CHARACTERISTICS OF ISLAMIC ENTREPRENEURSHIP AND THE BUSINESS SUCCESS OF SMEs IN INDONESIA

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ABSTRACT

This study aims to analyse the effect of Islamic entrepreneurship characteristics on the business success of SMEs in Indonesia. The variable characteristics of Islamic entrepreneurship are identified in the form of honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms, and have a leadership spirit.

The study method uses exploratory surveys with data collection techniques through questionnaires. The population in this study were 50 SMEs in West Java engaged in the halal industry. The collected data is then analysed using Multiple Regression Analysis.

The results showed that the variables of Islamic entrepreneurship characteristics together significantly influenced the success of SME businesses. Partially, the variables of honesty, willingness to work hard, keep promises, orderly administration, always praying, paying zakat and alms have no significant effect on business success, while the leadership variable partially significantly influences business success. This finding implies that in an Islamic perspective for business success, business actors must have good leadership.

Keywords: Islamic Entrepreneurship Characteristics, Business Success, SMEs, Halal Industry.

INTRODUCTION

Studies on entrepreneurship from an Islamic perspective are still lacking. In general, entrepreneurial studies conducted by previous researchers focused on economic aspects (Casson, 2003), institutional (Battilana et al., 2009), politics (Schneider & Teske, 1992.), psychological (Begley & Boyd, 1987) and social perspectives (Shapero & Sokol, 1982), while in the aspect of religion is still little done (Funds 2010). A holistic approach to entrepreneurship research that combines religion in this case Islam can complement and enrich entrepreneurship in theory and practice.

The study of the value of Islamic entrepreneurship is interesting to study as 1.6 billion of the world's population constitutes 23% of the world's population, Islam is the second largest religion in the world expected to grow to 2.3 billion or 26.4% of the total world population in 2030 (Pew Research Centre, 2011). For many Muslims, religion has an important role in the religion they live (Pew Research Centre, 2012). In recent years, various conferences such as the World Islamic Economic Forum or the Global Islamic Economic Summit have concentrated on and thus increased awareness of the intersection of Islam and Islamic economics. The Muslim customer market is increasing and entrepreneurs are developing (new) products to respond to demand. Given this trend, reflection on the interaction between Islam and entrepreneurship is very relevant.

In other countries, namely Saudi Arabia, Malaysia, Indonesia, Turkey and Iran, it is clear that combining faith-based beliefs with encouragement for productive business is possible and can be very beneficial (Lerner, 1958; Sloane, 1999; Kayed & Kabir, 2011; Kayed & Hassan, 2013). For their part, Van Der Linden et al. (2011) argue that evidence of the impact of entrepreneurship on development, in Muslim and Arab countries, as part of developing countries, can be found using the idea of local and systemic entrepreneurship.

Entrepreneurship is an innovative activity to exploit business opportunities (Schumpeter, 1934; 2017). Entrepreneurship is a skill and innovation that is used by someone to take the initiative to be involved in productive efforts to achieve their goals (Chowdhury, 2008). Entrepreneur is someone who starts his own business. Entrepreneurs are people who have the ability and mentality to start a business either to produce goods or provide services and thus generate profits (Machmud et al., 2018; Machmud & Ahman, 2019).

The basic framework of entrepreneurship based on Islam or Muslimpreneur is taqwa (faith) and worship to Allah SWT (Machmud et al., 2018). Within this framework, there are other elements that complement Islamic entrepreneurship including the concept of halal, the concept of efficiency, noble values, honesty, prosperity, knowledge, and concern for the community as well as the environment. Islamic entrepreneurship that is developed is inseparable from the foundation of monotheism which consists of the concepts of al-iman (belief), al-ilm (knowledge) and al-amal (pious behavior and effort). (Abdullah & Sahad, 2016).

