

THE ANTECEDENTS OF MSME PERFORMANCE: FROM CHARACTERISTICS OF ISLAMIC ENTREPRENEURS PERCEPTION

Fatmah Bagis¹, Mastur Mujib Ikhsani², Muhammad Muammar³, Akhmad Darmawan⁴

Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Purwokerto

Email : fatmahbagis2014@gmail.com

Abstract : *The Theory of Planned Behavior (TPB) is one theory that has been widely applied in various fields of behavioral research, and several studies have proven that Islamic entrepreneurs must have characteristics. This study examines the antecedent of MSME performance from the point of view of the characteristics of Islamic entrepreneurs. This research was conducted in MSMEs in Purwokerto City on the grounds that there is still a lack of application of Islamic entrepreneurial characteristics in SME activities. The purpose of this study was to examine the effect of the characteristics of Islamic entrepreneurs (honesty, willpower, keeping promises, orderly administration, praying, paying zakat and alms, having leadership spirit) on the performance of MSMEs. The sample used was 87 Muslim MSMEs in Purwokerto. Primary data collection techniques are observation and discussion, direct observation in the field using a distributed questionnaire. The data analysis method used is Partial Least Square (PLS). The results showed that the unsupported hypothesis related to the variables of willingness to work hard, keep promises, Islamic leadership and pay zakat had no effect on the performance of Muslim SMEs in Purwokerto. Meanwhile, orderly administration, honesty and prayer support the performance of Muslim SMEs in Purwokerto, thus supporting the acceptance of the hypothesis.*

1. Introduction

Micro Small and Medium Enterprises (MSMEs) are still the lifeblood of the Indonesian economy. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkopukm, 2021) in March 2021, the number of MSMEs reached 64.2 million with a contribution to Gross Domestic Product (GDP) of 61.07% or Rp. 8,573.89 trillion. MSMEs are able to absorb 97 percent of the total workforce, and can collect up to 60.42 percent of the total investment in Indonesia. The government has made various efforts and is supported by various parties, including the private sector so that MSMEs can experience increasingly optimal benefits (Kemenkeu.go.id, 2021).

The growth of Micro, Small and Medium Enterprises is an entrepreneurial attitude that is owned by the community. There are several obstacles in the development of MSMEs, one of which is the character of the business actors themselves. This is shown by the fact that there are still moral hazard practices carried out by business actors (Usniah & Alhifni, 2017). These problems show that the community does not yet have entrepreneurial characteristics that are in accordance with Islamic principles. Entrepreneurs' activities must be carried out based on rules that are in accordance with sharia and Islam has placed entrepreneurship as the best way to get wealth (Hendayana et al., 2017). Entrepreneurial activities must be carried out in the best ways by not committing fraud, usury, fraud and other tyrannical acts. Characteristics of Islamic entrepreneurship is an entrepreneur who imitates the Prophet Muhammad.

A holistic approach to entrepreneurs that combines religion, in this case Islam, can complement and enrich entrepreneurial knowledge in theory and practice. It is interesting to study the characteristics of Islamic entrepreneurs on the performance of MSMEs in Purwokerto City because the Muslim population is the largest. For SMEs, especially those who are Muslim, this research is expected to increase awareness of the application of Islamic economics and minimize Islamic intersections. So that this research is relevant between the performance of MSMEs from the point of view of the characteristics of Islamic entrepreneurs.

Previous research related to Islamic entrepreneurship has been conducted. Research from (Machmud & Hidayat, 2020) discussing the characteristics of Islamic entrepreneurship and the success of SME businesses in Indonesia, states that the variables of Islamic entrepreneurship characteristics together significantly affect the success of MSME businesses. While partially the variables of honesty, willingness to work hard, keeping promises, orderly administration and the obligation to pay zakat and alms do not have a significant effect on business success.

The results of previous research from (Lisnawati & Eeng Ahman, 2019) the theme of the relationship between business characteristics from an Islamic perspective and the performance of SMEs in Indonesia, show that entrepreneurial characteristics from an Islamic perspective have a relationship with the performance of SMEs. This finding implies that in improving the performance of MSMEs, especially for Muslim entrepreneurs, they must empower themselves to have a strong motivation to outperform their potential sources based on Islamic teachings in the Qur'an and As-Sunnah.

