

Qualitative Approach of Muslim Entrepreneurs Behavioural Patterns through Entrepreneurial Learning Competencies

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Abstract

The purpose of this study is to explore the behavioural patterns of Muslim entrepreneurs through a conceptualization of entrepreneurial learning as a “competency”. Semi-structured interviews to seven Muslim entrepreneurs were conducted based on a competency framework of entrepreneurial learning. The learning behaviours of Muslim entrepreneurs exhibited during the interviews were coded and checked to see if they are in accordance with the Islamic practice. The findings suggested that there are seven behavioural patterns of entrepreneurial learning. They are actively seeking learning opportunities, learning in depth, learning continuously, learning with purpose and being selective, improving and reflecting upon experience, and successfully transferring prior experience into current practices. This behavioural learning is also parallel with the Islamic rules and regulations. The study of entrepreneurial learning under a competency framework allows us to explore the behavioural patterns and other factors that are involved in effective entrepreneurial learning which is closely connected to entrepreneurial success without discarding the Islamic input.

Keywords: *behavioural patterns, entrepreneurs, competency, entrepreneurial learning*

1.0 Introduction

Economic activities or businesses must be aligned with the aim of devoting one’s life to God as man has been entrusted to act as the *Khalifah* on earth to ensure its prosperity and conduct according to the principles of the religion. Managing one’s worldly affairs includes efforts to seek a living for either oneself or one’s dependents. Fortune or one’s “*rezeki*” can be found from two sources which are either from salaried employment or profit from entrepreneurship.

According to Ibnu Khaldun, an entrepreneur can be defined as one who must possess the knowledge and capability to develop a city while McClelland took the view that an entrepreneur is one who emphasises the needs for achievements. An entrepreneur’s achievements can be measured by various factors including the factor of learning. The importance of learning to ensure an entrepreneur’s success is often used as a guide pursuant to the studies conducted by many researchers (Cope, 2005; Cope, 2003; Corbett, 2005; Deakins, O’Neill & Mileham, 2000; Erikson, 2003; Minniti & Bygrave, 2001; Wing, 2006; Osella & Osella, 2009; Fuzirah, Norizan & Zaini, 2011). Besides assessing other things, the preliminary studies from the research

mentioned above also assessed factors that influence the entrepreneurial learning. However, these studies only involved entrepreneurs in general but not Muslim entrepreneurs specifically.

To develop the behavioural patterns of Muslim entrepreneurs requires a constructive observation especially from the perspective of training and education. It is important to study the activities that are related to the learning of Muslim entrepreneurs in particular through frameworks which relate to successful Muslim entrepreneurs. Through this working paper, the competency approach proposal will allow results to be achieved in this type of study. The application of competency as an approach also allows the researchers to study the behavioural patterns for effective learning and the relationship between efficiency levels under different contexts with the influence of other learning patterns. The Islamic values shape and influence the behaviour of Muslim entrepreneurs significantly (M.A Abdullah & A. Hoetoro, 2011).

The aim of this paper is firstly to develop a learning competency concept for Muslim entrepreneurs and secondly to study the behavioural patterns of successful Muslim entrepreneurs. After going through several methods of assessing the learning of Muslim entrepreneurs, the researcher shall explain what is meant by the competency approach and how it will be applied in studying this subject. The research methods and their results will be presented together with the summary and implications of the learning competency approach in studying the learning of Muslim entrepreneurs.

2.0 Literature Highlights

2.1 Muslim Entrepreneurs Process of Learning

The capability to learn is a critical factor in developing an entrepreneur's capacity (Rae & Carswell, 2000). Through successful learning, the elements of required skills, knowledge and capacity can be obtained and eventually applied. Learning is considered as an important stage in the process of entrepreneurial development (Deakins, O'Neill & Mileham, 2000). It is critical especially in an increasingly dynamic market in this globalization era (Sullivan, 2000). Entrepreneurship is also an important process of learning because in order to understand entrepreneurs we need to understand how an entrepreneur learns (Minniti & Bygrave, 2001). A good understanding of entrepreneurial learning is also important in drafting training programmes and effective education so that we can understand the learning needs of the entrepreneurs and emphasise the development of the entrepreneurs' personality and business. (Rae & Carswell, 2000).