Entrepreneurship in Islam is a worship that will get reward if implemented and the law is fardhu kifayaah (Nur Suhaili Ramli). The skills of each individual must be developed but not everyone must have the same skills. Entrepreneurship is part of the Islamic Economic System. Islamic Entrepreneurship must operate in the domain of the Islamic Economic system and act as a vehicle towards global acceptance of the System (Kuran, 1993; Rudnyckyj, 2009). The principles of Islamic Entrepreneurship are taken from hasanah science in the Quran and Alhadits.

Muslim entrepreneurs are defined as entrepreneurs who always act in accordance with Islamic principles and values. In other words, he can be considered a person who invests not only in making economic, social and environmental meaning, but beyond that in seeking gifts from Allah. In Islam, there is a clear difference between a believer and a Muslim. Meanwhile, the first is a person who is very close to Allah and fully obeys all of His commands, who then are people who are born as Muslims and/or follow, those commands either in full or in part. When doing business, a Muslim can therefore find himself inclined to some wrong practice, even though he expresses his belief in Allah. This might happen, due to little observations of the principles or rules, due to ignorance about Sharia or a general relaxed attitude.

Some define success as the process of achievement; others define success as an outcome. Measures of success also differ in opinions between people (Whipple & Frankel, 2000). Some say success is if a person's career is good, big income, always healthy, but there are also those who say success is if someone is of much benefit to others (Rath et al., 2008). This means the measure of success can be in the form of anything, anywhere and anytime because it all boils down to when we feel happiness (Gavin & Mason, 2004). Jhon Maxwell true success is a journey that must be taken throughout life. Success is not limited to people who have money or certain talents, success also does not depend on mystical experience. Success is available to anyone who wants to learn some practical principles and follow them every day (Read et al., 2016). In a more comprehensive context, success can be made easier if viewed from several

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sides at once, namely financial, intellectual, social, physical, and spiritual. And what we need to underline is that success is a gift given by Allah SWT through a series of planned processes that involve hard work, clever work, and sincere prayer. For the success of the veins of our hard work we must be truly prepared and tested. Failure is something that wisdom can take to improve oneself and make more informed decisions (Prochaska et al., 1994).

Business success is the goal of entrepreneurship. Every entrepreneur always wants success in his business (Bhide, 1996; Mariotti & Glackin, 2007; Reijonen & Komppula, 2007). Business success is a condition where the business has increased from previous results. Business success can be seen from resilience business, workforce growth, and sales growth. Business resilience shows how long a business can last (survival). Business resilience is measured by the age of the business since the year it was established current year (Bhide, 1996; Mariotti & Glackin, 2007; Reijonen & Komppula, 2007).

The relationship between entrepreneurial characteristics and business success has been widely studied (Szonyi et al., 1983, Hofer & Sandberg, 2003; Harefa, 2007, Kaufmann & Dant, 1998; Venkataraman, 2002). Motivational traits are important factors in entrepreneurial activity and success. (Baum & Locke, 2004; Stewart & Roth, 2007; Finison, 1976; Loscocco et al., 1991; Mazur & Rosa, 1977). However, studies of entrepreneurial characteristics in an Islamic perspective are still few. Based on this background, the researcher aims to examine the effect of the characteristics of Islamic entrepreneurship on the success of Muslim business entrepreneurs in Indonesia. To achieve these objectives used survey method with data analysis using multiple regression analysis. The findings in this study are expected to be input for policy makers in developing the success of SMEs businesses.

LITEARATUR REVIEW

Characteristics of Entrepreneurship from an Islamic Perspective

Character is a positive quality that is owned by someone, thus making it attractive and attractive that is able to create one's reputation. Character is defined as character, character, psychiatric qualities, morals, or character that distinguishes one person from another (Peterson & Seligman, 2004). Building a character begins with the process of carving a person's soul, so that it is unique, interesting, and different or can be distinguished from others Entrepreneurs have general characteristics and come from the same class (Ruef et al., 2003). Entrepreneurs generally have the same nature (Schumpeter et al., 2003). They are people who have the energy, the desire to engage in innovative adventure, the willingness to accept personal responsibility in making an event happen the way they choose, and the desire to achieve very high achievement, optimism and trust in the future (Goel & Karri, 2006).