Research from (Khalique et al., 2020) on Islamic Entrepreneurship systematic review of future challenges and prospects of Pakistani SMEs gives the result that the proposed Islamic business model of entrepreneurship will help Pakistani SMEs to understand halal and haram concepts in more depth. Moreover, they will be able to utilize the Islamic rules and principles in their business. Previous research from (Amrulloh, 2017) shows that Islamic spirituality has a positive performance on entrepreneurial performance and the influence of Islamic spirituality on micro-enterprise performance is positive and significant.

The results of research from (Saputra, 2021), relating to entrepreneurship, Muslims can take advantage of all their potential for entrepreneurship. The results of the study (Usniah & Alhifni, 2017) the results of the study showed several conclusions, namely, first, the business activities practiced by each MSME started from the production process and the marketing process. Second, based on the results of data processing, it shows that MSMEs have honest character, do business fairly or fairly, are communicative or capable, are happy to help customers, protect consumer rights and pay zakat, infaq and shadaqah. However, there are characters that have not been maximally applied in their activities. Third, the impact of the application of the characteristics possessed by each MSME has led to various kinds of developments ranging from increased production, sales, income and market expansion.

Previous research conducted by (Simoes & Crespo, 2020) with the theme of the influence of personality and entrepreneurial characteristics on business performance in Muslim MSMEs in Jambi City, the results show that the entrepreneurial characteristic variable has a significant and significant influence on business performance. In addition, there is another proactive behavior that is studied, namely the personality variable and the result is that the personality variable has no effect on business performance. Another study conducted by (Bayu & Sukartha, 2019), showed the results that intellectual intelligence,

emotional intelligence and spiritual intelligence had an influence on the performance of MSMEs.

Many studies have conducted research related to the performance of MSME actors. However, there are still few studies that link the characteristics of Islamic entrepreneurs in the performance of MSMEs. So that researchers are interested in conducting research on the performance of MSMEs from the point of view of the characteristics of Islamic entrepreneurs. This study proposes the following main problems: "The Performance Antagonist of MSMEs in Purwokerto City from the Viewpoint of Islamic Entrepreneur Characteristics (honesty, strong will, keeping promises, orderly administration, praying, paying zakat and alms, spirit of leadership)".

2. Research Method

The stages in this research are getting data for analysis, descriptive statistical tests, testing data suitability and hypothesis testing. The sample in this study were Muslim SMEs in the city of Purwokerto, amounting to 143 SMEs. The respondents used in this study were only 87 because some were not eligible to be tested because such as not Muslim SMEs, not having employees and filling out questionnaire qualifications that did not meet the requirements. PLS analysis was used in this study, reliability and validity tests can be seen with construct reliability and validity

Planned Behavior Theory

The Theory of Planned Behavior (TPB) is a theory that has been widely applied in various fields of behavioral research. TPB states that the combination of attitudes towards behavior, subjective norms, and perceived behavioral control leads to the formation of behavioral intentions (behavioral intention) and subsequently to behavior (behavior). This theory assumes that a person's behavior is not only controlled by himself (full control of the individual), but also requires control, namely the availability of resources and opportunities and even certain skills, so it is necessary to add the concept of perceived behavioral control. thought to influence intentions and behavior (Putra et al., 2013). The Theory of Planned Behavior (TPB) is very suitable to explain the behavior of business decision making in SMEs (Ajzen, 1991).

Theory of Planned Behavior (TPB) refers to the theory which states that behavior is a function of salient information or beliefs about the behavior. TPB explains that human actions are directed by three kinds of beliefs, namely (a) behavioral beliefs, namely beliefs about the possibility of behavior, (b) normative beliefs, namely beliefs about normative expectations from others and the motivation to agree to these expectations, (c) beliefs control, namely beliefs about the existence of factors that will facilitate or hinder behavioral performance and the perceived strength of these factors (Afdalia et al., 2014).

