

## **An Essential of Islamic Personality in Developing the Muslim Entrepreneurs among Micro/Small Enterprises: East-Coast Malaysia**

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**Abstract:** This study attempts to measure the perception of staff in entrepreneurship agencies as well as the important of Islamic entrepreneurial personality among micro and small business in developing their business management. Now a days, some of entrepreneurship agencies are going to emphasis the implementation of Islamic policies in constructing the entrepreneurship program. Additionally, Muslim scholars have identified some key business principles of Al-Quran and Hadith that Muslim entrepreneurs should follow, such as; truthfulness, justice, sincerity and forgiveness. In literature, the theory of entrepreneurial characteristics also highlighted the important of entrepreneurial personality which is contributed to the business performance. Regarding this subject, the study is conducted on a random sampling with covered 150 respondents from 7 entrepreneurship agencies in East-Coast Malaysia. A multiple regression analysis showed that the factor of Islamic entrepreneurial personality become an important role in constructing the business management, especially in a context of justice and sincerity. In addition, the outcome of this study recommended that entrepreneurship agencies should develop the implementation by providing sufficient information and increase level of awareness among Muslim entrepreneurs on the benefits of Islamic entrepreneurial personality toward Islamic business management.

**Key word:** Islamic personality, business management, entrepreneurship agencies, micro and small business, truthfulness, justice, sincerity, forgiveness

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### **INTRODUCTION**

In 1970, Malaysia government was launched the National Economy Policy and National Development Policy in 1995 for the purpose to increase the level of income and eradicating the poverty among Malaysian community (Al-Qaradawi, 1994). These policies become essential as well as to create a new environment to those entrepreneurs who are operating their business for both urban and rural area. Gosh and Salleh (1999) were highlighted that most of Malaysia entrepreneurship agencies take a serious responsibility in developing the local entrepreneurs to achieve the objective of these policies. Several actions have been taken by entrepreneurship agencies in designing the entrepreneurship programs in achieving the objectives in both National Economy Policy and National Development Policy. In fact, the concept of micro and small entrepreneurship also become prominent in developing the study of poverty eradication in Malaysia. As well as Malaysia as an Islamic country, the Islamic policy become essential for this entrepreneurship programs especially

those entrepreneurs who are operating their business in a micro and small business. Consequently, the staffs of entrepreneurship agencies play an important role to practicing and designing the program that capable to develop the Islamic personality among Muslim entrepreneurs. Actually, the concept of Islamic study is already emphasizing to Muslim entrepreneurs as well as behaves Islamic approach in their business dealings because Allah Himself is witness to their transactions as well as reciting from the Qur'an:

And whatever deed you (mankind) may be doing we are Witnesses thereof when you are deeply engrossed therein (Qur'an 10:61)

As well as Malaysia constitution was declared Islam is as formal religious, some of policy-makers and implementers in public sectors were highlighted that the implementation of Muslim entrepreneurship program becomes important in supporting the government policies that have been launched before. Generally for those Muslim entrepreneurs in Malaysia who are operating their

business in micro, small and medium scale. Some of Muslim scholars from universities have been studied that through Al-Quran, Allah was promoted to the Muslim entrepreneurs should adopt the Islamic model personality that provides ample incentives for achievement motivation in their business management. In fact, those who apply this model, they will find the successful in both world and hereafter (Muhammad *et al.*, 2012). The entrepreneurship agencies play an important role to find out an essential of Islamic personality among entrepreneur as well as a medium in avoiding or decreasing the organizational problem such as breach of trust, fraud and bribery, and the result also lead to the successful in organization (Ahmad, 1995). However, how many of staff in entrepreneurship agencies are really concerned toward the important of knowledge in Islamic personality that contributing to the well managing in a business? This argument becomes as a research question of this study. Therefore, the purpose of this study is to measure the awareness of staffs in entrepreneurship agencies in East-Coast Malaysia regarding the important of Islamic personality in developing the Muslim entrepreneurs that influence the Islamic business management.