Entrepreneurship form an Islamic Perspective (EIP) is basically a person's behaviour in getting opportunities through the optimization of resources based on the Muslim work ethic (Shamsudin et al., 2010). The work ethic of Muslim is a personality attitude that gives birth to a very deep conviction that work is not only to glorify himself, show his humanity, but also as a manifestation of righteous deeds, so that work based on the principles of faith not only shows the fit of a Muslim, but as well as elevating his dignity as a servant of God to make himself as a figure that can be trusted, presenting himself as a trustworthy human being. In principle, economic ethics is essentially running an honest business in accordance with religious creed (Ramadan, 2003). Doctrine in Islam is closely related to the ultimate purpose of human life.

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Economic activity in Islam aims to prosper all the inhabitants of the earth while preserving its preservation, while in worship the activity should be aimed at increasing faith and piety. Entrepreneurship in Islam is an integral part of the Islamic religion where every entrepreneur has the responsibility of developing prosperity and seeing business as part of worship and good deeds. Success in Islam is not only measured by the final results but also the ways and means to achieve them. Entrepreneurship is part of the Islamic Economic System with the principles derived from the Al-Quran and Al-Hadits.

Business as a form of worship should be the rules in Islamic law implemented at every step. This can be stated in the management of Islamic ethical business, both in decision making and implementation as a whole. Islam has taught humans to conduct commerce in ways that are in accordance with Islamic law rather than in a vanity or tyrannical manner in others (QS. Al-Nisa [4]: 29). The elements of Islamic spiritual intelligence can be a potential for every individual to support his life, one of which is for business activities.

Rasulullah's Business and Entrepreneurship Strategy is reflected in the character of being honest, fair, friendly, capable, happy to help customers, safeguarding the rights of consumers, and not explaining other people's businesses (Hafidhuddin, 2006). Muhammad Saw's success in doing business was based on a trustworthy and trusted personality, as well as qualified knowledge and skills (Khan et al., 2010). The success of a Muslim entrepreneur depends very much on his personal integrity in carrying out the duties and work he does, his ability to maintain personal integrity will shape reliability in facing challenges, and at the same time shielding him from negative business practices that contradict the provisions of the Shariah (Zulkifli & Saripuddin, 2015; Abdullah & Mikail, 2013; Anggadwita et al., 2017).

The integrity of a Muslim entrepreneur is reflected in the nature and behaviour of honesty, tawakal, honesty, remembrance, grateful, trustful, sacred intentions and worship in conducting business, performing zakat, infaq and shadaqa, persevering in worship, having a spirit of hijrah, gratitude, trusting, sacred intentions and worshiping in conducting business, trust, praying for the poor and orphans, tolerant and, admit mistakes and repent (Yunus et al., 2019).

The characteristics that must be possessed by an entrepreneur in accordance with the teachings of Islam are the nature of Takwa, Tawakkal, Remembrance, and Gratitude (Yunus et al., 2019). These traits must be possessed by entrepreneurs because with those qualities we will be given the ease of doing every business we do. With the nature of piety, we will be given a way out of solving a problem and get unexpected fortune. With resignation, we will experience the ease of doing business even though the business we live in has many rivals. With piety and trust, we will always remembrance to remember God and give thanks as an expression of gratitude for all the conveniences we have received. That way, then we will feel calm and carry out all efforts with a cool head and not stress. Forms of implementation of the elements of Islamic spiritual intelligence that are able to become the potential for the achievement of business continuity according to the Islamic perspective are faith, piety, morality, honesty, tabligh, trustworthy, fathonah, discipline, visionary and empathy. With the above foundation, the characters that will be the focus of research are honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms and have a leadership spirit.

