

## ENTREPRENEURIAL INTENTION: A VIEW FROM ISLAMIC PERSPECTIVE

Norliana Abd Majid<sup>1, a</sup>, Fakhru Anwar Zainol<sup>2, b</sup>

<sup>1,2</sup>Faculty of Economics and Management Sciences,  
Universiti Sultan Zainal Abidin,  
21300 Kuala Nerus, Terengganu, Malaysia

<sup>a</sup>nurliana.unisza@gmail.com, <sup>b</sup>fakhrulanwar@unisza.edu.my

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### Abstract

Intention is an internal desire of an individual to predict behaviour. As a way of life religion, Islam also places a priority on intention in every Muslim's action. In the field of entrepreneurship, most previous researches prove that entrepreneurial intention is the key role to predict entrepreneurial behaviour. This topic of entrepreneurial intention has been attracting considerable attention and a lot of researches study about it. However, the discussion on entrepreneurial intention from Islamic perspective is still limited and has no robust attention from researchers. Thus, the main purpose of this conceptual paper is to explore entrepreneurial intention from Islamic perspective. The discussion begins with elaboration of the importance of religion in entrepreneurship. Followed by further deliberation on the concept of intention in Islam and review on the antecedents of entrepreneurial intention in Islamic practices. From the review of literatures, a conceptual framework was developed to suggest the relationship between entrepreneurial knowledge, entrepreneurial motivation and entrepreneurial intention by choosing religious belief as a moderator.

### Introduction

Entrepreneurs and entrepreneurship are the drivers of domestic economy, hence the need for the development and advancement model of entrepreneurs is very critical (Hakimin, Fakhru Anwar, & Dahlan, 2015). In shaping entrepreneurs, religion and education are found as the significant elements of socio-cultural business environment, which influencing entrepreneurial intention (Ahmad Isa & Fakhru Anwar, 2016). Among pioneer researchers on entrepreneurship, Max Weber has linked religion and entrepreneurship. Weber presents entrepreneurship theory using sociological or social approach, by incorporating religious elements as the basis for the success of an entrepreneur. The study by Weber was based on the success of Protestant religion in the area of economy at that time. According to Weber, Kalberg, and Kebede (1930), universal religious values such as honesty are important factors in moving entrepreneurial activity.

Belief in religious life creates a diligent and responsible attitude in working and contributes to the accumulation of productive assets. All the good deeds are the most important factors in entrepreneurship. Good values in this individual will encourage one to try to be better (Ahmad Isa & Mustapha Shitu, 2015). Obviously, most religious tradition, in one way or another, deal with the relationship between entrepreneurship and religion (Weber et al., 1930). This is because religion has been widely accepted can affect the daily lives of humans (Wibowo, 2017). Therefore, religion and entrepreneurship are intertwined as religion create good value in individual and this value will encourage people to respond to the environment including in meeting the needs of community and striving for success.

If seen from Islamic perspective, entrepreneurship is parallel to the encouragement of Muslim to strive for the finest sustenance by getting the best of living. Seeking profit or wealth is not an obstacle in Islam, as stated in Surah al-Jum'ah, verse 10, which means; "Then when the prayer is over, then disperse in the land, and seek what you desire from Allah's bounty, and remember Allah much (in all things) that you may prosper in this world." (Quran 62:10, Telaga Biru Sdn Bhd). This verse explains that Allah does not prevent anyone from searching for as much as God's favor, which they like, includes from business and entrepreneurship. However, Muslim should not ignore His instructions.

In addition, Islam encourages its people to be self-employed to find legitimate provisions without asking others. The Prophet SAW said that; "It is better for anyone of you to take a rope and cut the wood (from the forest) and carry it over his back and sell it (as a means of earning a living) rather than to ask a person for something and that person may give him or not" (Narrated by Bukhari) (Khan, 2009). This hadith explains that Muslim are better pursue an opportunity to provide for oneself, rather than relying upon someone to provide it (K.Davis, 2013). Thus, entrepreneurship is indeed promoted in Islam to ensure the well-being of human life.

Entrepreneurship can be said as a form of worship (*ibadah*) through business or enterprise activities with certain skills aimed at to obtain Allah's gift, either in the form of material (world profit) and spiritual (profit for hereafter) (Zain

& Mubarak, 2015). Entrepreneurship involves activity, process and business creation which implies engagement of entrepreneurs as a decision maker and coordinator of resources (Ramadani, Dana, Ratten, & Tahiri, 2015). The purpose of entrepreneurship is not only to generate economy and the needs of *ummah*, but also to develop a quality of human capital with the formation of more Muslim's personality traits and attitudes (Zain & Mubarak, 2015). What is more important, entrepreneurship is claimed as one of *fardu kifayah* or obligation from economic aspect to meet the demands of *ummah*.

