



Women's Entrepreneurial Motivation: Business Principles and Performance in Islamic Perspective

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Abstract. Women entrepreneurs, in general, and Muslim women, in particular, were potential sources that had not been touched much. The purpose of this study was to explain the effect of business principles on business performance mediated by entrepreneurial motivation on Muslim women entrepreneurs in Jakarta from an Islamic perspective. This study used quantitative methods with surveyed techniques. The researched respondents were Muslim entrepreneurs from IWAPI DKI Jakarta, with a sample of 250 respondents. Sampling with probability sampling used purposive sampling. Data was collected using a questionnaire and analyzed using the structural equation model. The results showed no influence of Islamic business principles on Islamic business performance, directly or indirectly, through Islamic entrepreneurial motivation. Furthermore, there was a positive influence of Islamic business principles on Islamic entrepreneurial motivation; there was a positive influence of Islamic entrepreneurial motivation on Islamic business performance.

Keywords: Islamic Business Performance, Islamic Business Principles, Islamic Entrepreneurial Motivation, Purposive Sampling, Structural Equation Model.

1 Introduction

Women entrepreneurs still need help in business activities, such as bureaucracy and complicated bank procedures. This has a negative impact on the level of productivity and market opportunities achieved [1]–[3]. The role of women as entrepreneurs is very important to help the family economy in particular, with their flexibility in dividing time between entrepreneurship and family [4] Strengthened by Presidential Instruction Number 9/2000 on Gender Mainstreaming which aims to increase women's independence in the economy sector and have a positive impact on household income [5]. The positive impact of this policy is an increase of 1.6 million from the previous number of 12.7 million people, so the number of women entrepreneurs in Indonesia is 14.3 million. (<https://www.merdeka.com>).

The research gap of this study is that there is a community perspective in certain areas from the socio-cultural and legal aspects, that family responsibility lies only with women, so there are pros and cons in the community about the dual role of working women. In addition, there is an understanding that the measure of performance is profit and loss in the form of money,

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regardless of how it is obtained, halal or haram [6] in the era of free competition to make ends meet [7]. There is counter-productivity in the context of business, predominantly between buyers and sellers with different interests. So burdened by the pollution of materialism and hedonism and verbalistic, sloganistic trade rhetoric that is considered prevalent, in the end, neither party benefits both buyers and sellers. This is due solely to a material and economic perspective [8].

In principle, Islamic teachings do not prohibit women from becoming entrepreneurs as long as they do not violate religious norms established by the Qur'an and hadith and maintain the honor and dignity of women to help meet family needs (Q.C. The Women: 32; Q.S The clans: 59). The Prophet Muhammad strongly encouraged his people to do business (trade) because doing business will grow self-reliance, not be a burden on others and can do charity (Q.C. Friday: 10).

The research focuses on female Muslim entrepreneurs who are members of the Indonesian Women Entrepreneurs Association (IWAPI) DKI Jakarta, totaling 735 people, the most significant number compared to other provinces in Indonesia. IWAPI Jakarta businesses are dominated by small businesses (85%), 12 percent of medium businesses, and 3 percent are large businesses. Their motivation tends to be career and wealth accumulation, so business competition among them is higher than in other big cities (IWAPI, 2018). Based on the description above, the research questions are: 1) Is there a positive effect of business principles on entrepreneurial motivation from an Islamic perspective? 2) Is there a positive effect of business principles on business performance from an Islamic perspective? 3) Is there a positive effect of business motivation on business performance from an Islamic perspective? 4) Is there a positive effect of business principles on business performance mediated by entrepreneurial motivation from an Islamic perspective?

Female Muslim entrepreneurs need to be highly motivated when they encounter challenges in their business, so they need Islamic business principles. In some previous studies, there is inconsistency in the mediating role of motivation, so it is interesting to observe motivation by making a list of questions based on the actual process or mechanism that occurs in motivation. The mechanism in this study refers to the mediating role of motivation in the relationship between Islamic business principles and performance. Based on the inconsistency of the mediation role of motivation, this research will study the mediation role of motivation on the relationship between business principles and the performance of female Muslim entrepreneurs in Jakarta from an Islamic perspective.

The purpose of this study is to explore the variables that affect motivation so that it can be an input for female Muslim entrepreneurs, namely the variable of business principles, as well as the impact of motivational variables that are considered important for improving their business, namely the performance variable.