The Performance of MSMEs

The performance of MSMEs (Aribawa, 2016) states that it is the result of work achieved by an individual and can be completed with the individual's tasks within the company and within a certain period, and will be linked to the size of the value or standard of the company for which the individual works. Performance here itself is the achievement that will be obtained by a person or company that will achieve a certain goal. According to (Aribawa, 2016) performance is the success of an organization that realizes strategic and predetermined goals with the behavior that will be expected by an organization. In a

performance that is produced by an MSME properly, it will be stronger to become the backbone of the economy and will play an increasingly important role in the national economy.

Successful entrepreneurs in the Islamic perspective are entrepreneurs who have a high commitment and appreciation for the perfect Islamic way of life in all aspects of life. Strong belief in religious greetings is a concrete basis for individual entrepreneurs and subdues Muslims to position themselves properly before Allah SWT. The performance of a business is basically an effort to achieve its goals, a business is said to be successful if it makes a profit and because that profit is indeed the main goal of a person doing business.

The success of a business is defined as the level of achievement of organizational results or goals (Basili et al., 2010). The factor that becomes the critical target and measure of MSME performance is the achievement of profit. MSME success is because entrepreneurs have creative, innovative brain intelligence, follow technological developments and can apply proactively (Dess & Lumpkin, 2005). Things that can give an entrepreneur a sense of having good performance is knowing knowledge so that they try to carry out buying and selling or muamalah on the basis of the book of fiqh.

The entrepreneurial characteristics that have been tested for their relationship with business performance are classified into several types (Xiang, 2009), namely demographic characteristics (gender, age, ethnicity, and parental background), psychological and behavioral characteristics (motivation, personal attributes, values, goals, and attitudes), and human capital characteristics (education, experience, training, skills and technical knowledge).

These characteristics include personality traits and individual competencies in the entrepreneurial process that will affect MSME business performance. For this reason, MSME actors are required to be able to apply the entrepreneurial spirit in controlling their business to increase competitiveness and defend their business from failure and utilize their competencies to succeed. This indicates that if small business actors have entrepreneurial characteristics and competencies, it will have an impact on the achievement of business performance.

Characteristics of Entrepreneurs in Islamic Perspective

Character is the positive quality of a person that makes him attractive and capable of creating a human reputation. Character is defined as a character, psychological quality, morality, or something that distinguishes a person from others (Peterson & Seligman, 2004). Character formation begins with the process of carving the soul into being unique, interesting and different or different from the souls of other entrepreneurs. They are people who have the energy to take part in innovative adventures, the willingness to take personal responsibility for what happens, the desire to achieve very high achievements and confidence in the future (Goel & Karri, 2006).

Entrepreneurship and business have a special place in the perception of Islam. Islam encourages and elevates people to become entrepreneurs based on the Qur'an and the hadith of the Prophet Muhammad (pbuh) as basic principles, rules and procedures in doing business (M. Abdullah, 2011). Islam encourages its adherents to become entrepreneurs by practicing values in all agreements, and condemns those who act outside the provisions of religion. Because the practice of entrepreneurship is part of religious understanding, of course the efficiency gains must be shared to increase the values that must be understood and practiced by Muslim entrepreneurs.

(Lisnawati & Eeng Ahman, 2019) Entrepreneurship in an Islamic Perspective provides rules and ways for entrepreneurs to relate to the characteristics of successful entrepreneurs who can be role models. According to (Antonio & Syafi'i, 2010) the authenticity and ability of the Prophet Muhammad SAW in four characters, namely FAST (Faton, Aman, Siddiq and Tablig).

Economic activity in Islam is aimed at the prosperity of the earth's population, while maintaining its stability, while in worship activities it must be aimed at increasing faith and piety. Entrepreneurship in Islam is an integral part of the Islamic religion, where every entrepreneur is responsible for the development of prosperity and considers business as part of worship and good deeds. Success in Islam is measured not only by the end result, but also by the means and means to achieve it.

Entrepreneurship is part of the Islamic economic system with principles derived from the Qur'an and Al-Hadith. Business as a form of worship must be a rule in Islamic law, which is applied at every step. This can be stated in the management of Islamic business ethics, both in decision making and in general. Islam has taught humans to trade in ways that are in accordance with Islamic law, not in vain or cruelty to others (Surah Al-Nisa [4]: 29). Elements of Islamic spiritual intelligence can be the potential of every individual to support his life, one of which is business.