**Background of study:** In general, most of scholars and industrial practitioners' defined the term of entrepreneur is a person who starts or organizes a commercial enterprise or person who works under contract as an intermediary in the business. According to Beaver and Jennings (2005), the entrepreneurial characteristics is part of entrepreneurship study where include the issue of innovation, with the entrepreneur being recognize as the agent for change; the willingness to take risks; and the ability to make confident and judgmental decisions. In summary, the entrepreneur is a person who involve in business activity by setting up a company or enterprise in a certain commercial area such as manufacturing, services sector, food industries and construction sector. Now a days, the study of Islamic personality becomes a prominent as well as to develop the Muslim entrepreneurship to successful in their business. In fact, most of scholars and industrial practitioners have been studying the concept of entrepreneurship relies on the juridical principles discussed by early Muslims with reference to the Qur'an and Sunnah (Hasanuzzaman, 2003; Isa Mohammed *et al.*, 2011).

Consequently, Islam provides ample incentives for achievement motivation. Allah (SWT) commands mankind and encourages them to possess' achievement motivation,

Allah (SWT) says, complete to achieve what is good. This good thing does not pertain only to the hereafter but it pertains both to here and hereafter. Al Quran also promoted to the entrepreneur to use Islamic model personality in their business management as well as they will find out the successful in both world and hereafter (Abdul Rashid and Ibrahim). Consequently, the concepts of Islamic entrepreneurial personality was world widely influence to any industrial for micro, small and medium scales (Beaver and Jennings, 2005).

Currently, most of the entrepreneurship programs that managed by entrepreneurship agencies are not really emphasis an appearing of Islamic approach as well as to develop the module and others training program. In fact, some of employees in entrepreneurship agencies are not caring the important of Islamic approach in their entrepreneurship programs. This situation is affected to Muslim entrepreneurs by less of knowledge regarding the concept of Islamic study in the Islamic entrepreneurial personality which is contributing to the business management. Consequently, entrepreneurship agencies play an important role in practicing the Islamic approach in entrepreneurship program especially for those Muslim entrepreneurs in micro, small and medium scale. There are several criteria that was highlighted by Muslim scholars regarding the development of Muslim entrepreneurs as well as contributing to the successful in their micro and small business management, such as; truthfulness (Beaver and Jennings, 2005), justice (Hasanuzzaman, 2003), sincerity (Adamuet all) and forgiveness (Beaver and Jennings, 2005; Hasanuzzaman, 2003).

**Literature review:** According to Muhamad Nejatullah Siddiqi, the concept of entrepreneurship possesses a different standard of qualities with every single types of entrepreneur. Fundamentally, Muslim entrepreneur must first to have faith in the oneness of Allah, that there is nothing worthy of worship except Allah, the Creator and Sustainer of the universe (Beekun, 1997). As well as discussed in literature, there are some key business principles that Muslims should have such as truthfulness, justice, sincerity and forgiveness. Fundamentally, the factors of truthfulness in Muslim entrepreneurs are qualities which a Muslim businessman should develop and practice in himself. In a hadith reported in Sahih al Bukhari that the Prophet (peace be upon him) said;

“Truthfulness leads to righteousness and righteousness leads to Paradise. A man continued to tell truth until he becomes a truthful person. Falsehood leads to fujur (i.e., wickedness, evil-doing) and al fujur (wickedness) leads to the (Hell) Fire and a man may continue to tell lies till he is written before

Abdullaah Ibnu Umar in Bukhaaree and Muslim was mentioned that Muslim entrepreneurs must adopt truthfulness because it leads to piety which leads to Jannah (paradise). Those entrepreneurs who are keeps telling the truth and adopts a life of truthfulness, he is written as a Siddique (the most truthful and dedicated to truth) in the records of Allah (Ahmad, 1995).

In term of justice, Muhammad *et al.* (2012) was mentioned that Islam is totally rejected the practice of favouritism and cronyism that lead to the injustice in business negotiation and relation. Islam also encourages prosperity through the appropriate use of the resources given by God. Such resources are seen as important to provide for basic survival and physical needs as well as accumulation of wealth (Kriger and Seng, 2005). According to Muhammad *et al.* (2012), Islam prohibited monopoly, fraud, exploitation and every entrepreneur should always preserve the good deed and avoiding the evil such as being honest, fair and accurate in every transaction.

