

Are You Entrepreneur or Just an Opportunist? an Analysis on Neo Liberal Theory

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Abstract—This paper seeks to see the difference between entrepreneurs and opportunistic and trying to define both categories. The entrepreneur intended in this paper is a person who does business, has a brilliant idea, this person is very good at seeing opportunities and execute those opportunities and have moral responsibility. while an opportunist is a person who goods in identifying opportunities, taking opportunities and making as much profit as possible for himself. both variables appear to have the same definition but an entrepreneur has a positive label because it has a moral responsibility where the existence of an entrepreneur can provide benefits to others, both consumers, the community around where the company is located. While opportunists sound negative because the benefits are only for their own benefit. This paper uses literature review methods. Moreover, theories and concepts used in this paper refers to the theory of Neo-Liberal theory by Francis Fukuyama.

Keywords: *entrepreneur, opportunist, moral responsibility, neo liberal*

I. INTRODUCTION

This paper departs from the social phenomenon of the growing trend of young entrepreneurs in Indonesia. The development of information technology is a factor that makes it easy for young entrepreneurs to get the idea of business opportunities. In addition, flexibility of working hours encourage young entrepreneurs to enter the business world [1]. One of the newest phenomena is digital nomads, where workers have unrestricted time so that they can work anywhere, even they can work while enjoying young coconut on the beach. Digital wanderers are a millennium working style (people born between 1980-2000) which is become a trend [2], where office space that has conventional space constraints has now shifted, work can be done anywhere, without the need to be in the office, having to go through traffic the capital but still earning income. For nomad

workers, only internet and laptop networks are needed [2]. In addition to work flexibility, Millennials are also considered as young people who are creative, take initiative and take risks compared to previous generations, namely Gen X (born '70 to early early 80) and Baby Boomers (generations born in 1945-1976) [3]. Furthermore, the Millennial generation is also considered a driver of the creative industry, one of the businesses that is being driven by the government is the startup business. Startup is a new form of business initiated and identical to the use of technology [4]. The government even issued a national movement policy of 1000 digital startups [5]. This is a movement that seeks to accelerate the economic growth of the Indonesian nation into a developed country with a young generation as its driving force [6]. Apart from the government, *Ulama* the muslim scholars also seemed to be trying to encourage Muslims to do business that trade was a noble job, even Islam encouraged people to become entrepreneurs [7]. Some of the Ustadz like Yusuf Mansur and I p p h o S a n t o s a e n t e r e d a m e s s a g e f o r entrepreneurship in the preaching delivered. Ustadz Ippho Santosa, who has an entrepreneurial background, even makes material about entrepreneurship a lecture material and encourages listeners to become entrepreneurs [8]. From the explanation above, it is illustrated that the entrepreneurial trend in young people is motivated by flexibility of work time, millennial generation's creative spirit, initiative and courage to take risks, while also supported by government and religious teachers.

This increased entrepreneurial trend is expected to accelerate the pace of the capitalist economy, where for the capitalist logic, more and more entrepreneurs who create new products mean that economic growth in a country increases so that people's welfare increases [9]. The capitalist system is a social system based on the transformation of goods, services, and ideas into commodities (goods that have a price value) [9]. Capitalists go even further by commodifying human labor or services that are considered the same as other

commodities whose prices can be marketed freely on the market [9]. Rare goods on the market have more expensive prices, housekeeper services are considered cheaper than company CEOs, based on the rationality that many Housekeepers in the market while CEOs need special expertise so that the numbers are small in the market. But this perspective is not entirely correct, because who can measure the value of affection of a household assistant for the child she cares for. But the capitalist system allows things like this to happen. This also causes people to work based on how much salary they receive not on the values they trust.

The capitalist economic system requires growth to survive. For a capitalist economic system, a low growth rate can be interpreted as a crisis (recession) [9]. Overall economic growth is a must for companies in competitive situations to maximise profits. Companies must generate profits and return profits in the form of investment and consumption, new investments mean greater productivity and increased production and consumption [9]. However, this system of accumulated wealth has created various problems both environmental damage and low welfare of workers. The problem is caused by the workings of a capitalist system in which companies must put everything aside for the purpose of maximising profits [9].