The Prophet's business and entrepreneurial strategies are reflected in the nature of being honest, fair, friendly, capable, happy to help customers, protecting consumer rights and not explaining the efforts of others (Hafidhuddin & Didin, 2006). Muhammad So's success in business is based on trustworthiness and a reliable personality, as well as the quality of knowledge and skills (Khan et al., 2010). The success of a Muslim entrepreneur really depends on his personal honesty in carrying out his duties and work, his ability to maintain personal honesty will build his reliability in facing challenges, and at the same time protect him from negative business practices that are contrary to Sharia Law (Zulkifli & Saripuddin, 2015), (S. Abdullah & Mikail, 2013), (Anggadwita et al., 2017).

The honesty of a Muslim entrepreneur is reflected in the nature and behavior of being honest, trustworthy, honest, remembrance, gratitude, trustworthiness, holy intentions and worship in doing business, paying zakat, infaq and charity, diligent in worship, enthusiasm, hijrah, gratitude. , trust and trust, worship, business trust, pray for the poor and orphans, be tolerant and admit mistakes and repent (Yunus et al., 2019). The characteristics that must be possessed by an entrepreneur according to Islamic teachings are piety, trustworthiness, memory and gratitude (Yunus et al., 2019). These characteristics must be owned by entrepreneurs, because with these qualities we will be given the ease of doing business. With the nature of piety, we will be given a way out of solving problems and getting unexpected luck. When we are free, we will feel the ease of doing business, even though the business we do has many competitors.

With piety and trust, we will always remember God and be grateful as an expression of gratitude for all the conveniences we have received. These are the qualities that must be owned by entrepreneurs because with these qualities we will be given the convenience of doing every business we do. With the nature of piety, we will be given a way out of solving problems and getting unexpected fortune. With resignation, we will experience the ease of doing business even though the business we are in has many competitors.

With piety and trust, we will always remember to remember God and be grateful as an expression of gratitude for all the conveniences we have received. That way, we will feel calm and carried away with all efforts with a cool head and not stressed. The forms of

implementing the elements of Islamic spiritual intelligence that are able to become potential for achieving business continuity according to the Islamic perspective are faith, piety, morality, honesty, tabligh, trustworthiness, fathonah, discipline, visionary and empathy. With the above basis, the characters that will be the focus of this research are honesty, willingness to work hard, keep promises, orderly administration, always pray, pay zakat and alms and have a leadership spirit.

The hypotheses that we can formulate are as follows :

H1 : Honesty has a significant effect on SMEs Performance

H2 : Willingness to work hard has a significant effect on SMEs Performance

H3 : Keeping promise has a significant effect on SMEs Performance

H4 : Orderly administration has a significant effect on SMEs Performance

H5 : Pray has a significant effect on SMEs Performance

H6 : Zakat and Alms has a significant effect on SMEs Performance

H7 : Leadership has a significant effect on SMEs Performance

3. Results and Discussion

a. Results

The characteristics of Islamic entrepreneurship are the values owned by entrepreneurs in running a business that has been carried out in the Qur'an and Hadith. These values are arranged into indicators in each variable (Machmud & Hidayat, 2020) as follows:

Table 1. Variable Indicator

MSME performance (Y)	a. Increasing sales volume b. Increase in production output c. Manpower increase
Honesty (X1)	a. Not lying b. Don't commit fraud c. No betrayal d. Don't sell illicit goods
Willingness to work hard (X2)	a. Not easily give up b. Diligent work c. Not easily discouraged
Keeping promises (X3)	a. Deliver products on time b. Delivered the product as promised c. Confirm if there is a promised change
Orderly Administration (X4)	a. Pay salary on time b. Revenue recording c. Cost recording d. Recording Debt e. Making financial reporting
Praying (X5)	a. Always pray on time b. Diligent dhikr c. Starting activities by praying d. End the activity by praying
Paying zakat and alms (X6)	a. Paying zakat according to the

	provisions
	b. Give charity regularly
	c. Help the poor
Leadership (X7)	a. Able to make decisions
	b. Dare to be different
	c. Trustworthy and responsible in leading