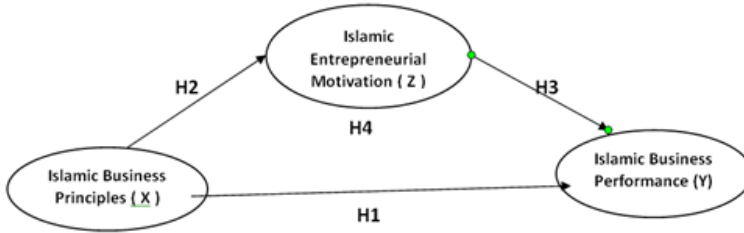


Fig 1. Conceptual framework.

2 Research Methodology and Design

The research conducted adapts the measuring instruments used to measure constructs based on relevant previous studies in the context of Islamic business. Variable Islamic business principles there are four constructs, namely: a) Customer Oriented Construct developed and adapted [9]–[11] with two indicators namely honest, fair; b) Transparent Construct developed and adapted from [12], [13] has three indicators namely quality, quantity, safe product (no haram); c) Fair Competition Construct developed and adapted from [12]–[14] with three indicators namely unique and exciting services, reasonable price, creativity; d) Fairness Construct developed and adapted from [13], [15] has four indicators, namely fair wages, employee rights, maintaining employee rights, complying with employment contracts, do not exploit employees. Next, the Motivation Variable has three constructs, namely: a) Pull Factor Construct developed and adapted from [16], [17] with three indicators namely the need for achievement, independence, Desire to help others; b) Push Factors Construct developed and adapted from [16], [18] with two indicators namely, namely challenge, work hard; c) Balance Factors Construct developed and adapted from [16], [19] with two indicators, namely spending wealth is not excessive, sharing profits in the form of zakat, infaq (charity), and alms; d) Emotional Construct developed and adapted from [16], [19] with two indicators, namely family support, commitment. Finally, the Islamic Business Performance Variable has three constructs, namely: a) Direct Benefit Construct developed and adapted from [12], [20], [21] with two indicators, namely reasonable profit, an increase of profit share; b) Indirect Benefit Construct developed and adapted from [12], [20], [22] with three indicators namely maintaining customer loyalty, employee rewards and sanctions, maintaining reputation; c) Intangible Benefit Construct developed and adapted from [12], [20], [21] which has three indicators, namely giving value to the family and community in its business, maintaining the continuity of economic activities to the next generation, getting inner satisfaction.

Data was gathered from 250 Muslim women entrepreneurs of IWAPI in Jakarta through adopted questionnaires. The data for this study was obtained through surveys and used a quantitative method. Each research instrument uses a 5-Likert scale measurement. In the research instrument test, the right measuring instrument is used for data collection to avoid deviations or errors, namely conducting validity tests and reliability tests. A validity test can be done by comparing the p-value with a significance level of 5 percent. If p-value < 0,05, then the question or indicator is valid. If the p-value ≥ 0,05, then the question or indicator is not valid. The reliability test was used to measure the questionnaire, whose indicators were

variables using Cronbach's Alpha. The questionnaire is reliable if the answers are consistent and can be trusted. A variable is said to be reliable if the value of Cronbach's Alpha $\geq 0,6$ [23]

The analytical method used is the Structural Equation Model (SEM) analysis technique using AMOS 22 to test the effect of the independent variable and the dependent variable.

3 Results and Discussion

3.1 Respondents' Profile

Most Muslim female entrepreneurs (55 percent or $n = 138$) are between the ages of 26 and 41. Furthermore, in the education level dominated by diploma one up to the equivalent of S1 (55%), 89% are married ($n=223$), and 86% have 1-4 children. Based on my husband's work, the type of business is dominated by entrepreneurs (63%) and culinary business (51%). Based on the length of business: 2-5 years dominated by 200 respondents; based on business location: (74%) close to home/at home; based on the number of workers (93%) totaling 1-4 people; based on business status: (77% or $n = 193$); 150 respondents (60%) already have a business license. Profit per month: (52% or $n = 130$) profit less than Rp 10 million.

A validity test was used to test the instrument's accuracy in measuring the variables to be studied. The following are the results of validity testing, which are presented in Table 1.

Table 1. Test results of validity test and reliability.