Business Success

Business success is fulfilled capital, productive distribution and achievement of organizational goals (Primiana, 2009). Business success can be seen from the efficiency of the

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production process which is grouped based on technical efficiency and economic efficiency (Purnama & Subroto, 2016). Business success is a condition that illustrates more than others who are equal/class (Whipple & Frankel, 2000). The success of a business is essentially the success of a business achieving its goals, a business is said to be successful when it makes a profit, because profit is the goal of someone doing business (Johnson et al., 2008). Business success is defined as the level of achievement of results or organizational goals (Basili et al., 2010).

The factor which is a critical goal and a measure of the success of a company is profit (Cooper & Kleinschmidt, 1996). Business success because entrepreneurs have an intelligent brain, which is creative, follows the development of technology and can apply proactively (Dess & Lumpkin, 2005). The list of influences that make entrepreneurs successful:

Knowing knowledge so that they try to legitimize the sale and purchase of muamalah can be learned from fiqh books.

- 1. Avoiding usury from usury cheating, persecuting, lying, betraying, selling goods that are forbidden and others.
- 2. Increase thanks to God for all the gifts that He has bestowed.
- 3. Maintaining and maintaining prayer times.
- 4. Must be pious, zuhud, patient, tawadhu (humble), true, honest, and mandate.
- 5. Paying alms and increasing alms.
- 6. Be fair and ihsan in muamalah. Intend with good intentions, which is trying to stock the charities hereafter, do not intend to boast, show off, riya, takabur.
- 7. Multiply remembrance remembrance of Allah during the trade.
- 8. Expenses should be less than income.
- 9. Spend money only according to the social status in the community, and the rest is saved.
- 10. Buy what you need, not what you want.
- 11. Don't make it a habit to owe if it's not very important
- 12. Have a special list of expenses and income.
- 13. Be attentive to what is purchased, its strength and beauty (Warde, 2000).

Entrepreneurs who have the ability to take superior decisions will be able to improve business performance such as increasing profits and business growth (Glancey, 1998). To be a successful entrepreneur must have a clear idea or business vision, then there is a will and courage to face the risk of both time and money (Burns, 2016, Martin & Osber, 2007). Someone who has high entrepreneurship and combined with adequate managerial skills will cause him to succeed in his business. A part from profit, business success can be seen from the targets set by entrepreneurs (Amabile, 1997, Stevenson & Jarillo, 2007, Inyang & Enuoh, 2009).

RESEARCH MODEL AND HYPOTHESIS

The Relationship between the Characteristics of Entrepreneurs and the Success of Business (Sandberg & Hofer, 1987; Hunger & Wheelen, 2003). There are three factors that influence the performance of small businesses, especially for new businesses. In accordance with the level of influence, these factors are industry structure, business strategy, and entrepreneurial

characteristics. There are four factors of entrepreneurial characteristics that influence business success, namely:

- a. Being able to identify potential business opportunities.
- b. Have a sense of urgency that makes them oriented to action,
- c. Has detailed knowledge of the key factors needed to succeed in the industry and the physical stamina needed for the job.
- d. Able to seek help from outside parties.

Business success is influenced by several factors, including having a vision and business goals, being brave to take risks and money, being able to formulate business plans, organize resources, and implement them, being able to work hard, being able to build relationships with customers, workers, suppliers, etc., and have responsibility for success or failure (Steinhoff & Burgess, 1993).

Business success is influenced by the characteristics of entrepreneurs namely personal skills and social skills. Personal skills are concerned with how entrepreneurs manage themselves (Harefa, 2007). The three most important elements for assessing an entrepreneur's personal skills are: self-awareness, self-regulation, and motivation. Social skills are concerned with how entrepreneurs handle relationships. Two elements of a person's social skills are empathy and social skills. In other words, the success of being an entrepreneur is closely related to one's intelligence and emotional skills. To be a successful entrepreneur requires intrapersonal intelligence (personal skills) and interpersonal intelligence (social skills).