Furthermore, sincerity is generally understood to be truth in word and act. Sincerity also can be defined as the quality or state of being sincere; honesty of mind or intention; freedom from simulation, hypocrisy, disguise, or false pretence, the practice of forgiveness, comes across ignorant behavior shown by people around us. It may take the form of verbal abuse, accusations, disrespect, slander, backbiting, false assumptions, name-calling, ridicule, maligning comments, physical aggression, etc. because of their jealousy, misgivings, maliciousness and difference of opinion or dislike for whatever reason (Malachowski, 2001). When this happens we can retaliate, respond, avenge, seek redress and cry foul or we can forbear, ignore and forgive.

**Problem statement:** Now a days, both government and non-government agencies which are responsible in developing the entrepreneurship programs in Malaysia are more concerned toward the conventional approach as compare the Islamic study. In fact, some of modules in entrepreneurship training programs that have been implemented before are totally taken and imitated from Western countries. However, some of Muslim entrepreneurs are really need to study the concept of Al Quran and Sunnah as guiding to develop them successful in a business. Actually, the concept of Islamic entrepreneurship derived from the studying of Al Quran and Sunnah as dealing with all aspects of human life with

Allah SWT. Therefore, there are several problems that have been identified in this study as well as to design, analysis and discussion later, there are:

- In general, most of workers in entrepreneurship agencies are lack of awareness regarding the essential of Islamic entrepreneurship study in developing the micro and small business
- Some of entrepreneurs in East-Coast Malaysia are aware regarding the practicing of Islamic entrepreneurship approach in their business and, they did not know where and how to get the formal study regarding the Islamic entrepreneurship study
- Some scholars are not really care toward the practicing of Islamic entrepreneurship in micro and small business industry. As well as Malaysia constitution was declared Islam is as formal religious, academicians play an important role in designing the modules and program that regarding the development of Islamic entrepreneurship study

#### **Research objectives**

##### **The purposes of study are:**

- To measure an awareness of staff in entrepreneurship agencies regarding the important of Islamic study in entrepreneurship
- To measure the level awareness of staff in practising Islamic personality in organization, especially those involve in micro and small enterprises
- To study what are the Islamic personality concept is most influence of awareness Islamic business management in organization

**Significance of study:** The finding of this study could help staff in entrepreneurship agencies to improve their perception toward Islamic personality in Islamic business management. In this study, entrepreneurship agencies and Islamic entrepreneur will able to determine the important of Islamic personality in their business management. The result of this research could help staff in entrepreneurship agencies to create a new direction of perception toward Islamic personality in Islamic business management.

**Hypothesis and theoretical framework:** Furthermore, the outcome of literature review, research problems and objectives of study could be summarized into four main factors in Islamic entrepreneurship, there are; truthfulness, justice, sincerity and forgiveness. In

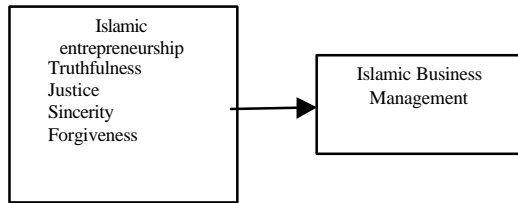


Fig. 1: The framework of Islamic personality and business management Significance

literature, most of policy-makers and industrial practitioners were suggested that the factor of Islamic business management become as a dependent variables that should measure among micro and small business. Therefore, there are four hypothesis was designed and visualized through theoretical framework in this study (Fig.1).

- H<sub>1</sub>: Islamic personality of truthfulness is significant related to Islamic business management
- H<sub>2</sub>: Islamic personality of justice is significant related to Islamic business management
- H<sub>3</sub>: Islamic personality of sincerity is significant related to Islamic business management
- H<sub>4</sub>: Islamic personality of forgiveness is significant related to Islamic business management

**MATERIALS AND METHODS**

**Population:** The population in this study is focus on the staff in entrepreneurship agencies in East Malaysia which covered Kelantan, Terengganu and Pahang. The questionnaire is distributed to the Entrepreneurial Development Foundation (YPU), Malaysian Endeavour Trust (AIM), National Trust Council (MARA), Business Endeavour Economic Group (TEKUN), Family Development Foundation (YPK), The Concept of Malay Economic Group (GABEM) and Small Medium Enterprise Corporation (SME Corp). The questionnaire is answered by middle and high level of employees in the organization. The population of staff in all of agencies is

above 292 employees. However, the sample of this study is 150 employees in all the entrepreneur agencies as mentioned above.

