslim preneurship behaviors (X2)*

**Table I** shows that the coefficient of Muslim preneurship spiritual values (X1) is 0.4582, suggesting the magnitude of the effect of the variable on Muslim preneurship behaviors in running a business (X2). A positive sign indicates a positive coefficient of correlation, meaning that by every increase of one unit in Muslim preneurship spiritual values (X1), Muslim preneurship behaviors in running a business (X2) will increase by 0.4582 units. The *t*-value of Muslim preneurship spiritual values (X1) of 3.844 is greater than 1.96, indicating that there is a significant effect between Muslim preneurship spiritual values (X1) and Muslim preneurship behaviors in running a business (X2). In other words, Muslim preneurship spiritual values will lead to an increase in Muslim preneurship behaviors in running a business.

*The effect of spiritual values (X1) on Muslim preneurship business development (Y1)*

**Table I** shows that the coefficient of Muslim preneurship spiritual values (X1) is 0.052, suggesting the magnitude of the effect of the variable on Muslim preneurship business development (Y1). A positive sign indicates a positive coefficient of correlation, meaning that by every increase of one unit in Muslim preneurship spiritual values (X1), Muslim preneurship business development (Y1) will increase by 0.052 units. The *t*-value of Muslim preneurship spiritual values (X1) of 0.446 is smaller 1.96, indicating that there is no significant effect between Muslim preneurship spiritual values (X1) and Muslim preneurship business development (Y1). In other words, Muslim preneurship spiritual values does not lead to the increase in Muslim preneurship business development.

*The effect of spiritual values (X1) on Muslim preneurship performance (Y2)*

**Table I** shows that the coefficient value of Muslim preneurship spiritual values (X1) is 0.428, suggesting the magnitude of the effect of the variable on Muslim preneurship performance (Y2). A positive sign indicates a positive coefficient of correlation, meaning that by every increase of one unit in Muslim preneurship spiritual values (X1), Muslim preneurship performance (Y2) will increase by 0.428 units. The *t*-value of Muslim preneurship spiritual values (X1) of 3.359 is greater than 1.96, indicating that there is a significant effect between Muslim preneurship spiritual values (X1) and Muslim preneurship performance (Y2). In other words, Muslim preneurship spiritual values will lead to an increase in Muslim preneurship performance.

*The effect of behaviors (X2) on Muslim preneurship business development (Y1)*

**Table I** shows that the coefficient value of Muslim preneurship behaviors (X2) is 0.687, showing the magnitude of the effect of the variable on Muslim preneurship business development (Y1). A positive sign indicates a positive coefficient of correlation, meaning that by every increase of one unit in Muslim preneurship behaviors (X2), Muslim

Variable	Original sample (O)	<i>t</i> -statistics ( O/STERR )
<i>Spiritual</i> (X1) → behavior (X2)	0.458183	3.843796
<i>Spiritual</i> (X1) → development (Y1)	0.051994	0.446472
<i>Spiritual</i> (X1) → performance (Y2)	0.428114	3.359615
Behavior (X2) → development (Y1)	0.686815	6.587700
Behavior (X2) → performance (Y2)	0.186691	0.969548
Development (Y1) → performance (Y2)	0.074769	0.444100

**Table I.**  
Path coefficients  
between variables  
studied



preneurship business development (Y1) will increase by 0.687 units. The *t*-value of behaviors (X2) of 6.588 is greater than 1.96, suggesting that there is a significant effect between Muslim preneurship behaviors (X2) and Muslim preneurship business development (Y1). In other words, Muslim preneurship behaviors will lead to an increase in Muslim preneurship business development.

*The effect of behaviors (X2) on Muslim preneurship performance (Y2)*

Table I shows a coefficient value of Muslim preneurship behaviors (X2) of 0.187, suggesting the magnitude of the effect of the variable on Muslim preneurship performance (Y2). A positive sign indicates a positive coefficient of correlation, meaning that by every increase of one unit in Muslim preneurship behaviors (X2), Muslim preneurship performance (Y2) will increase by 0.187 units. The *t*-value of Muslim preneurship behaviors (X2) of 0.969 is greater than 1.96, suggesting that there is no significant effect between Muslim preneurship behaviors (X2) and Muslim preneurship performance (Y2). In other words, Muslim preneurship behaviors does not lead to an increase in Muslim preneurship performance.