Islam does support every Muslim entrepreneur to have an appropriate vision that directs his or her enterprise to triumph over business competition within the globalization era (M.A. Abdullah & A. Hoetoro, 2011). Islam also encourages continuous learning because the foundation of Islam is education as mentioned in *Surah Al Alaq*, the first message to the Prophet PBUH when he was first chosen to be the prophet. Also in *Surah az-Zummar*, Verse 9, Allah SWT said, "*Are those who know equal with those who know not?*" (*az-Zumar [39]:9*). Previous studies have fully analyzed entrepreneurial learning through several theories which can be classified into three "approaches" as follows:

i) Experiential Learning

This concept is based on Kolb's model (1984) on learning via experience. This approach suggests that learning is a process which results from experience and is always changing according to the experience processes. General wisdom states that experience is the best teacher and this is reinforced by earlier studies (Choueke & Armstrong, 1998; Cope, 2003; Wing, 2006) and various other experiences of the entrepreneurs through their business successes or failures and also through the researches conducted by Rae and Carswell (2001); Erikson (2003); Lans et al. (2004) and Wing (2006). Through this experiential learning approach, an entrepreneur learns not only by repeating his success before, but also by avoiding actions which can cause him to fail. Lessons can be learned not only from personal experience but also from the experiences of other entrepreneurs, be it their failures or successes.

Path dependence implies that past constraints on individuals and firms, their previous information and knowledge restrict what is achievable now and in the future (Gamal & Galt, 2011). The experiential learning approach is also in line with the teachings of Islam as Allah SWT said;

“Have they not travelled in the land, and have they hearts wherewith to feel and ears wherewith to hear?” (al-Hajj [22]: 46)

Listening also includes listening to experiences of entrepreneurs who have succeeded or failed, pondering on previous experiences to avoid making the same mistakes, or increasing thinking capacity by thinking of things which can either encourage or dim their spirit and business so that they will eventually be successful Muslim entrepreneurs.

ii) Cognitive Approach

The focus of this approach is to consider learning as a mind activity, in getting and structuring knowledge. This process includes focusing on the different cognitive, attitude, emotional and character factors which can affect the learning process. Young and Sexton (1997) establish that entrepreneurial learning is a mind process in terms of searching, storing and applying entrepreneurial knowledge in the long term memory. This process however is influenced by attitude, emotion, motivation and personality factors such as self-confidence and motivation to achieve a particular goal and persistence (Bishop et al., 2001; Cope & Watts, 2000; Fenwick, 2003; Rae & Carswell, 2001; Wing, 2006). Learning can be considered a process of self-discipline (Politis, 2005; Ravasi & Turati, 2005) and it will be influenced by an entrepreneur's self confidence (Minniti & Bygrave, 2001).

The thinking process in the cognitive approach is also in line with Islamic teachings which encourage people to think, as Islam is inextricably linked to the knowledge culture. The knowledge culture here means the existence of an environment where every level of the community is involved in knowledge activities. Knowledge culture demands a change in values and the perspective of life which must be based on the *Tauhid* paradigm. It is through these changes can *Aqli* knowledge (based on thinking or mind) and *Naqli* knowledge (based on revelations) be merged. This knowledge includes theories on entrepreneurs which are translated into practical actions of a Muslim entrepreneur.

Knowledge culture has also influenced civilizations and the mentality of Muslim entrepreneurs of the *salafus soleh* era such as Sayyidina Abu Bakar as-Siddiq and Abdul Rahman Auf r.a, (to mention a few) as they translated revealed Quranic verses well, such as Verses 1-5 *Surah al-Alaq*, which means,

“Read: In the name of thy Lord who created. Created man from a clot. Read: And thy Lord is the Most Bounteous. Who taught by the pen. Taught man that which he knew not.” (al-Alaq [96]: 1-5)

iii) The Network Approach

The network approach for entrepreneurial learning was developed from studies on the network of small businesses (Gibb, 1997) in the context of education for working adults (Knowles, 1990). According to this method, the skills and knowledge of the small and medium entrepreneurs would normally be obtained through social connections within or outside the organisation and extends beyond the industry to cover suppliers, customers, bank managers, previous organizations, universities, professional memberships, parents and mentors (Deakins & Freel, 1998; Down, 1999; Sullivan, 2000). The interaction between an entrepreneur and others is very valuable especially in the early stages of his business to enable him in preparing to build his business (Boussouara & Deakins, 1999; Wing, 2006).

Islam also emphasizes the concept of network such as the concept of *silaturrahim* (brotherhood). There is a saying that states those who extend the network between mankind also extend their fortune. Various verses in the Quran also focus on the network approach or on good relations. Allah SWT said, *“...but help not one another unto righteousness and pious duty. Help not one another unto sin and transgression, but keep your duty to Allah. Lo! Allah is severe in punishment.” (al-Maidah [5]: 2)*

“The believers are naught else than brothers.” (al-Hujurat [49]: 10)

In McIntosh & Samia (2010), women wearing hijab will have greater access to business network supports. Their research also supports that female entrepreneurs with a supportive family are more likely to gain access to business networks.

These three approaches represent the differences in entrepreneurial learning, offer what influences entrepreneurial learning and how it occurs. However, it is difficult to consider these learning activities generally and hence it is difficult to identify when and where entrepreneurial learning takes place purely by observation methods. To better understand entrepreneurial learning, one must identify the activities or behaviours that would enable further measurements to be taken.