**Sample:** This study applied non-probability sampling design. Non probability sampling design consists of purposive sampling and convenience sampling. The researcher adopted random sampling in sample selection because this technique refers to the collection of information from staff of the entrepreneurship agencies who are working in seven agencies in a three states (East-Coast Malaysia), there are; Kelantan, Terengganu and Pahang (Uma, 2007). Any middle and high level of employees which are available were invited to answer the questionnaires (Table 1).

Table 1 describe that the number of respondent from YPU is 26 of staff equal to 17.33%. MARA is 28 respondent and equal to 18.66%. Meanwhile, TEKUN covered 18 respondent equal to 12%. Then, AIM is 22 of respondent equal to 14.66%. YPK is responded 10 employees equal to 6.66%. Furthermore, GABEM covered 12 of respondent and equal to 8%. Lastly are 34 of respondent equal to 22.66% from Small Medium Enterprise Corporation (SME Corp). The total of respondent that answered the questionnaire is 150 respondents.

**Questionnaire:** The structured questionnaires were used in gathering data for the study. The questionnaires have been designed properly in order to get the maximum accuracy information and the questionnaire also designed in easy way in order to make respondent clear about the questions. The questionnaires were designed into section by section. For purpose of this research, there are six sections which are section A refer to the demographic sector. Section B refer to the dependent variable that are business management in Islamic entrepreneurship and sections C to F refer to the independent variables which is truthfulness, justice, sincerity and forgiveness. For the section A contain 6 questions and for the section C to F contain 5 questions for each section. The total question in this questionnaire is 31 questions.

Table 1: The number of population and sample

Agencies	Number of Population	Number of sample	Percentage
Entrepreneurial Development Foundation (YPU)	39	26	17.33
National Trust Council (MARA)	54	28	18.66
Business Endeavour Economic Group (TEKUN)	37	18	12.0
Malaysian Endeavour Trust (AIM)	45	22	14.66
Family Development Foundation (YPK)	42	10	6.6
The Concept of Malay Economic Group (GABEM)	17	12	8.0
Small Medium Enterprise Corporation (SME Corp)	58	34	22.66
total	292	150	100.0

**RESULTS AND DISCUSSION**

A number of 150 questionnaires were distributed to the respondents at Entrepreneurial Development Foundation (YPU), Malaysia Endeavour Trust (AIM), National Trust Council (MARA), Buiness Endeavour Group Economy (TEKUN), Family Development Foundation (YPK), The Concept of Malay Economic Group (GABEM) and Small Medium Enterprise Corporation (SME Corp). All of these entrepreneurship agencies are located at Kota Bharu, Kuala Terengganu and Kuantan. From these 150 sample size, all of the questionnaires distributed were returned, giving a good responses. The process of analyzing and interpreting of data was presented through three steps, there are descriptive analysis, reliability and multiple regression.

Table 2: Descriptive analysis

Items	Frequency	%
<b>Gender</b>		
Male	79	52.7
Female	71	47.3
<b>Marital status</b>		
Single	24	16.0
Married	125	83.3
Divorced	1	0.7
<b>Monthly income</b>		
RM1001-RM2000	5	3.3
RM2001-RM3000	80	53.3
RM3001-RM4000	55	36.7
RM4001 above	10	6.7
<b>Age (Years)</b>		
21-30	22	14.7
31-40	60	40.0
41-50	54	36.0
Above 51	14	9.3
>51 years old	14	9.3
<b>Qualification</b>		
SPM (School certificate)	5	3.3
Diploma	29	19.3
Degree	103	68.7
Master	13	8.7
<b>Position in organization</b>		
Administration	46	30.6
Financing	27	18.0
Marketing	55	36.7
Human resources	22	14.7

**Descriptive analysis:** As well as discuss in detail the respondents profile for this research, the data was obtained from the section A of questionnaire where it covered the items of gender, age, qualification, marital status, monthly income and position in the organization (Table 2).