Islamic Business Principles Variable (X)	Validity	Reliability
The Construct of Customer Oriented (X1)		
		0.798
X1.1. Honesty	0.895	
X1.1. Fair	0.890	
Construct of Transparent (X2)		
		0.860
X2.1. Quality of Product	0.907	
X2.2. Quantity of Product	0.879	
X2.3. Safe product (no harm)	0.871	
Construct of Fair competition (X3)		
		0.737
X3.1. Providing unique and interesting services	0.749	
X3.2. Set a reasonable price	0.742	
X3.3. Prioritize creativity	0.734	
Construct of Fairness (X4)		
		0.846
X4.1. Give fair wages	0.819	
X4.2. Protecting employee rights	0.811	
X4.3. Adhere to the agreed work contract	0.819	
X4.4. Do not exploit employees	0.833	
Islamic Entrepreneurial Motivation Variable (Z)		
Construct of Pull Factors/ Internal (Z1)		
		0.662
Z1.1. The need for achievement	0.685	
Z1.2. Independence	0.751	
Z1.3. Desire to help others	0.760	

Construct of Push Factors /External (Z2)		0.607
Z2.1. Challenge	0.906	
Z2.2. Be patient and persistent in doing business for economic progress.	0.795	
Construct of Balance Factors (Z3)		0.623
Z3.1. Do not spend too much money	0.650	
Z3.2. Sharing profits in the form of zakat, infaq (charity) and alms	0.904	
The construct of Emotional (Z4)		0.821
Z4.1. Family support in entrepreneurship	0.863	
Z4.2. Commitment to entrepreneurship	0,850	
Islamic business performance Variable (Y)		0.736
Construct of Direct Benefit (Y1)		
Y1.1. Looking for a reasonable profit	0.890	
Y1.2. Trying to promote the business to increase market share	0.887	
Construct of Indirect Benefit(Y2)		0.855
Y2.1. Maintain customer loyalty	0.831	
Y2.2. Give reward and sanction employees to improve their performance.	0.829	
Y2.3. Maintain reputation, both name and business	0.857	
Construct of Intangible Benefit (Y3)		0.625
Y3.1. Giving value to the family and community in its business.	0.710	
Y3.2. Maintaining the continuity of economic activities to the next generation.	0.755	
Y3.3. Get inner satisfaction	0.746	

The validity test results based on Table 1 show that the 31 statement items used in the research instrument to measure Islamic business principles, Islamic entrepreneurial motivation, and Islamic business performance are declared valid. This means that the statements above are appropriate or appropriate to measure the variables to be studied. Because each construct in each statement item has a p-value < 0.05.

Likewise, the reliability testing results on each construct have a Cronbach's Alpha value greater than 0.60. This means that the respondent's answers to each statement item are consistent, and the constructs can be trusted.

Table 2. SEMtest result of goodness of fit model .

Goodness of Fit	Cut off Value	Analysis Result	Decision
Chi-Square	Expected to be small	2.064	Goodness of fit
RMSEA	< 0.08	0.071	Goodness of fit
GFI	> 0.90	0.071	Goodness of fit
NFI	> 0.95	0.988	Goodness of fit
CFI	> 0.90	0,911	Goodness of fit
IFI	> 0.90	0.913	Goodness of fit

Table 2 shows that a research model's goodness of fit requirement is if all of the above criteria are goodness of fit. It can be concluded that the proposed model is acceptable. In this case, data obtained follows the proposed research model received the fit model, and the hypothesis testing can proceed. The results of structural estimates and hypothesis parameter testing can be seen in Table 3.

Table 3. Results of estimation structural model research.

Hypothesis	Hypothesis Statement	Effect	P	Conclusion
H1	Islamic Business Principles → Islamic Entrepreneurial Motivation	0.109	0.027	Accepted
H2	Islamic Business Principles → Islamic Business Performance	0.002	0.969	Rejected
H3	Islamic Entrepreneurial Motivation → Islamic Business Performance	0.013 0.018	0.047 0.169	Accepted Rejected
H4	Islamic Business Principles →, Islamic Entrepreneurial Motivation → Islamic Business Performance			

Based on the results of hypothesis testing in Table 3, it can be explained as follows:

H1: Islamic Business Principles (X) to Islamic Entrepreneurial Motivation (Z)

Table 3 shows that Islamic Business Principles have a positive effect on Islamic entrepreneurial motivation, so the first hypothesis is accepted with a coefficient of 0.109, where the probability level is $0.027 < 0.05$. This means that the higher the understanding of the application of Islamic business principles, the more it can increase Islamic entrepreneurial motivation. The results of this study are following existing theories, as done by [10], [20], [21]. This research shows that honesty in words and deeds is the most critical thing in a business. Honesty is the pinnacle of morality and the most prominent characteristic of a believer. There is transparency both in quality and quantity of goods sold by not hiding defects or safety of goods that can harm customers [24] (Q.C. The Poets 181-182)

Islam encourages its people to seek halal sustenance and blessings in the context of worshipping Allah, so it is essential to understand the application of Islamic business principles, which, of course, will increase entrepreneurial motivation in the spirit of self-employment.