If revealed the history of Islamic entrepreneurship, it has long started in Islam since the time of Prophet Muhammad SAW and his companions. Prophet Muhammad SAW is a successful entrepreneur who has succeeded in building a holistic entrepreneurial culture through techniques, actions, and ways of working, decisions and insights by generating entrepreneurial figures amongst the companions at that time. The recognition of his character as a successful entrepreneur should be an example of all human beings to always strive to be better (Muslim Kelana, 2011).

Recently, studies in the field of entrepreneurship from Islamic perspective have gained the attention of many researchers, but limited focus on entrepreneurial intention. Most of them, relate religion to economic activity, especially entrepreneurship either directly or indirectly. According to Nadratur Nafisah, Muhammad Nasri, and Abdullah (2017), religion can be assessed as a moderator variable in strengthening the relationship between motivation and firm's success in term of financial or non-financial. The influence of religion was also found to have a positive relationship with the motivation and success of the firm in many previous studies. In a study conducted in Malaysia on 206 Muslim entrepreneurs found a positive relationship between property *jihad* and human *jihad* in relation with their achievement (Yazilmiwati, 2015).

From previous research, Miles K. Davis in his study of entrepreneurship from Islamic perspective proposes an Islamic entrepreneurial model, which highlighted the Prophet Muhammad SAW as the role model of successful entrepreneur. Besides that, he suggested the model of entrepreneurs as stewards, Quran and hadith as the source of wisdom for entrepreneur, and the submission to God's will as a motivation for entrepreneurship. Finally, he puts the primary quality of an entrepreneur into concern for community (K.Davis, 2013). From all the discussion about entrepreneurship in Islam, it is clearly that Islam encourages entrepreneurship. Thus, the objective of this paper is to explore entrepreneurial intention from Islamic perspective.

### Problem Statement

In many studies of entrepreneurship, it has been emphasized on the importance of entrepreneurial intention in shaping and producing entrepreneurs (Krueger, Reilly, & Carsrud, 2000). According to Ahmad Isa and Fakhru Anwar (2016), entrepreneurial intention plays an influencing role in forming entrepreneurs. Among the earliest pioneer researchers on entrepreneurial intention are Ajzen's Theory of Planned Behavior (TPB) and Shapero's Model of Entrepreneurial Event (SEE). Previous studies show that Perceived Behavioral Control, Attitude and Subjective Norm as the main factors that influence intention towards entrepreneurial behavior according to TPB. Meanwhile, SEE stated three important antecedents in predict entrepreneurial behavior, which are Perceived Desirability, Perceived Feasibility and Propensity to Act. According to Krueger, Reilly, and Carsrud (2000), both of these two models have powerful in predicting entrepreneurial intention towards entrepreneurial behavior. However, recent studies see more rapidly developments with the use of TPB to predict entrepreneurial intention as most studies adapt TPB model. According to Israr and Norashidah (2015), in a research to study the trend of entrepreneurial intention research; from 69 articles reviewed, 44 are studied on entrepreneurial intention; and among the 44 research, 22 used TPB model in their studies.

Despite, there are numerous researches on entrepreneurial intention, however studies on entrepreneurial intention from Islamic perspective are still limited. In line with the perfection of Islam as a way of life, which the teachings cover all aspects of human life, including economic and *muamalah*, thus this paper will discuss the concept of entrepreneurial intention from Islamic point of view. This paper presented as follow; first, the introduction on the role of religion towards entrepreneurship, followed by the discussion about the importance of entrepreneurship in Islamic view. This paper further deliberates the concept of intention in Islam together with the discussion of entrepreneurial intention from previous studies. The literature further discusses the role of Islamic belief in shaping entrepreneurs in term of quantity and quality. Subsequently, the proposed conceptual framework is presented and finally, a summary of conclusion with some recommendations for further research is presented.

### Literature Review

**Entrepreneurial Intention and Religion.** There are limited studies about the impact of religion on entrepreneurial intention. According to Wibowo (2017), religion can give effect to entrepreneurial intention by influencing student's perceptions. In the study, which conducted in Indonesia, comparisons between two groups of students were made between religious group and non-religious group. Religion is measured by the value of individual in religious beliefs during daily activities using Theory of Planned Behavior (TPB) in that study. The finding shows that religious group has higher entrepreneurial intention compared to non-religious group. It can prove that religion strengthen the entrepreneurial intention

by influencing individual self-assessment of its own abilities and forming an effective attitude towards Entrepreneurial Behavior. Thus, it is suggested religious student group has stronger personal attitude and perceived behavioral control towards entrepreneurial activity.