The findings show that the male respondents are higher as compare to the female with 79 respondents, that is equal to 52.7% and the female respondents are 71 staff,

which are equal to 47.3%. The male and female respondents involve in answering this questionnaire is almost equal to each other. In term of age, most of the respondents that are answered the question are between 31-40 years old which are represent the frequency of 60 respondent and the percentage is equal to 40%. Second higher respondents are between 41-50 years old. The frequency is 54 respondents and the percentage is equal to 36%. For the respondents that are answered the question between 21-30 years old, the frequency is 22 respondents and equal to 14.7%. Lastly, for the lowest respondents is among 50 years old and above. The frequency is 14 respondents and percentage is equal to 9.3%.

In term of qualification, the highest frequency is degree holders which show 103 respondents and percentage is equal to 68.7%. Second highest of respondents that are answered the question is come from diploma level of education with frequency of 29 respondents and the percentage is equal to 19.3%. In a master qualification, the frequency is 13 respondents and percentage is equal to 8.7%. The lowest numbers of qualification of the respondents is come from SPM which are represents only 5 respondents and percentage is equal to 3.3%. Meanwhile, the marital status show that most of the respondent that are answered the question is married. The frequency is 125 respondents and percentage is equal to 83.3%. For the frequency of single status that is answered this question is 24 respondents and percentage is equal to 16%. There is only 1 respondents and percentage is equal to 7% represent by divorce respondent. Lastly, most of respondents that are answered the question are from the marketing position. The frequency is 55 respondents and percentage is equal to 36.7%. Second highest frequency is come from administration position with frequency of 46 respondents and percentage is equal to 30.6%. For the financing position, the frequency is 27 respondents and percentage is equal to 18%. The lowest respondents are from human resources position with frequency is 22 respondents and percentage is equal to 14.7% (Table 3).

**Reliability:** The first run of test which administered on 150 respondents, yielded the cronbach alpha was read five variables in this reliability test. It indicates that all of the variables that have been investigated in this study are found to be reliable. In general, Table 3 shows the cronbach's alpha that four out of five variables in this study (Islamic business management, justice, sincerity and forgiveness) are between 0.7-0.799 which means that the reliability coefficient is good and reliable. Mean while, the factor of truthfulness show the cronbach's alpha is

Table 3: Mean and Std dseviation

Variable	Descriptive statistics				
	N	Min.	Max.	Mean	SD
Business management	150	1.80	4.20	3.2520	0.53517
Truthfulness	150	1.60	4.40	3.6960	0.45685
Justice	150	2.00	4.60	3.7933	0.43127
Sincerity	150	2.00	4.60	3.8733	0.51052
Forgiveness	150	1.80	4.60	3.8627	0.51664
Valid N (listwise)	150				

Table 4: The Cronbach's alpha in reliability

Variables	Number of respondents	Number of items	Cronbach's alpha
Islamic business management	150	5	0.785
Truthfulness	150	5	0.690
Justice	150	5	0.703
Sincerity	150	5	0.704
Fogginess	150	5	0.745

Table 5: R<sup>2</sup>

Model summary <sup>b</sup>					
Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	SE of the estimate	Sig F change
1	0.390 <sup>a</sup>	0.208	0.223	0.49960	0.000

a. Predictors: (constant), forgiveness, justice, truthfulness, sincerity  
 b. Dependent variable: business management

Table 6: ANOVA<sup>b</sup>

Model (1)	Sum of squares	df	Mean square	F value	Sig.
Regression	6.482	4	1.620	6.492	0.000 <sup>a</sup>
Residual	36.193	145	0.250		
Total	42.674	149			

a. Predictors: (constant), forgiveness, justice, truthfulness, sincerity  
 b. Dependent variable: business management

0.690 which means the reliability coefficient is moderate because the Cronbach's alpha in between 0.6-0.699. Based on the results, it indicates that the structure of questionnaire in this study is well consistence and stable (Table 4).

**Relationship between Islamic personality and business management (multiple regressions):** As part of this study is to know the significance association of entrepreneurial awareness and the identification of business opportunities, multiple regression analysis was used to test the hypothesis. The results indicates that the multiple correlation coefficient (R) which using all the predictors simultaneously is 0.390 and R<sup>2</sup> is 0.208 which means that only 20.8% of the variance in identification of Islamic business management can be predicted from the factors of Islamic personality. Meanwhile, we noted that adjusted R<sup>2</sup> (0.223) is lower than the R<sup>2</sup> (0.208) which is related to the number of variables in this study. Table 5 shows the result of R<sup>2</sup>square value.