Maximising profits is the main basis of the capitalist market because competition between companies increases so companies face anxiety. Therefore profit maximisation is needed so that the company can survive. This causes workers' welfare and environmental sustainability to not be a priority, because what is considered the main thing is ensuring the accumulation of profits [9]. This causes companies to tend to reject efforts to include environmental costs due to this does not have a direct impact on increasing profits [9]. This condition is getting worse with the presence of globalization, where capital movements occur more quickly and widely, developing countries welcome this opportunity by making 'loose' regulations for foreign companies with the aim of attracting investment for development purposes [9]. However, capitalist goals tend to increase Inequality especially on a global scale. Historically, the practice of an imperialist state has impoverished many countries in the world, that there is a tendency for individual capitalists to pay workers only with the minimum wage standard resulting in global inequality [9].

On the basis of capitalist logic, there are many people who are driven to prioritise personal gain or profit motives compared to the impact of reducing environmental damage and increasing the economic income of the surrounding community. Because putting aside the motive of profit makes an entrepreneur become irrational. So it is common for business people or one company to have a problem with the community where the company operates. This paper seeks to invite readers to see how business people who prioritise profits

and ignore customs, culture and religion cause anger from the community. One example is the hijab company owned by a Malaysian artist named Neelofa. Entrepreneurial trends are not only carried out by entrepreneurs but also seen as great opportunities by artists. Its popularity allows them to be able to promote products to the market more easily, because what is used by artists is quickly followed by consumers and becomes a trend. Malaysian artist Neelofa is the person who tried this opportunity. Always using headscarves or Tudung (in Malaysian) in everyday life, she succeeded in popularising the product of the *Tudung* that she created. This business is welcomed in the Malaysian market and 38 other countries. This achievement made Neelofa become an artist that included in the list of Forbes under 30 (*Asia's brightest young entrepreneurs, innovators and game changers*) [10]. But behind the success of the sale, the Malaysian public criticised Neelofa for the incident that occurred on February 26, 2018 when, Neelofa released the latest hijab collection by holding a Be-Lofa themed event. The event was welcomed and blasphemous because the launch of the latest veil collection was held at one of the largest night club in Kuala Lumpur, Zouk Diskotik. Neelofa, on behalf of the head of the headscarf, Neelofa, then apologised for the event which was considered culturally or religiously inappropriate. A Netizen said, "You're Mocking your own religion for the sake of your business and marketing. That's very low of you Neelofa. Such act's very disrespectful for other muslim women who actually wear hijab! We demand an apology from you" [11]. Public anger occurs because the hijab is considered a Muslim identity and as a form of surrender to God and is considered a cover of women body not only as a fashion trend. But what was done, Neelofa was considered by the community to be outside the appropriateness and insulting Muslims and did not respect religious symbols [12]. The events that happened to Malaysian artists Neelofa show that doing business that only relies on profit by ignoring the cultural and religious appropriateness can provoke public anger.

A different condition happened when researchers conducted interviews with business owner that trade spices in Ulee Kareng, Banda Aceh, Aceh. That a business owner does not intend to expand the market for the business she does, even though merchandise in the form of fine spices receives a lot of demand from Aceh residents or Acehnese who settle outside Aceh, traders are not tempted to produce spices in packaged form. So that the products sold are only in the form of various powder spices produced from various wet spices which have been dried and pounded into fine powder. Business owner said the reason she did not pack seasoning products and sell them in large quantities because she did not have the expertise to do so. In addition, she also objected to using preservatives if he had to use packaging products, "so sometimes the spices are not in the best quality" [13]. Business owner also claim to have earned enough profit at this time

and getting satisfaction from customers who come back to buy the spices. quality products that are always fresh, this is something that is considered important for the business owner [13]. In the logic of capitalist thought, a business that stays in place and does not continue to grow is interpreted as a business that slowly kills itself. Businesses with this condition will only wait for time to go bankrupt. For capitalist logic, it becomes illogical if a businessperson opens a business but does not intend to expand the market.