*The effect of business development (Y1) on Muslim preneurship performance (Y2)*

Table I shows a coefficient value of business development (Y1) of 0.075, suggesting the magnitude of the effect of the variable on Muslim preneurship performance (Y2). A positive sign indicates a positive coefficient of correlation, meaning that by every increase of one unit in business development (Y1), Muslim preneurship performance (Y2) will increase by 0.075 units. The *t*-value of business development (Y1) of 0.444 is smaller than 1.96, suggesting that there is no significant effect between business development (Y1) and Muslim preneurship performance (Y2). In other words, business development does not lead to an increase in Muslim preneurship performance.

## Discussion

*The effects of spiritual values (X1) on Muslim preneurship behaviors (X2)*

Muslim preneurship spiritual values will lead to an increase in Muslim preneurship behaviors in running a business. The survey results stated that Muslim preneurs always pray to Allah to be a beneficial Muslim to other Muslims and always pray to Allah (SWT) in running a business to obtain blessings. The interview results with Mr C at the cooperatives and small- and medium-sized enterprises (SMEs) service in R stated that:

In running its business, Muslim preneurship has the principle on religious teachings, and this development is also much influenced by the culture in each region. Spiritual values become the spirit of Muslim preneurship in running its business.

*The effect of spiritual values (X1) on Muslim preneurship business development (Y1)*

Muslim preneurship spiritual values did not lead to the increase in Muslim preneurship business development on society. The survey results stated that still, some Muslim entrepreneurs pursued profit and tried to be trustworthy in running a business. However, in reality, there are many business practices that are not in accordance with the teachings of Islam. The interview results with the head of section at the cooperatives and SMEs service in R city stated that:

At the present time, the Local Government encourages all businesses to develop their business based on sharia principles with Islamic values, ranging from the business of fashion, foods and beverages, as well as souvenirs of their each region.

*The effect of spiritual values (X1) on Muslim preneurship performance (Y2)*

Muslim preneurship spiritual values will lead to an increase in Muslim preneurship performance. The survey results stated that Muslim preneurship always prioritizes five-times-prayers a day in running a business, and Muslim entrepreneurs always put their wealth aside for zakat, alms and infaq. To strengthen the belief to achieve success in running the business, always remember God Almighty. Thus, always pray to Him and surrender to Him. Then, we will be increasingly confident that God Almighty will help us in achieving or desire. The belief based on the closeness to God Almighty will make a true faith: the belief that is not preceded His power, but a true faith is a belief that is in His blessing. In addition, there are many expressions of the values of Islam in the community. There is an expression saying, "custom is based on syara', syara' is based on Book of Allah." According to this expression, people who do not work, moreover deliberately do not want to work, are considered making a default, forgetting responsibility and denying the religious teachings and customs guidance.

*The effect of behaviors (X2) on Muslim preneurship business development (Y1)*

Muslim preneurship behaviors will lead to an increase in Muslim preneurship business development. The survey results stated that Muslim entrepreneurs maintained ethics, did not cheat customers and colleagues in running a business and tried to meet the needs of employees and families in accordance with the teachings of Islam. In addition, government policies at the present time have ensured the existence of Muslim preneurship businesses in the future and have realized that the power to develop business is by making innovation. The results of the interview with Mrs M, a songket craft entrepreneur in R city, said:

Muslim preneurship behaviors in running a business should be visible. Since they are closely related to the culture and values of Islam, Sharia principles in running a business can be perceived by consumers, especially for the craft products produced. They must reflect the true teachings of the religion professed.

*The effect of behaviors (X2) on Muslim preneurship performance (Y2)*

Muslim preneurship behaviors did not lead to an increase in Muslim preneurship performance. The survey results stated that Muslim preneurship always prioritizes five-times-prayers a day in running a business, and Muslim entrepreneurs tried to train honesty in running a business, although in reality. The interview results with Mrs S, the head of section at the cooperatives and SMEs service in X city stated that:

Muslim preneurship performance has been devastating, especially seeing the number of SMEs growing very rapidly. In addition, the performance of SMEs will synergize with the economic situation in our country, and Muslim preneurship concern to natural and human resources are significant. Cooperatives and SMEs Service also often cooperate with SMEs to conduct training and seminars to improve the performance of SMEs.

*The effect of business development (Y1) on Muslim preneurship performance (Y2)*

Business development did not lead to an increase in Muslim preneurship performance. The survey results stated that the leaders and employees tried to complete the work in a timely manner and never procrastinated. However, in reality, this fact has not been able to drive the Muslim preneurship performance. The interview results with Mrs S, the head of section at the cooperatives and SMEs service in X city, stated that:



The development of Muslim preneurship at the present time is very delight. Entrepreneurs already brave to design and make innovations to the products produced, ranging from the embroidery business, foods, pastries and needlework. Most of them are already growing. However, the Local Government still needs to support the entrepreneurs by making policies for the entrepreneurs favor. In addition, young people who have IT skills are also giving contributions, but they have not been fully utilized by Muslim preneurship well.