In Table 5 described that the lower R<sup>2</sup> value indicates that most of staff in entrepreneurial agencies who are

working in entrepreneurial agencies are not really aware the important of Islamic personality and relationship with the business management. Moreover, the result of R<sup>2</sup> show that most of staff in entrepreneurship agencies are still lower as toward the essential of Islamic entrepreneurial personality as compare to the conventional practicing. However, the factors of truthfulness, justice, sincerity and fogginess are still important as well as foundation to construct the culture of Islamic entrepreneurial personality among staff in entrepreneurial agencies (Table 6).

In a Table 7, the result indicates that are only two out of four independent variables are significantly associated with Islamic business management, there are; justice (B = 0.215, p = 0.029) and sincerity (B = 0.133, p = 0.035). These findings supported the hypothesis 2 and 3. Meanwhile, the others factors of Islamic entrepreneurial personality,

including; truthfulness (B = 0.135, p = 0.343) and forgiveness (B = 0.164, p = 0.210) are not significantly associated with the identification of Islamic entrepreneurial personality, and claimed that the hypothesis 1 and 4 are rejected.

These findings has been identified that the factors of justice and sincerity as an important consideration in the study of staff in entrepreneurship agencies. It seems had a strong relationship compared with the truthfulness and forgiveness. Thus, these results interpreted that Islamic entrepreneurial personality (e.g., justice and sincerity) play the role in encouraging the staff in entrepreneurship agencies as well as motivation in constructing the responsibility to develop the Islamic entrepreneurs. However, the results R<sup>2</sup> also indicated that to be good in Islamic entrepreneurial personality toward the Islamic business management, Islamic entrepreneurs should not totally depending on the justice and sincerity, but, there should consider the other factors that contribute to the business management. Regarding these factors, the staffs of entrepreneurship agencies and Islamic entrepreneurs in East-Coast Malaysia must change their perceptions and views toward the business management.

Table 7: The Relationship of islamic personality and business management Coefficients<sup>a</sup>

Model	Unstandardized coefficients		Standardized coefficients			95.0% Confidence interval for B	
	B	SE	Beta	t value	Sig.	Lower bound	Upper bound1
(Constant)	1.283	0.409		3.139	0.002	0.475	2.090
Truthfulness	0.141	0.126	0.135	0.328	0.343	-.207	0.290
Justice	0.267	0.122	0.215	2.199	0.029	0.027	0.508
Sincerity	0.238	0.120	0.133	0.320	0.035	0.032	0.475
Forgiveness	0.169	0.135	0.164	1.259	0.210	-.097	0.436

a. Dependent variable: business management

### CONCLUSION

Generally, the objective of this study is to measure the staffs' perception toward the important of Islamic personality in developing the Islamic business management. The results showed that staff judge that Islamic personality practices as minor infraction. The results indicate that 4 null hypothesis are rejected. In the multiple regression analysis independent variables for forgiveness and truthfulness does not contribute significantly towards Islamic business management while two variables that are significantly contribute to Islamic business management that is justice and sincerity. As an entrepreneurship agency, an understanding of the factors affecting Islamic business management to use Islamic personality is important to improve their performance.

### RECOMMENDATION

As the results of this study found that is lower R square and only two variables in Islamic entrepreneurship study are significant toward the micro and small business enterprises in East Malaysia, there are several recommendations; Entrepreneurship agencies should develop the belief of Islamic personality by providing sufficient information on the benefits of Islamic personality toward Islamic business management. This will influence staff in organization decision to adopt Islamic personality in manage the business through Islamic principle (Carney, 1983).

The researcher should have further investigation toward this topic. It because by more investigation the more information can be evaluated. This should involve other independent variable of Islamic personality such as Ibadah, Tawakal, Trustfulness, Purity and Trustworthiness. This research only focuses on half of Islamic personality. By including all of variable Islamic personality the full explanation of Islamic personality toward Islamic business management. Entrepreneurship agencies should increase the level of awareness among

their staff by making benefited program toward their staff such as seminar in order to give more information toward advantage practising Islamic personality in Islamic business management.

Entrepreneurship agencies should increase the level of awareness of Islamic personality in Islamic business management to control unethical problem in organization such as bribery, fraud and breach of trust by new strategies by using Islamic personality in organization business management.

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