The description above shows how the contradictions of the capitalist system arise. First, the capitalist system with the accumulation of wealth has transformed the behaviour of business actors who tend to be opportunist, that the logic of capitalist thinking is maximising profits by not taking into account the costs of environmental damage and reducing low labor costs as rational choices, causing business actors to discipline themselves and tend become opportunist. Second, Ignoring norms, culture and religion such as the Neelofa hijab company in Malaysia caused public anger. Third, that companies that prioritise the quality of goods and put aside profits are companies that are not rational according to capitalist logic.

The limitation of this paper is that this paper is not about Sociopreneur but rather classifies which business actor is considered an entrepreneur or opportunist? Entrepreneurs referred to here are business actors who have morals in building a business, where the benefits obtained are not only for themselves but for the environment and consumers who use the products that produced. The main conclusion of this paper is that the logical contradictions of capitalist thinking lead to the create of opportunist business actors. As a result of the logic of capitalist thinking, the actions of business owner who tend to take as much profit as possible are considered normal or rational actions, in the logic of capitalist thinking all companies must innovate, invest and continue to grow so that the company can survive in a competitive business climate. This competition then makes business competitors sometimes choose a path with short-term benefits, namely minimising production costs by cutting workers' salaries, not taking into account environmental impacts, cultural and religious appropriateness and selling products that are not safe enough for consumers. This is done to be able to achieve maximum profits and minimise losses. But as business owner they have a moral responsibility and it is their political responsibility to have a business that has a good impact and benefits not only for themselves but also for the surrounding environment. Business owner should be fully aware of all actions in the management of their business. Furthermore, this paper attempts to analyse how to create entrepreneurs who have entrepreneurial moral responsibility.

II. THEORETICAL FRAMEWORK

A. *Liberal and contradiction of liberal logic of thinking*

Francis Fukuyama in his book "The End of History and The Last Man" expressed his view that Liberal Democracy is a system of government that has won competition with other ideologies and that liberals are the only ideology that has no competitor.

Fukuyama's argument means that capitalist ideology is free from internal contradictions, liberal ideology is an idea that has been completed or completed and has no weaknesses. Therefore the conflict of ideas in the form of ideological struggle is over and what must be done is to spread liberalism to all overs of the world. Classical liberals emphasize free trade which can accelerate accumulation of wealth and can improve the quality of life for the entire community. In the era of globalization there are three processes that are considered as good values that must be spread throughout the world, namely economic liberalization (free trade), political democracy and cultural universality (westernization). Even so, the results of the globalization process actually lead to inequality between the middle class and the increasingly widespread poor and the widening gap and the dependence of developing countries on developed countries. The problem explains that liberal ideology has contradictions. In claiming the argument about liberals as the last ideology, Fukuyama uses a dialectical process which is referred to from Hegel's dialectical thought where there is a contradiction between the dominant truth (thesis) and the reverse (antithesis) corrected to produce a higher truth (synthesis) this process continues until all contradictions can resolved and all human needs can be satisfied, up to no competition or conflict regarding the issue of ideology. So what remains is only economic activity and when we reach this stage, history is complete. Theoretical truth is an absolute thing and cannot be repaired, what must be done is to spread the capitalist principle. Fukuyama further draws the conclusion that the end of history will look very boring, where ideological struggles make life full of risks and struggle in actions full of courage, imagination and idealism in the era of de- ideology or the end of history will be more about economic calculations, solving technical problems the endless, environmental problems and demands of customer satisfaction.

For Fukuyama Liberal is an ideology that has been completed because there is no other counter ideology that is worthy of being juxtaposed with liberals. Therefore, liberals must be free from contradictions and have no weaknesses. Whereas liberals clearly have weaknesses or contradictions between the creation of unlimited desires in individuals for a better life and the failure of liberals to fully satisfy or control

the desires of the people. Only by replacing individual meets with what Fukuyama acknowledges is an empty core of capitalism and the inability of the liberals to give meaningful life. Liberals try to fulfill desires created for individuals by offering substitutes. These substitutes are often (but not always) related to economic problems, whether in the form of economic life or the ability to consume which replaces the need for ideological struggle. This substitution satisfies the individual for a while but in the end this liberal ideology fails to satisfy the individual. The trick to making the work of liberalism-to make the function of liberalism-is to delay the disappointment experienced by the subject when the economic desire fails to fulfill personal desires. Capitalism does a very good job in helping liberalism to succeed in this value because the message of capitalism is that economic pleasure can be equivalent to fulfilling personal struggles as long as one continues to consume.