H2 Islamic Business Principles (X) to Islamic Business Performance (Y)

Table 3 shows that Islamic Business Principles have no effect on Islamic business performance, so Hypothesis two is rejected with a coefficient value of 0.013 with a probability level of $0.969 > 0.05$. The results of this study are not following existing theories, as done by [17], [25]–[27]. Understanding and applying Islamic business principles does not necessarily affect Islamic business performance.

The research results show that there is still a dichotomy between religious life and business, which causes both of them to feel like something needs to be improved. Religion without being supported by an adequate economy can lead to the backwardness of the perpetrators in various fields. On the other hand, a business with religious values and spirituality leads to protracted satisfaction and clarity about which direction to go. The achievements of fantastic business targets have only sometimes brought happiness [28]. This is due to an un-Islamic economic and environmental system. The capitalist economic system tends to the material value of secularism.

Respondents tend to set high prices to obtain a large enough profit. Business competition is quite tight. Sometimes, it is also challenging to avoid genuinely "dirty"

business transactions because of the high degree of heterogeneity because not all who do business in the environment are Muslims. The demands for fulfilling basic needs, the level of individualism, and the rigors of business life in Jakarta, which sometimes need to be in harmony with matters regulated in Islamic law, are also concerns. Still, less than half of respondents have halal certification in their product business. This is because there are additional costs that must be incurred, which, of course, will increase production costs. Moreover, most of his business is engaged in the culinary field. Meanwhile, Islam encourages its people to seek lawful sustenance and blessings in the context of worshipping Allah.

H3: Islamic Entrepreneurial Motivation (Z) to Islamic Business Performance.

Table 3 results show that Islamic entrepreneurial motivation positively influences Islamic business performance, so Hypothesis 3 is accepted with a coefficient value of 0.094 with a probability level of $0.047 \leq 0.05$. This means that the higher the perception of Islamic entrepreneurial motivation, the higher the perception of Islamic business performance. The results of this study are following existing theories, as carried out by [29], [30]

Intrinsic solid motivation, coupled with demands for achievement and independence, results in a good performance in business [31]. Relatively high education and productive age are supported by encouraging respondents to be enthusiastic about entrepreneurship. With understood religious values such as feeling more grateful, more steadfast, patient, and sincere in doing business activities [30], it will always be possible to maintain the reputation of both the company's name and business.

H4: Indirect effect of Islamic Business Principles on Islamic Business Performance mediated by Islamic Entrepreneurial motivation

Table 3 shows that Islamic business principles have no direct effect on Islamic business performance mediated by Islamic entrepreneurial motivation. Therefore, the fourth hypothesis is rejected with a coefficient value 0.018, where the probability level is $0.169 \geq 0.05$. This means that Islamic entrepreneurial motivation has not been able to mediate the indirect effect of Islamic business principles on Islamic business performance. These results do not follow existing theories, such as research conducted by [30], [32]. Specifically, the indirect effect related to the above variables in the Islamic perspective is still rarely studied.

The facts in the field show that most respondents, in promoting their products to customers, only explain the advantages of their products without conveying weaknesses or hiding defects in the goods being sold, especially in online sales. This would undoubtedly be detrimental to loyal customers who are an asset to them. This means that respondents have not fully realized that the buying and selling transactions carried out cannot be separated from the intention and spirit of worship in the framework of seeking the pleasure of Allah, where the orientation lies not in the amount but in the value of blessings (Q.C. The Heights: 96).

4 Conclusion

This research showed the following main conclusions: Islamic business principles have a positive effect on Islamic entrepreneurial motivation; there is no direct or indirect influence of Islamic business principles on Islamic business performance mediated by Islamic entrepreneurial motivation; and last, Islamic entrepreneurial motivation has a positive influence on Islamic business. The implications of this study are: 1) Reviving clean business transactions is a challenge given the heterogeneous environment. For this reason, socialization is needed from religious leaders regarding how to carry out business transactions based on Islamic sharia; 2) The dichotomy between religious and business practice in human relations. Suggestions that can be given are: 1) the government, scholars, intellectuals, and community leaders can play an active role in recognizing the importance of religious observance in all activities, including business activities so that an understanding of fair trade that is moral can be applied for the benefit of the community; 2) business practices must be guided appropriately by rational economic rules based on religious values. Islam strongly supports business and competition but remains firm in matters that are considered haram; 3) the establishment of a women's entrepreneur group with a supportive Islamic environment, where religious leaders can help provide enlightenment and solutions in their daily business transactions.

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Al-Qur'an: Q.C. The Clans: 59; Q.C. Friday: 10, Q.C. The Women: 32: Q.C. The Poets: 181-182, Q.C. The Heights: 96

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