In the Islamic entrepreneurship personality towards business strategy, the character that must be present in carrying out business strategy is: (1) 'Siddiq' means honest or true, in running his business, the Prophet Muhammad always shows honesty and believes that lying to customers is the same as betraying them. (2) 'Amanah' means trustworthy. In this context, the mandate is not to reduce or add to what was supposed or agreed. That can happen between sellers and buyers, tenants and renters and so on. Acting mandate is absolutely applied in every business transaction or muamalah. A Muslim entrepreneur will have the basic qualities that drive him to be a creative and reliable person in running his business. Among these characteristics are: (1) Fāṭanah means competent or intelligent. The second trait is tablīgh can be interpreted by conveying. In a business context, understanding tabligh can include argumentation and communication. Sellers should be able to communicate their products with the right strategy. With the tabligh nature, a businessman is expected to be able to convey the advantages of products by attracting and on target without leaving honesty and truth (transparency and fairness). With that, customers can easily understand the business message delivered. The following instruments to measure this Islamic entrepreneurship were developed based on the results of exploration of verses in the Qur'an and the hadith of the Prophet Muhammad. with regard to Islamic entrepreneurship that has been abstracted (Beekun, 1997). The conceptual framework in this study is illustrated in Figure 1.

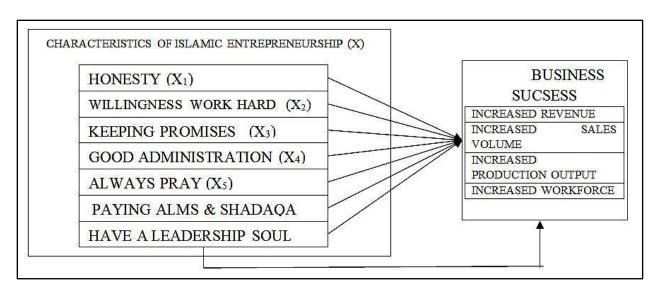


FIGURE 1
FRAMEWORK EFFECT CHARACTERISTICS OF ISLAMIC ENTREPRENEURSHIP
ON BUSINESS SUCCESS OF SMES IN INDONESIA

H1: Simultaneously the application of Islamic entrepreneurial values (honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms, have leadership spirit) significantly influence business success.

H2: Partially the application of Islamic entrepreneurial values (honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms, have leadership spirit) significantly influence business success.

RESEARCH METHODOLOGY

This research was conducted in the city of Bandung with the subject of research are Muslim entrepreneurs who joined the Muslim Merchants Association of West Java region as many as 50 entrepreneurs. The data used are primary data, data collection techniques are carried out using a questionnaire distributed to the respondents. Data measurements were performed using five Likert scale. The sampling technique uses purposive sampling.

In terms of their business, they are engaged in clothing, food and accessories. Most respondents were male (54%) and female (46%). This condition gives an indication that Muslim entrepreneurs in Indonesia are still dominated by men, but there is a tendency for the increasing number of women entrepreneurs. Most respondents were aged between 30-51 years (64%) while the rest were under 30 years (16%), and he was above 50 years (20%). This condition shows that entrepreneurs are generally still productive. In financial management, all respondents (100%) use Islamic banking. This condition shows that there is a high level of awareness in using Islamic banking.

The independent variable in this study is the values of Islamic entrepreneurship, namely the values that underlie the entrepreneurs in running their business that have been regulated in the Qur'an and Hadith, including honesty, willingness to work hard, keep promises, keep order, always pray, pay zakat and alms, have a leadership spirit (Anisah & Wandary, 2015). The dependent variable is business success, namely the success of a business in achieving its goals

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(Machmud et al., 2018; Machmud & Ahman, 2019, Herlinawati et al., 2019). Indicators of the research variables based to make questionnaires are presented in Table 1.

Multiple Linear Regression Analysis is used to examine the effect of the application of Islamic entrepreneurial values (honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms, have a soul of leadership) on business success. The Multiple Linear Regression Formula used equation 1.