When a demonstration against the WTO conference in Seattle in 1999 took place, Protesters around the world (especially from industrialized countries) offered carnival performances against global capitalism (demonstrations of art shows), global capitalism that gave these protesters a good life (demonstrators from developed countries). The demonstrators protested against the promise of global capitalism about a better life for some advanced industrial countries by sacrificing developing countries and how liberalism offers economic prosperity as a substitute for personal desires which become the empty core of the capitalism.

III. DISCUSSION

A. *The Definition of Entrepreneur or an Opportunist*

In this chapter we will discuss difference character between an Entrepreneur and an Opportunist. Edgar Chaúque in his article entitled *You Are An Entrepreneur Or An Opportunist?* It tells the difference between an opportunist and an entrepreneur where opportunists are people who see the opportunity to earn and collect as much money as possible [14]. The main goal of an opportunist in starting a business is to get profits without thinking about what field will be done, whether the field is a field that he likes (passion), whether he is an expert in that field (talent). Therefore an opportunist only sees opportunities where a lot of profits are earned and she or he will go in that direction [14]. So when they find obstacles or when experiencing failure they do not learn from experience and do not take responsibility for the mistakes they make, and tend to blame the situation and others, besides that they will act as victims. This happened because the field of area was not a field they liked or he had expertise in that field [14]. When they fail they will leave the area of business and move to

another area that looks promising profit opportunities [14]. Whereas an entrepreneur is motivated to start a business based on several reasons, namely trying to solve problems, trying to change the living conditions of many people, trying to create a better world condition [14]. An entrepreneur is a visionary, starting a business on the basis of passion and desire, she or he has talent in that field, and has experience and knowledge in conducting business in the area. They have great empathy and take action based on the intention to serve [14]. They do not consider themselves to be bosses, but as public servants, therefore the community gives them a title as leaders. So that an entrepreneur gets an award and is respected for his actions [14].

The characteristics of an entrepreneur are those who try to be honest with themselves, try to define who they are, try to know themselves what they like (passion), what their talents and try to work or start a business in a field that he or she likes and or she knows she is the best in the field. Therefore, their ideas tend to be original and brilliant. They try to turn the world into a better place with the knowledge, experience and abilities they have. Therefore, an entrepreneur is always the best person in his field and when they find a problem, they see the problem as a challenge and try to find every solution in every problem they face, and they are also responsible for the mistakes they make. They are people who have fears and doubts but they are more afraid of failing not to try than to fail in the experiment therefore they are the ones who often experience failure but always try to learn from those mistakes. They are unique people who are different from the average person, they see differences as a good thing and they dare to look different from most people.

B. *Internal Contradiction of Neo- Liberal Theory*

A documentary titled *capitalism: A love story* directed and played by Michael Moore tells how the economic system of capitalism and economic governance wrongly led the United States into a global recession. The result of a capitalist system that allows one to accumulate profits without limits. One of the controversial examples raised in this film is about large companies taking advantage of the death of employees. Michael Moore revealed an insurance scheme known as "Dead Peasant" where several employees were included in death insurance and a single heir was the company where the employee worked, even the families of workers (who had died) knew nothing about the death insurance [15]. Moore then asked the researcher who was investigating the dead insurance company, whether the state would allow me (Michael Moore) to insure my neighbor's house. Logically, I will try to burn my neighbor's house. Michael Moore then questioned further how practice violates these rules is permissible. Implications of the regulation That the company will then take actions that allow

workers to be more stressed faster because of the assumption that these workers are more valuable dead than lives [15]