In another study; Riaz, Farrukh, Shams-Ur-Rehman, and Ishaque (2016) found that, people who increasingly adheres to religion, more likelihood that individual involves in entrepreneurship. This study involved 290 students of final year from business education in the private sector universities in Lahore, Pakistan. In this study, religion affect the entrepreneurial intention by shaping individuals personality via daily activities. The impact of religion on entrepreneurial intention also can be seen in a study, which conducted in Nigeria. The empirical study on 380 students in Northwest University Kano showed that, religion has a highly significant impact on entrepreneurial intention (Ahmad Isa & Mustapha Shitu, 2015).

Besides that, there is also a quantitative study on entrepreneurial intention from Islamic Perspective during September to November 2015 in several cities in Indonesia. According to the author of this study, the prior studies on Islamic Entrepreneurship especially in the area of entrepreneurial intention are limited. This study was conducted on 250 Muslim entrepreneurs, which highlighted two vital findings; (1) Intention becomes the most important factor in determining all human actions especially in relation to entrepreneurial activities; (2) The impact of these entrepreneurial activities on entrepreneurial characters are based on five main attributes; intelligent and competent (*fathonah*), trustable (*amanah*), truthful and high integrity (*siddiq*), to convey or communicative (*tabligh*), and consistency of courage (*istiqomah*). This study suggested that research on entrepreneurial intention from Islamic perspective not only used to business startup but also can be the guidelines especially for Muslim entrepreneurs to conduct the whole business accordingly to Islamic laws (Ratten, Alamanda, Ramadani, Hashani, & Anggadwita, 2017). Hence, studies on entrepreneurial intention and religion need to be seen by many researchers and given more attention because of the great impact of religion on individuals.

**Overview of Intention in Islam.** The role of intention is much emphasized in Islam, that every practice performed with a good intention initially. Hadith by Prophet Muhammad SAW recorded, “*Actions are judged by motives (niyyah), so each man will have what he intended*”; narrated by Bukhari and Muslim. This hadith is known one of the greatest hadith in Islam. What the Prophet said assists Muslim to evaluate and judge internal actions (action of hearts) in daily life (Ahmed Badi, 2002). From this hadith, it is clear that Islam put a vital attention on intention in every Muslim’s practice. To get a clear view and understanding of *niyyah* (intention), this study will simplify the discussion of intention in Islam into certain part.

### 1. Purposes and Role of Intention

Based on al-Quran, Hadith and Qias prove that intention is compulsory for all practices to differentiate between worship and custom. Intention is needed to determine one’s actions and distinguish between worship (Ahmed Badi, 2002). According to Imam Nawawi in *Sharh Arba’een, niyyah* or intention has two meaning in Islam; (1) the intention before an *ibadah* or worship, such as prayer, (2) the willingness. The meaning of this hadith refers to the second definition that is willingness.

### 2. Intention & Sincerity (Ikhlas)

This hadith also emphasizes *ikhlas* or sincerity, which means to be truthful and honest to Allah in doing *ibadah* (worship). *Ikhlas* is one of the conditions of accepting a good deeds. In order to achieve *ikhlas*, Muslim have to avoid *shirk* (associating others with Allah), which will cause insincerity (Ahmed Badi, 2002). Although *ikhlas* is in the heart, but it is still can be describe via behaviour.

### 3. Intention & Reward

Good intentions will be rewarded even if not implemented otherwise bad intentions are not subject to sin unless implemented (Mujiburrahman, 2011). Even, intention is to determine whether a person is rewarded by his/her actions or the actions are simply wasted (Jasmi & Kamarul Azmi, 2016). Muslim must make sure that the action is for the sake of Allah, so that it is accepted by Allah and will be rewarded for it. (Ahmed Badi, 2002).

Ultimately, we can get a better understanding from the explanation by Imam Nawawi, who said that, intention in term of language means intentionally and heart determination. Meanwhile, in terminology, intention means unpretentious in the heart accompanies with deeds (Ahmed Badi, 2002). Thus, if a person is only unpretentious in the heart without any action, then it is only considered as a determination or ambition and not intention (Mujiburrahman, 2011). Islam sees the intention from a different point of view, even describes in more detail. According to *syarak*, intention is the purpose of heart towards all deeds and actions solely to seek the pleasure of Allah. Intention or *niyyah* which aims only to get the pleasure of Allah will lead to positive behaviour (Salmah S, Kalsom AW, Asmaddy H, & Nordin AR, 2015). It explains to us that, Islam emphasize a good intention not only to determine the behaviour but also to do a good deed, as the consequences.