	Table 1						
	VARIABLE AND INDICATOR						
NO	VARIABLE	INDICATORS AS A BASIS FOR THE QUESTIONNAIRE					
A Characteristics of Islamic entrepreneurship (X)							
		No cheats					
	Honesty (X ₁)	Not lying (telling the actual condition of the product)					
1		Scales accordingly					
		No betrayal					
		Do not sell illicit goods N					
		Never give up					
	Willingness Work hard (X ₂)	Diligent work					
2		Not easily discouraged					
		Resignation					
		Submit products on time					
2	Keeping promises (X ₃)	Submit the product as promised					
3		Confirm if there is a promised change					
		Pay salary on time					
		Recording of income					
		Recording expenses					
4	Good administration (X ₄)	Recording transactions					
		Recording accounts payable					
		Making financial reporting					
	Always pray (X ₅)	Always start the activity by praying					
5		End the activity by praying					
3		Pray on time					
		Diligent dhikr					
	Paying Alms & shadaqa (X ₆)	Paying zakat according to demands					
6		Give alms regularly					
		Helping the poor					
	Have a Leadership Soul (X ₇)	Able to delegate work					
		Manage employees					
7		Able to make decisions					
		Means appear different					
		Can be trusted and tough in acting					
	Business Performance	Increased revenue					
В		Increased sales volume					
		Increased production output					
		Increased workforce					

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + e \qquad \dots (1)$$

Where,

Y: Business success

 β_0 : Intercept

 $\beta_1 X_1$, $\beta_n X_n$: Linear effect

X₁: Honesty

X₂: Willingness to work hard

X₃: Keep promises

X₄: Orderly administration

X₅: Always pray

X₆: Paying zakat and sadaqah

X₇: Having leadership

Prior to regression, each instrument will be tested for validity and reliability. Then classical asthma testing is performed.

RESULTS AND DISCUSSION

Before interpreting the results of the analysis, the instrument quality test is first performed. Instrument quality testing is carried out through validity and reliability testing. Validity test is measured by Pearson Product Moment while reliability test uses Cronbach's Alpha test. Based on the Pearson Product Moment validity test shows that all statements for indicators of Islamic entrepreneurial values are all valid and can be used. This is indicated by the significant p value<0.05. More clearly can be seen in Table 2.

Based on the reliability test as shown in Table 3 it can be seen that all the variables in this study are reliable, which is indicated by the Cronbach's Alpha value>0.6, so it can be concluded that all variables can be used for further analysis. The next analysis is multiple regression analysis, hypothesis testing and R square (Shown by Tables 3-5).

Table 4, shows that the honesty variable (X_1) , paying zakat (X_6) , having leadership spirit (X_7) has a positive influence on business success (Y), and the willingness to work hard variable (X_2) , keeping promises (X_3) , always contributing 'a (X_5) has a negative influence on business success (Y). From the results of the regression analysis means that, if honest, paying zakat, and having a leadership spirit can affect the success of the business. Furthermore, without willingness to work hard, do not keep promises, and do not always pray, then the possibility of not succeeding in business.

R Square test is used to test how much the independent variables (honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms, have leadership spirit) affect the dependent variable (business success). Based on the R Square test in Table 5 it can be seen that the value of R Square is 0.411, meaning that the business success of 41.11% is influenced by honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms, have leadership, and the rest is influenced by other variables outside the study.