4.0 Developing the Entrepreneurial Learning Competency Framework

An individual's competency can be seen from factors closely related to the performance of top management at work (Boyzantis, 1982). Each dimension represents various phases in studying the factors which influence the development of competency. For example, the primary emphasis on competency input is connected to various personal characteristics, including attitude, psychological factors, mentality, determination, knowledge, experience, skills and ability (Bartlett & Ghosbal, 1997; Boyzantis, 1982; Burgoyne, 1988; Durkan et al., 1993; Hood &

Young, 1993; Stuart & Lindsay, 1997; Wing, 2006) where the focus on process dimension depends on the work or behaviour of the individual or entrepreneur (McClelland, 1987; Mitton, 1989; Wing, 2006).

In applying the competency approach it is important to consider whether skills, ability or knowledge can be combined with values or attitude towards efficiency in the work performance. Competency can be shown and observed through the behavioural patterns of the individual, action or activities undertaken and the levels of efficiency that can lead to different results. For example, those considered to be competent tend to display better quality work and vice versa. In view of the difference of competency shown in different context, it is important to identify what competency is needed in the context of entrepreneurial learning. The learning competency of Muslim entrepreneurs may cover five dimensions:

i) Input

Input for competency varies and can be caused by [taken from] attitude, emotion values and personality factors, which enables an in depth learning process to take place. This also applies to the skills and abilities required for learning or social capital and networking (Down, 1999; Honig, 2001; Raffo et al., 2000a), and human capital such as the education background of the entrepreneur (Paige, 2002). The entrepreneur's experience is as important as stated by previous studies too (Boussouara & Deakins, 1999; Choueke & Armstrong, 1998; Cope, 2003; Cope & Watts, 2000; Minniti & Bygrave, 2001; Paige, 2002; Hytti, 2002; Wing, (2006).

ii) Process

Entrepreneurial learning competency suggests that an individual's competency can be assessed by his actions and behaviour and every action needs to be distinguished between the highest and lowest level in entrepreneurial intensity (Wing, 2006). When applied to entrepreneurial learning, it becomes the identity of the entrepreneur which is based on a specific strategy (Cope, 2003; Rae, 2000). When an entrepreneur acts in accordance with his experience which he has obtained from several levels earlier and also by taking each incident positively will result in him being an entrepreneur with high self-esteem.

iii) Result

The Muslim entrepreneurial competency requires a dynamic result in accordance with the needs and requirement of Muslim entrepreneurs based on a strong foundation of Islam. The result can be seen in a Muslim entrepreneur who carries on his business according to the teachings of Islam, obeys all the conditions and divine rules by not taking usury and not exploiting the prices of his products or services.

iv) Context

Previous studies have identified that factors which influence entrepreneurial learning are social networking in organizations (Choueke & Armstrong, 1998; Down, 1999), natural changes in the industry (Paige, 2002), culture (Erikson, 2003) and policies (Down, 1999; Wing, 2006). These factors are considered to facilitate the entrepreneurial learning competency process. In other words, various contexts can create a level where learning competency can be developed and applied.

v) Contents

In the context of the behavioural patterns of Muslim entrepreneurs in learning, contents which are to be used in the process of learning must not be against the teachings of Islam and must be in accordance with the al-Quran and as-Sunnah.

In summary, the five concepts above provide a useful framework in understanding the factors that influence the Muslim entrepreneurs' learning. This is because the pattern of behaviour shown is related to the competency approach whereby the results are influenced by the attributes relevant to learning. Therefore, behavioural patterns form the largest part of learning competency and will be the theme for the subsequent analysis.

5.0 Research Methodology

The objective of this study is to focus on the behavioural patterns of Muslim entrepreneurs in respect of learning by using the competency approach and so the qualitative method was used. Semi structured interviews were conducted and observations were done on the entrepreneurs and the companies managed by them so that the studies in connection with input, process, context, results and contents of the entrepreneurial learning can be carried out. This approach uses the "grounded theory" and relevant points which are related to the entrepreneurial behavioural patterns are applied (McClelland, 1987; Spencer & Spencer, 1993; Hunt, 1998; Martin & Staines, 1994; Snell & Lau, 1994; Wing, 2006). A field study was conducted in early 2008 for one year in Terengganu and the samples consisted of successful Muslim Malay entrepreneurs from the Terengganu State government, the Terengganu Entrepreneur Development Foundation and the Terengganu Malay Business Council. The basis of the definition of a successful Muslim entrepreneur has four aspects, firstly, the physical aspect whereby his company's revenue exceeds RM1million per year; secondly, the entrepreneur is a Muslim who complies with all the teachings of Islam in doing his business and not taking any financing that involves usury etc. Thirdly, the Muslim entrepreneur must be one whose company has profited for five successive years. Finally, he must use his business to trade and he has a family.