The results of the first round of logarithmic analysis using PLS analysis show that there is a loading factor value that is less than 0.5 on the variables of praying, honesty and willingness to work hard so that a second round is carried out until the loading factor value is greater than 0.5, so that the loading factor value of all indicators meets convergent validity requirements. The results of the analysis also show that the composite reliability value is greater than 0.7 so that it is stated that all the variables studied are reliable. R square value of 0.577 shows 57.7% of the variability of the performance construction of SMEs is influenced by honesty, desire to work hard, keep promises, orderly administration, pray, pay zakat and alms and leadership.

Table 2. Parameter Coefisient and Statistical Value

	Original Sample (OS)	Sample Mean (SM)	Standart Deviation (STDEV)	Tstatistics (O/STDEV)	P Value
Administration => Performance	0.428	0.416	0.153	2.800	0.005
Hardwork => Performance	0.027	0.021	0.120	0.228	0.820
Honesty => Performance	0.447	0.446	0.115	3.886	0.000
Keeping Promise => Performance	0.105	0.097	0.171	0.618	0.537
Leadership => Performance	-0.035	0.017	0.186	0.189	0.850
Pray => Performance	0.465	0.312	0.220	2.114	0.035
Zakat => Performance	-0.252	-0.126	0.210	1.200	0.231

Bootstrapping results can be seen in the path coefficient table that there are variables that have a P-Value greater than 0.05. The variables of administrative order, honesty and prayer have a P-Value of less than 0.05 so that it supports the acceptance of the first hypothesis, the fourth hypothesis and the fifth hypothesis are supported. In other words, administrative order, honesty and prayer affect the performance of Muslim SMEs in Purwokerto. Different results were obtained for the variables of willingness to work hard, keep promises, leadership and pay zakat and alms, because they have a P-Value value greater than 0.05 so that the second hypothesis, third hypothesis, sixth hypothesis and seventh hypothesis are not supported.

b. Discussion

The character of Muslim entrepreneurs provides direction for Muslim business actors to carry out activities based on the Qur'an and Hadith with dimensions that will guide the steps of business actors to seek and know to ensure that it is safe to carry out the duties of servitude and caliphate, can avoid or avoid limiting himself from all prohibitions that will damage the value of his piety to Allah SWT. In general in Islam, superior entrepreneurship are individuals who adhere to and maintain full trust.

A muslim entrepreneur will be subject to the rights and responsibilities that need to be carried out, including choosing a good name (name of company or agent), praying, maintaining Islamic sharia, always looking down, paying zakat, charity, having high morals, trusting, and hoping for Allah's pleasure. All that has been outlined is related to personal responsibility as an entrepreneur as touched by the Qur'an.

This study relates the effect of the characteristics of Islamic entrepreneurs on the business performance of Muslim SMEs in Purwokerto. The results showed that the variables studied were MSME business performance not influenced by the willingness to work hard, keep promises, leadership and pay zakat and give alms. Muslim SMEs in Purwokerto still do not have strong self-confidence to do entrepreneurship, from the questions that the researchers spread, it shows that there are still people who give up easily and easily give up. This cannot be applied continuously if you want success in your business. In the statement of keeping promises, delays in product delivery still occur and there is a discrepancy between the products delivered and those ordered by consumers.

The leadership of Muslim SMEs in Purwokerto is also not optimal where they still have the courage to be different and are less able to make decisions. A leader must be trustworthy and responsible in leading in order to set a good example for those being led. A leader must be able to motivate his subordinates to be able to work better. The attitude of the leader is needed if business people want the business to run successfully. And those who play the most role as Muslim SMEs are still little awareness in sharing what other people's rights are in each of their business profits. Zakat and alms are not in accordance with the provisions and are irregular.

The results in this study indicate the variables of honesty received, administration implementation and praying. The role of honesty in business is very important because the Prophet saw honesty in muamalah and has the right nature (shiddiq). A business must be built on the basis between both parties, there is no fraud, no betrayal and Islam does not teach to do business by selling illicit goods.