The capitalist system makes people entangled in debt, where housing broker are confused to sell housing because most consumers already have a home [15]. The broker then looked for ways to be able to continue selling the house to consumers one way, namely by seducing consumers to mortgage the house to get a loan of money so that the money could be used to invest as venture capital, the loan was given at an irregular interest rate many homeowners are unable to pay loan instalments and have to mortgage their homes [15]. As a result of this, many consumers who failed to repay loans and their homes were taken over by companies that gave loans so that, causing many homes to circulate in the market, this contributed to the global economic crisis [15]. Furthermore, Michael Moore also tells the story of how the state serves corporate groups, the economic crisis that occurred in the United States in 2008 caused many large companies such as Citibank, Bear Stearns, Fannie Mae, Freddie MAC, AIG, and others to go bankrupt [16]. If using capitalist logic, the big company should be left bankrupt and the company must try to solve its own problems. But what happened was that the US government intervened in the market and gave a cash injection to companies such as Bear Stearns, Fannie Mae, Freddie MAC, and AIG [16]. Michael Moore then asked the authorities how the responsibility of the corporation was for taxpayers? The official said that after the state provided bailout funds or fresh funds to save large corporations [15]. The company then has no obligation to provide periodic reports to the state, about what they will do with the bailout fund. Then Michael Moore asked the question, what if the Bailout fund was used to benefit CEOs and not to save the company and the workers? The official said that it was the company's right to use the bailout fund according to the needs of the company leaders [15].

Michael Moore in the documentary shows the contradiction of the capitalist system, where local companies are unable to pay debts to Citibank, and the company is required by Citibank to declare that the company is bankrupt and all employees are fired without getting severance pay [15]. the employees then demanded justice by demonstrating and refusing to leave the factory before their rights were granted [15]. Logically, the Citibank company also went bankrupt and requested bailout funds from the state to save the Citibank company from bankruptcy and the bailout request was approved [15]. But why do companies that borrow money from Citibank not get the same bailout to save the company from bankruptcy [15]. Feeling deeply disadvantaged by the state the workers finally made demands on the company to give their rights (severance), the claim was made by workers by locking themselves in a factory and holding a peaceful demonstration, the demands lasted for days,

so they received coverage by a lot of media, the coverage created a great empathy from the community and community leaders in the US. Many community groups who came to the factory to provide support to workers, not only came to provide support but also provided food, blankets and other necessities for workers, the community hoped that the assistance could maintain the demonstrators' enthusiasm to get their rights [15]. The demonstration resulted where the owner of the company and Citibank finally agreed to fulfill the demands and give the rights of the workers. The two stories above show the problems and contradictions of the capitalist system [15]. Companies such as large ones such as Citibank get bailout funds from the state, which includes the bailout funds derived from taxes paid by the public. The funds can then be used freely by citibank officials while small companies that cannot afford to pay debts to Citibank are required to close their business to fire workers without paying severance pay [15]. This condition shows the contradiction of the capitalist system, namely how the political elite is able to distort the state policies they create for their personal benefit. The documentary also tells how the owner of the company can earn up to tens of millions of dollars but on the other hand the workers get very low wages [15]. Even because of great wealth a CEO becomes too rich and powerful and can change state policies according to their interests. Michael Moore smartly packs a story about how in the condition of the economic crisis that occurred in the US in 2008, where the US government should save the people's economy but instead chose to save and bailout a group of elites in this case big companies like Citibank and Goldman Sachs for the closeness of the company's high officials to government officials. The events that occurred in the US contradicted the policies taken by the leaders in Iceland during the economic crisis in 2008. Iceland is one of the countries that uses the Nordic welfare system.

The 2008 global economic crisis that began in the US and impacted on the global recession, the crisis also rocked the Icelandic economy [16]. In 2008 the three largest banks on Iceland collapsed after the 2008 global crisis hit Iceland, the government then adopted a policy to guarantee the public that their money would be safe and then conduct an investigation, demanding that bankers become masterminds of the causes of economic collapse. Iceland finally came out to be one of the countries that has one of the best economic recovery due to the global economic crisis [16].

IV. CONCLUSION

The conclusion of this paper; First, there are fundamental differences between entrepreneurs and opportunists, although they are both looking for profit, but an entrepreneur places moral responsibility and benefits for all parties as the main focus in starting a business, while an opportunist tends to

seek large profits without considering the business impact on the environment. and community welfare. Second, capitalist logic is the factor that most encourages the birth of opportunistic business actors, because it places profit motives as a priority so it does not include environmental costs and excludes workers' welfare.

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