Table 2 VALIDITAS TEST					
Variable	Dimension	Items	P Value	Significant	Information
		1	0.001	0.05	Valid
	Honesty (X ₁)	2	0.000	0.05	Valid
		3	0.000	0.05	Valid
		4	0.000	0.05	Valid
		5	0.000	0.05	Valid
		1	0.000	0.05	Valid
	Willingness Work hard (X ₂)	2	0.000	0.05	Valid
		3	0.000	0.05	Valid
		4	0.000	0.05	Valid
	Keeping promises (X ₃)	1	0.000	0.05	Valid
		2	0.000	0.05	Valid
		3	0.000	0.05	Valid
		4	0.000	0.05	Valid
		1	0.000	0.05	Valid
characteristics of	G 1	2	0.000	0.05	Valid
Islamic	Good administration (X_4)	3	0.000	0.05	Valid
entrepreneurship (X)		4	0.000	0.05	Valid
		5	0.000	0.05	Valid
	Always pray (X ₅)	1	0.000	0.05	Valid
		2	0.000	0.05	Valid
		3	0.000	0.05	Valid
		4	0.000	0.05	Valid
		5	0.000	0.05	Valid
		6	0.000	0.05	Valid
	Paying Alms & shadaqa (X ₆)	1	0.001	0.05	Valid
		2	0.000	0.05	Valid
		3	0.000	0.05	Valid
	Have a Leadership Soul (X ₇)	1	0.000	0.05	Valid
		2	0.000	0.05	Valid
		3	0.000	0.05	Valid
		4	0.000	0.05	Valid
		1	0.001	0.05	Valid
		2	0.000	0.05	Valid
D.,,,,,,,,,	Sugges	3	0.000	0.05	Valid
Business	Success	4	0.000	0.05	Valid
		5	0.000	0.05	Valid
		6	0.000	0.05	Valid

Table 3 REALIBILITY TEST					
Variable Cronbach's Alpha Information					
Honesty	0.736	Reliable			
Willingness Work hard	0.892	Reliable			
Keeping promises	0.861	Reliable			
Good administration	0.879	Reliable			
Always pray	0.859	Reliable			
Paying Alms & shadaqa	0.889	Reliable			
Have a Leadership Soul	0.880	Reliable			
Business Success	0.895	Reliable			

Table 4 RESULT OF REGRESSION ANALYSIS					
Model	Unstandardized Coefficients		Standardized Coefficients	Т	Sig.
	В	Std. Error	Beta		
1 (Constant)	6.241	6.104		1.023	0.312
X_1	0.402	0.316	0.217	1.272	0.210
X_2	-0.604	0.365	-0.278	-1.653	0.106
X_3	-0.084	0.329	-0.041	-0.255	0.800
X_4	0.158	0.123	0.163	1.281	0.207
X_5	-0.064	0.175	0.053	-0.365	0.717
X_6	0.145	0.300	0.074	0.484	0.631
X_7	1.032	0.243	0.626	4.239	0.000

Table 5 F TEST						
Model	Sum of Squares	Df	Mean Square	F	Sig.	
1. Regression	246.942	7	37.849	4.180	0.001	
Residual	380.338	42	9.056			
Total	645.280	49				
		Model Summa	ary			
Model	R	R Square	Adjusted R	Std. Error of		
Model	K		Square	the Estimate		
1	0.641 ^a	0.411	0.312	3.009		
A: Predictors (Cor	nstant), X ₇ , X ₄ , X ₁ , X	L ₅ , X ₆ , X ₃ , X ₂				

F test was conducted to test Hypothesis 1, namely to test the significant influence in the application of Islamic entrepreneurial values (honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms, have leadership spirit) simultaneously to the success of success effort. Based on the F test results in Table 5 shows that the significance value is 0.001, meaning that it is significant. This shows that there is a significant influence in the application of Islamic entrepreneurship values (honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms, have leadership spirit) simultaneously to the success of the business. Thus, simultaneously Hypothesis 1 is tested, meaning that if someone applies Islamic values together, it can influence in increasing business success. If someone in entrepreneurship is honest, works hard, keeps promises, is orderly in administration, always prays, pays zakat and alms, has a leadership spirit, then the business will succeed.

T test is conducted to test Hypothesis 2 as follows: There is a significant influence in the application of Islamic entrepreneurial values (honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms, have the soul of leadership) partially on business success.