One of the successes of a business can be based on an orderly administration. Payment of employee salaries on time will be able to motivate employees to work better. And Islam doing business in all matters with receivables should record and start immediately. Muslim SMEs in Purwokerto are obedient in worship and believe that prayer is an obligation as a Muslim. And one of the characteristics of Islamic entrepreneurship is to pray and implement it on time, so that in business it will continue to be blessed and blessed by Allah SWT.

The results of research such as those conducted by (Machmud & Hidayat, 2020) but will not be in line with research conducted by (Usniah & Alhifni, 2017), (Hendayana et al., 2017), (Khalique et al., 2020), (Amruloh, 2017), (Saputra, 2021).

4. Conclusion

Applying the characteristics of Islamic entrepreneurship in doing business makes Muslim small and medium enterprises (MSMEs) different from other entrepreneurs. The characteristics of Islamic entrepreneurship are part of the form of the obligation to worship Allah SWT which will create superior humans, do business with honesty and faith. MSMEs will run their business solely for the sake of Allah, by practicing religious values and a moral attitude, promoting the truth and carrying out their mandate properly. The limitation in this study is that it only takes some indicators from one literature. Different results are likely to be obtained if there is a change in the application of the indicators of the characteristics of Muslim entrepreneurs. In addition, the sample in this study did not cover all Muslim entrepreneurs in the city of Purwokerto due to constraints in distributing questionnaires so that the results of this study could not be generalized.

Reference

- Abdullah, M. (2011). *Wirausaha Berbasis Syari'ah*. Antasari Press.
- Abdullah, S., & Mikail, S. A. (2013). Entrepreneurship and Islam: An Exploratory Study on Characteristics of Muslim Entrepreneur. *5th Islamic Economics System Conference, September*, 467–476. <http://nuradli.com/iecons2013/2D-2.pdf>
- Afdalia, N., Pontoh, G. t., & Kartini. (2014). Theory of Planned Behavior Dan Readiness for Change Dalam Memprediksi Niat Implementasi Peraturan. *Jurnal Akuntansi Dan Auditing Indonesia*, 18(2), 110–123.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50(11), 179–211. <https://doi.org/10.1080/10410236.2018.1493416>
- Amruloh, D. A. G. (2017). *The Effects Of Islamic Spirituality to Small Business Performance*. *Iciebp 2017*, 650–654. <https://doi.org/10.5220/0007087406500654>
- Anggadwita, G., Ramadani, V., Alamanda, D. T., Raten, V., & Hashani, M. (2017). Entrepreneurial intentions from an Islamic perspective: A study of Muslim entrepreneurs in Indonesia. *International Journal of Entrepreneurship and Small Business*, 31(2), 165–179. <https://doi.org/10.1504/IJESB.2017.084086>
- Antonio, & Syafi'i, M. (2010). *Muhammad SAW: Pemimpin Super Super Manager*. proLM Center dan Tazkia Publishing.
- Aribawa, D. (2016). Pengaruh Literasi Keuangan Terhadap Kinerja dan Keberlangsungan UMKM di Jawa Tengah. *Oral and Maxillofacial Surgery*, 20(1), 1–13. <https://doi.org/10.1007/s10006-013-0431-4>
- Basili, V. R., Lindvall, M., Regardie, M., Seaman, C., Heidrich, J., Münch, J., & Trendowicz, A. (2010). *Linking software development and business strategy through measurement*, *Computer*. 43(4), 57–65.
- Bayu, N. L. L. W., & Sukartha, I. M. (2019). Pengaruh Kecerdasan Intelektual , Kecerdasan Emosional , dan Kecerdasan Spiritual Pemilik pada Kinerja UMKM di Kabupaten Gianyar. *E-Jurnal Akuntansi Universitas Udayana*, 26(3), 2268–2292. <https://doi.org/https://doi.org/10.24843/EJA.2019.v26.i03.p22>