### Government policies

Competition is a social, individual or group process, trying to outdo other parties without the use of threats. The purpose is to achieve something more than the others, both in the forms of wealth or popularity. The opening of AEC will push many foreign investors to invest in Indonesia. As we know, Indonesia is the most potential investment destination in Southeast Asia, followed by Singapore in the second place. In addition, the spirit of Muslim preneurship also has the meaning of moral values as a desire of mind entrenched. The spirit of Muslim preneurship will produce the best and optimal performance, and then, the values of Islam believed can be realized.

To keep the spirit of Muslim preneurship, policies to develop Muslim preneurship are needed. The policies are as follows:

- *Supporting the existing business development:* The government helps the development of existing entrepreneurs to improve competitiveness with foreign entrepreneurs by providing capital aid, training and providing information.
- *Encouraging the establishment of new businesses:* The government takes this step to increase the interest of society to enter into entrepreneurial sector, which is still lacking. Then, the efforts to provide easiness in various facilities are needed, including capital and promotions.

The opinion stated above shows that the government policy in the future will more focus on commitment, attitude and spirit of running a business to solve the nation's problems by always clinging firmly to the teachings of Islam, with the principle of always giving more benefits to others. In addition, we need to re-explore the values of Islam to run a business, as has been taught by Prophet Muhammad (PBUH).

### Conclusion

Based on PLS output, the following can be concluded:

- Muslim preneurship spiritual values will lead to an increase in Muslim preneurship behaviors in running a business on society.
- Muslim preneurship spiritual values did not lead to an increase in Muslim preneurship business development on society.
- Muslim preneurship spiritual values will lead to an increase in Muslim preneurship performance on society.
- Muslim preneurship behaviors will lead to an increase in Muslim preneurship business development.
- Muslim preneurship behaviors did not lead to an increase in Muslim preneurship performance on society.
- Business development did not lead to an increase in Muslim preneurship performance on society.

The recommendation can be conveyed; related to the description above, Indonesian people realize that Muslim preneurship development at the present time cannot be separated from the development of SMEs spread throughout the country. However, the government needs to take efforts, i.e. implementing various policies that focus on the development of Muslim preneurship, such as conducting training, providing capital aid and providing all information about the business.

## References

- Ajzen, I. (1991), "The theory of planned behavior", *Organizational Behavior and Human Decision Processes*, Vol. 50 No. 2, pp. 179-211.
- Ajzen, I. (2002), "Constructing a TPB questionnaire: conceptual and methodological considerations", available at: [www.unix.oit.umass.edu/aizen/pdf/tpb.measurement.pdf](http://www.unix.oit.umass.edu/aizen/pdf/tpb.measurement.pdf) (accessed 9 June 2004).
- Al-Alawi, A.I., Al-Marzooqi, N.Y. and Mohammed, Y.F. (2007), "Organizational culture and knowledge sharing: critical success factor", *Journal of Knowledge Management*, Vol. 11 No. 2, pp. 22-42.
- Al-Muslih, A. and Ash-Shawi, S. (2004), *Financial Economics Islamic Jurisprudence (in Indonesia Fikih Ekonomi Keuangan Islam)*, Daarul Haq, Jakarta.
- Anand, C. and Kumar, M. (1982), "Developing a modernity attitude scale", *Indian Educational Review*, Vol. 17 No. 3, pp. 28-41.
- Birch, D., Schirato, T. and Srivastava, S. (2001), *Asia – Cultural Politics in the Global Age*, Allen and Unwin, Sydney.
- Bock, G.W. and Kim, Y.G. (2000), "Breaking the myths of rewards: a study of attitudes about knowledge sharing", *Proceedings of the INFORMS-KORMS Conference, Seoul*, 18-21 June.
- Bock, G.W. and Kim, Y.G. (2002), "Breaking the myths of rewards an exploratory study of attitudes about knowledge sharing", *Information Resources Management Journal*, Vol. 15 No. 2, p. 14.
- Bock, G.W. and Pan, S.L. (2018), "Questionnaire for knowledge sharing", unpublished questionnaire.
- Chatzoglou, P.D. and Vraimaki, E. (2009), "Knowledge-sharing behavior of bank employees in Greece", *Business Process Management Journal*, Vol. 15 No. 2, pp. 245-266.
- Greeley, A. (1977), *The American Catholic*, Basic Books, New York, NY.
- Hirschman, E. (1983), "Religious affiliation and consumption processes", in Sheth, J. (Ed.), *Research in Marketing*, JAI Press, Greenwich, CT, pp. 31-70.
- Kouzes, J.M. and Posner, B.Z. (2007), *The Leadership Challenge*, John Wiley & Sons, San Francisco.
- Kupperman (1983), *The Foundation of Morality*, George Allen and Unwin, London.
- LaBarbera, P. (1987), "Consumer behavior and born again Christianity", *Research in Consumer Behaviour*, Vol. 2, pp. 193-222.
- Lajnah Pentashihan Mushaf AlQur'an (2013), *Al-Qur'an Dan Terjemahannya*, Hati Emas, Jakarta, PT.
- Lee, J.N. (2001), "The impact of knowledge sharing, organizational capability and partnership quality on IS outsourcing success", *Information & Management*, Vol. 38 No. 5, pp. 323-335.
- Lin, H.F. and Lee, G.G. (2004), "Perceptions of senior managers toward knowledge-sharing behaviour", *Management Decision*, Vol. 42 No. 1, pp. 108-125.
- Luqmani, M., Yavas, U. and Quraeshi, Z. (1987), "Advertising in Saudi Arabia: content and regulation", *International Journal of Advertising*, Vol. 6 No. 1, pp. 59-71.
- McDaniel, S. and Burnett, J. (1990), "Consumer religiosity and retail store evaluative criteria", *Journal of the Academy of Marketing Science*, Vol. 18 No. 2, pp. 101-112.
- Mach Foedz, M. (2005), *Introduction to Modern Marketing (in Indonesia Pengantar Pemasaran Modern)*, AMP YKPN, Yogyakarta, UPP.