Based on the t test results in Table 4 it turns out that if the influence of the variable implementation of Islamic entrepreneurial values is partially connected with the majority of business success is not significant, which is indicated by a significance value>0.05. Only the leadership variable has a significant effect on business success. This means that partially honesty has no effect on business success if it is not followed by the application of other Islamic entrepreneurship values simultaneously. Willingness to work hard also has no effect on business

success if it is not followed by the application of other Islamic entrepreneurial values simultaneously. Likewise, keeping promises partially has no effect on business success if it is not followed by the application of other Islamic entrepreneurship values simultaneously. Administrative discipline alone has no effect on business success partially if it is not followed by the application of other Islamic entrepreneurial values simultaneously. Always praying has no effect on business success if it is not followed by the application of other Islamic entrepreneurial values simultaneously. This means that to achieve business success, one does not just pray. Paying alms and alms alone does not have an effect on business success if it is not followed by the application of other Islamic entrepreneurial values simultaneously.

Of the 7 variables of applying Islamic entrepreneurship values, it turns out that only the variable has a leadership spirit that partially influences business success. The question items in the variable "having a leadership spirit" include: the ability to delegate/entrust work to employees, the ability to manage employees, the ability to make business decisions under any circumstances, always dare to be different from competitors in managing a business, and can be trusted and strong in acting. Business success is influenced by the ability of employers to delegate/entrust jobs to employees. This means that an entrepreneur can succeed if he has the ability to delegate work to others, for example by leaving the work part to the experts. For example, handing over cashier duties to employees, so that the entrepreneur is not preoccupied with technical matters, so he can think of strategic things such as business development and so on. Employers can submit supervisory duties to the supervisor, so that the business continues to be controlled. Business success is influenced by the ability of employers to manage employees. Entrepreneur's authority and ability to manage employees as company leaders will make the tasks assigned to employees can be done well. The ability to regulate makes the business run efficiently and structured, because employees run the rules and orders given by their leaders, so the business is successful. The ability to make business decisions under any circumstances will make business success. Every entrepreneur will be faced with many business problems at any time. The ability to make appropriate decisions in dealing with business problems will bring the company to success.

Business success is influenced by always being different from competitors in managing a business. One of the company's competitive advantages is being able to offer something different for its customers. Courage to make a difference in managing a business that is automatically accompanied by risk is what is needed by entrepreneurs if you want to succeed. One of the success of a business is influenced by the courage of entrepreneurs to take risks, because success is often achieved with the risk of failures. Daring to face the risk means to dare to try to innovate, thus determining the success of the business. A businessman who can be trusted and tough in acting will make the success of the business. A credible entrepreneur will have a good reputation in the eyes of his stakeholders (community, consumers, suppliers, government and so on). If a good reputation is already owned, it will facilitate the development of a business, because it makes all processes easy, for example trusted by banks so that it is easy to apply for investment loans, trusted by suppliers so that they are given leeway in debt payments and so on.

CONCLUSSION

Based on the study results obtained that the characteristics of Islamic entrepreneurship with a proxy for honesty, willingness to work hard, keep promises, orderly administration, always praying, paying zakat and alms together have a significant effect on business success. A

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Muslim entrepreneur will make his religion as guidance and guidance in working so that he is freed from the goal of justifying any means. The nature of Islamic teachings strongly encourages people to become entrepreneurs. Working to make ends meet in the view of Islam is considered as a worship and is a practice of the Islamic Shari'a command. This finding has the implication that for a Muslim working to run a business or do business is a part of worship, it is strongly recommended to keep paying attention to Islamic entrepreneurial values in an integrated manner between one value and another, so as to encourage success in entrepreneurship. In addition to the results of the study, leadership influences the success of the business, so that every Muslim in order for entrepreneurship must be professional.

Limitations in this study are related to limiting the characteristics of Islamic entrepreneurship as a factor that influences business success even though there are still many factors that can affect business success, both internally and externally. Besides that, the limitations of this study are related to the limited sampling, so the results of this study cannot yet be generalized.

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