- Dess, G. G., & Lumpkin, G. T. (2005). The Role of Entrepreneurial Orientation in Stimulating Effective Corporate Entrepreneurship. *Academy of Management Perspectives*, 19(1). <https://doi.org/https://doi.org/10.5465/ame.2005.15841975>
- Goel, S., & Karri, R. (2006). Entrepreneurs, effectual logic, and over-trust. *Entrepreneurship: Theory and Practice*, 30(4), 477–493. <https://doi.org/10.1111/j.1540-6520.2006.00131.x>
- Hafidhuddin, & Didin. (2006). *Shariah Principle Management in Practice*. Gema Insani Press.
- Hendayana, Y., Lisnawati, D., & Machmud, A. (2017). *Kewirausahaan Berbasis Syariah*. Lestari.
- Kemenkeu.go.id. (2021). *Pemerintah terus perkuat umkm melalui berbagai bentuk bantuan*. <https://www.kemenkeu.go.id/publikasi/berita/pemerintah-terus-perkuat-umkm-melalui-berbagai-bentuk-bantuan/>
- Kemenkopukm. (2021). *Tingkat Kepercayaan Masyarakat Kepada Koperasi Semakin Meningkat*. Kompas.Com. <https://kemenkopukm.go.id/read/menkopukm-tingkat-kepercayaan-masyarakat-kepada-koperasi-semakin-meningkat-1616055406>
- Khalique, M., Ramayah, T., & Hina, K. (2020). Islamic Entrepreneurship: A Systematic Review Of Future Challenges And Prospects Of Pakistani SMEs. *International Journal of Economics, Management and Accounting*, 28(2), 277–295.
- Khan, B., Farooq, A., & Hussain, Z. (2010). Human Resource Mangement: An Islamic Perspective. Asia Pasific. *Journal of Business Administration*, 3(1), 17–34.
- Lisnawati, D., & Eeng Ahman, H. (2019). Relationship between Entrepreneurial Characteristics from Islamic Perspective and the Performance of Small and Medium-Sized Businesses (A Study of SMEs in Indonesia). *KnE Social Sciences*, 3(13), 576. <https://doi.org/10.18502/kss.v3i13.4232>
- Machmud, A., & Hidayat, Y. M. (2020). Characteristics Of Islamic Entrepreneurship And The Business Success Of SMES In Indonesia. *Journal of Entrepreneurship Education*, 23(2), 1–10.
- Putra, A., Handayani, S., & Pambudi, A. (2013). Perilaku Pengendalian Diri Pada Perilaku Manajemen Keuangan Personal Berdasarkan Pada Teori Planned Behavior Menggunakan Pendekatan Partial Least Square. *JP FEB Unsoed*, 3(1), 309–314.
- Saputra, M. N. A. (2021). Karakter Entrepreneur dalam Islam. *Wahana Islamika: Jurnal Studi Keislaman*, 7(1), 25–48. <http://www.wahanaislamika.ac.id/index.php/WahanaIslamika/article/view/149>
- Simoës, N., & Crespo, N. (2020). Self-Citations and scientific evaluation: Leadership, influence, and performance. *Journal of Informetrics*, 14(1), 100990. <https://doi.org/10.1016/j.joi.2019.100990>
- Usniah, S., & Alhifni, A. (2017). Karakteristik Entrepreneur Syariah Pada Usaha Mikro, Kecil dan Menengah (UMKM) Di Bogor. *Jurnal Syarikah*, 3(1), 372–390.

- Xiang, L. (2009). Entrepreneurial Competencies as an Entrepreneurial Distinctive: an Examination of the Competency Approach in Defining Entrepreneurs. *ProQuest Dissertations Publishing*.
- Yunus, A. F., Sidik, S., & Kamaruddin, K. (2019). The concept of spiritual education in Surah Ibrahim verses 35-41 According to Muhammad Quraish Shihab. *International Journal Of Contemporary Islamic Education*, 1(1), 20–47.
- Zulkifli, C. M., & Saripuddin, C. O. A. S. S. (2015). Concept of Business Ethics in Islam - Approach To the Entrepreneur 2 . Sources of Islamic Business Ethics. *Journal of Asian Business Strategy*, 5(1), 13–18.
<https://doi.org/10.18488/journal.1006/2015.5.1/1006.1.13.18>