## Entrepreneurial Intention from Islamic Perspective

**Entrepreneurial Knowledge.** According to Al-Ghazali, intention is a will that rise from the soul due to the desire and tendency of something that is suitable for the purposes or what to achieve, whether in the world or hereafter. Hence, intention (*niyyah*) emerges when knowing about what is desired. When the intention arises, then it moves into actions, through strength (*qudrah*). Therefore, Al-Ghazali conclude that, intention (*niyyah*) is in the middle between knowledge (*ilm*) and action (*amal*) (Mujiburrahman, 2011).

This opinion coincides with previous studies, which found that entrepreneurial knowledge has a positive relationship with entrepreneurial intention and serves as an important factor (Ibrahim & Mas’ud, 2016). Entrepreneurial knowledge is also found that can increase the positive perception towards entrepreneurial intention (Liñán, Rodríguez-Cohard, & Rueda-Cantuche, 2011). Meanwhile, the research on entrepreneurial intention among Science and Technology Students in India, suggest that, entrepreneurial knowledge publish a positive attitude towards entrepreneurial behavior (Roy, Akhtar, & Das, 2017). Even, there is a study proves that students, who are inculcated with entrepreneurial knowledge, will gain entrepreneurial skills and will be more likely to have entrepreneurial intention (Hakimin et al., 2015). From all the discussion, hence this paper suggest to integrate entrepreneurial knowledge as a predictor of entrepreneurial intention in Islamic perspective.

**Entrepreneurial Motivation.** Although there is an effort to integrate the relationship between entrepreneurial intention and entrepreneurial motivation, studies about the influence of entrepreneurial motivation on entrepreneurial intention is still need to be explored (Solevik, 2013). Some previous researchers divided entrepreneurial motivation into certain antecedents; risk tolerance and self-efficacy (perceived feasibility and perceived desirability) (Achchuthan, S. & Nimalathan, 2012). Entrepreneurial motivation indicates a significant relationship with entrepreneurial intention, which proves that entrepreneurial motivation is vital in translating entrepreneurial intention into action (Malebana, 2014).

Among Muslim Scholars, Al-Ghazali in explaining intention stated that, power to complete the action will raise based on motivation (F.Shaker, 2013). In Islamic perspective, motivation is influenced by spirituality, which consist of piety (*taqwa*), trust in Allah (*tawakkal*), contentment (*qana’ah*), and patience (*sabr*). According to Isa Mohammed, Zulkarnain, and Osman-Gani (2011), spirituality can motivate a person to do a work better for the sake of seeking the pleasure of Allah. This including entrepreneurship, which also considered as a worship to Allah. Then, the more spiritual a person; the more motivate that person to do a work in order to get Allah’s blessing. In this conceptual paper, entrepreneurial motivation considered as an antecedents, which will influence entrepreneurial intention towards entrepreneurial behavior.

**Religious Belief (Islamic Faith).** In this paper, religion will be seen from the perspective of Islam. As the important of religion in forming entrepreneurial intention, it is suggested Islamic faith to moderate the impact of entrepreneurial motivation and entrepreneurial knowledge towards entrepreneurial intention. Islamic faith will enable a person to see the cognisance (*ma’rifat*), which means the inner sense of that individual; and get the guidance (*hidaya*) from Allah in any action (F.Shaker, 2013). Hence, this belief will strengthen the dependence with Allah (*tawakkal*), thus addressing any challenges of either to start new business or subsequent phases.

**Entrepreneurial Intention/ Niyyah (willingness and ikhlas).** Sincerity or *ikhlas* means doing something for the sake of Allah. Imam Sayuti stated that, intention lies in the heart rather than in the tongue. Hence, the intention must be laid out at the beginning of the action. There are four things that contradict to sincerity (*ikhlas*), which are; committing sins (*ma’siat*), associating others with Allah (*shirk*), performing worship to show off (*riya’*) and hypocrisy (*nifaq*) (Ahmed Badi, 2002). Sincerity is born from an understanding of religion. Understanding in religion will enable individuals to understand the real goals they want to achieve by engaging in entrepreneurship. As stated by Imam Al-Ghazali, willingness will inclines the heart towards what that person think in line with the future goal (F.Shaker, 2013). Imam Nawawi explained in achieving *ikhlas*, the person must be seek for knowledge and the intention must be check before performing an action (Ahmed Badi, 2002). Therefore this paper emphasize entrepreneurial intention with *ikhlas* to ensure the good deeds in entrepreneurial behavior.