- Michell, P. and Al-Mossawi, M. (1999), "Religious commitment related to message contentiousness", *International Journal of Advertising*, Vol. 18, pp. 427-443.
- Sedikides, C. (2010), "Why does religiosity persist?", *Personality and Social Psychology Review*, Vol. 14 No. 1, pp. 3-6.
- Uppal, J. (1986), "Hinduism and economic development in South Asia", *International Journal of Social Economics*, Vol. 13 No. 3, pp. 20-30.
- Waller, D.S. and Fam, K.S. (2000), "Cultural values and advertising in Malaysia: views from the industry", *Asia Pacific Journal of Marketing and Logistics*, Vol. 12 No. 1, pp. 3-16.
- Wood, S., Zeffane, W. and Hunt, O. (2001), *Organizational Behavior a Global Perspective*, John Wiley & Sons, Sydney.

### Further reading

- Abdullah, M. (2013), *Entrepreneurial Sharia (in Indonesia Wirausaha Berbasis Syariah)*, Aswaja Pressindo, Yogyakarta.
- Al-Djufri, S.S. (2005), *Islamic Business Strategy for Entrepreneurship (in Indonesia Bagaimana Menciptakan dan Membangun Usaha yang Islami)*, Tim Media Communications, Jakarta.
- Al-Qur'an (2006), *Tajweed and Translation (in Indonesia Tajwid dan Terjemahan)*, Departemen Agama RI. Jakarta, Maghfirah Pustaka.
- Antonio, S. (2001), *Syari'ah Bank; from Theory to Practice (in Indonesia Bank Syari'ah; Dari Teori Ke Praktek)*, Gema Insani Press, Jakarta.
- Hamad, A.M.B. and Al-Badr, A.-A. (2003), Fathul Qawi al-Matiin Fii Syarh alArba'in Wa Tatimmatil Khamsiin, Dammam: Daar Ibnul Qoyyim, alQahirah: Daar Ibnu Affan.
- Kabir Hassan, M. and Hippler, W.J. (2014), "Entrepreneurship and Islam: an overview", *ECON Journal Watch*, Vol. 11 No. 2, pp. 170-178.
- Tan, W.-L., John, W. and Teck-Meng, D.T. (2005), "Defining the 'Sosial' in 'Sosial entrepreneurship': altruism and entrepreneurship", *The International Entrepreneurship and Management Journal*, Vol. 1 No. 3, pp. 353-365.
- Tim Multitama Communications (2002), *Islamic Business Strategy Entrepreneurship, (in Indonesia Bagaimana menciptakan dan Membangun Usaha Islami)*, Zikrul Hakim, Jakarta.

### Corresponding author

Mahyarni can be contacted at: [Mahyarni@uin-suska.ac.id](mailto:Mahyarni@uin-suska.ac.id)