**Entrepreneurial Behavior with good deeds.** According to Ratten et al., (2017), entrepreneurial activities initially begin with intention of individual to run a business, then will achieve *Al-Falah* (success). When a person has become an entrepreneur, the good intention will encourage a person to become a good entrepreneur by practicing pure entrepreneurial characteristics, such as intelligent and competent (*fathonah*), trustable (*amanah*), truthful and high integrity (*siddiq*), to convey or communicative (*tabligh*), and consistency of courage (*istiqomah*). Imam Al-Ghazali stated that a good action like a good fruit grows from good root (F.Shaker, 2013). This conceptual paper argues religious belief will bring a good intention to get Allah’s pleasure, thereby promoting good qualities to entrepreneurs.

### The Conceptual Framework

From the above discussion, the conceptual framework of entrepreneurial intention in Islamic perspective has been developed as Figure 1 below. The framework emphasizes the antecedents that can predict entrepreneurial intention and the consequences of the *niyyah*.

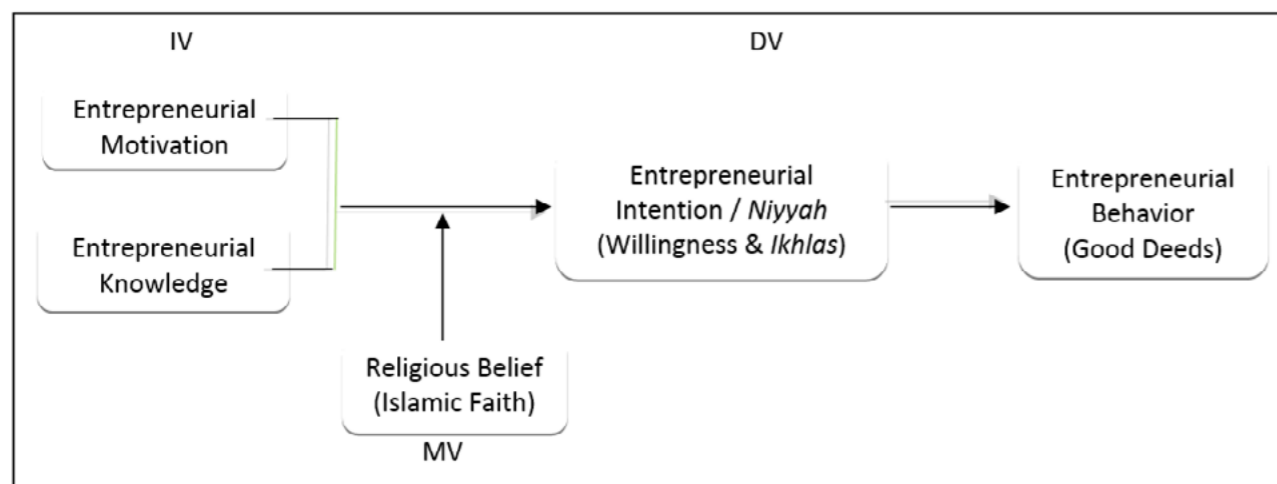


Figure 1: Entrepreneurial Intention in Islamic Perspective

### Conclusion

Islam examines entrepreneurial intention more thoroughly and deeply. Individual involvement in entrepreneurial activities is also considered as a worship to fulfill *fardhu kifayah*'s demands and to meet the needs of community and the daily needs of humans (Salwa, Shahbudin, & Jusoff, 2013). Entrepreneurial intention from Islamic perspective gives more precise and more effective understanding in predicting entrepreneurial behavior. This is a holistic approach especially in the effort of instilling young generation with entrepreneurship. To conclude, from Islamic perspective; (1) entrepreneurial intention raise before entrepreneurial behavior, (2) entrepreneurial intention is not only important to predict entrepreneurial behavior for new venture business, but Islam emphasize the whole action of people in handling business, include encouragement to practice good deeds, (3) the biggest intention is to get pleasure and blessing from Allah in entrepreneurship, (4) religious belief (Islamic belief) can encounter all the negative perceptions and fear failure in entrepreneurial behavior, and fertilize *tawakkal* (dependence with Allah), (5) entrepreneurial knowledge and entrepreneurial motivation influence entrepreneurial intention. Ultimately, the findings from this conceptual paper contributes for both academicians and practitioners and it is really recommended for further empirical research.

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