The principle instrument of review is through interview sessions and observations conducted on the premise of selected entrepreneurs. Observations were carried out three times, each exceeding two hours at the said premise. The researchers tried to first create a friendly atmosphere with the respondents and their every move in treating their customers was observed. Thereafter, seven interview sessions covering seven respondents or entrepreneurs were carried out. The selected entrepreneurs came from industries such as catering, engineering, beauty spa, batik industry, biotechnology based agriculture, tourism and professional services. They were founders of their businesses in which all were actively involved. Each interview session was conducted in a semi structured manner and in an open question form. Questions posed were typical questions such as follows:

- Can you tell us of any event or times where you had learnt a valuable lesson before you started your business?
- While you were developing your business did you relate to the teachings of Islam during the process?
- How important is this event to the development of your business in the future?
- What enables you to address the problems and situation ethically?
- How did you learn the methods of managing your business, was it through cognitive

learning, through experience or your connection in society?

The interviews were then transcribed verbatim and analysed using the qualitative method as follows: firstly, a learning method that clearly contains process, input, context, contents and the results of this study were extracted into one item. Secondly, the results of this process taken from each event were compared to the entrepreneurial learning competency developed from previous studies (Man, Lau & Chan, 2002; Man & Lau, 2000; Wing, 2006). This is to ensure that Muslim entrepreneurs' behaviour is linked to the entrepreneurial learning competency.

In line with the “*grounded theory*” approach (Glaser & Strass, 1967), the Muslim entrepreneurs' learning behaviour was coded, conceptualised, catalogued, re-coded, and re-assessed until all behaviours were coded. The reliability and validity of coding was compared to an independent coding conducted by a research assistant and the discrepancies were subjected to further examination. In this working paper, the Muslim entrepreneurs' behavioural patterns came from the entrepreneurial learning competency process through five dimensional analyses as explained above. This produced seven entrepreneurs' behavioural patterns will be further explained in the following segments.

6.0 The Muslim Entrepreneurs' Behavioural Pattern

The findings of the study suggest that Muslim entrepreneurs who are effective learners are those who always take the opportunity to learn even though the opportunity is not easily obtained. They normally use this opportunity to learn by observing how other individuals or their mentors run their businesses. Sometimes they take the initiative to learn from opportunities outside their field of business. An example would be a *batik* manufacturer relaying how he first became involved in business and started his own:

“My wife and I started our own business after realizing the opportunities offered by this industry. I admit that I am not a highly educated person but I am still learning from my interactions with others, finding out the experiences of others in setting up their businesses. My wife and I always tried to increase our knowledge about the field of business. I once worked in a cloth factory and took the opportunity to watch and learn many things such as how they managed the factory, what products were produced and others. When we achieved small successes, we also received many tests. We have received many insults but based on our religious beliefs, the road to success is sure to be paved with challenges. In the verse of Surah an-Insyirah, it is mentioned twice that for every hardship there is a remedy.”

The example above shows that each individual who seeks knowledge and learns actively will help himself to widen his business perspective. Besides experience, the learning behavioural pattern of a Muslim entrepreneur also depends on his positive attitude in always seeking knowledge and accepting each challenge that comes as a motivation to increase his success, as mankind's strength of beliefs will always be tested generally (al-Baqarah:214). It is further helped by having high observation skills. In addition, learning is not a process that occurs once. A successful entrepreneur is able to learn continuously as he needs to be reactive towards any change of demand in the environment. For the sake of business survival in this increasingly competitive era especially after the globalisation information, he needs to add to and seek new skills and knowledge continuously. Furthermore, lifelong learning is in accordance with the hadith of the Prophet PBUH which encourages mankind to learn from the cradle to the grave.

As relayed by a respondent, the learning process can occur in various ways under many situations such as through business or personal relationship:

“I believe that I learn every day from each thing that happens whether it is a happy event or otherwise. Before I started my business I was an employee to several employers and I learnt many things from them. As an entrepreneur in the line of beauty, I learn from those I meet day to day. As a mother, I learn from other individuals who are also mothers, by talking to them. Indirectly I learn. Although it is difficult to say what most influences me, each incident will have some effects on the way I do business”

Although the entrepreneur needs to learn and seek learning opportunities proactively he needs to be selective and focused, prioritising what is the most important to the development of the business. The learning of a Muslim entrepreneur is also influenced by practical needs. Another respondent also stated:

“Although the field I’ve taken is in electric wiring, I have also taken management courses so that I can manage my business properly. In addition, my books that I read especially the religious books always emphasise three things, firstly, the value of knowledge, secondly 9/10 of one’s fortune comes from business and lastly, usury is prohibited. I also read books closely related to the Malay culture to understand better my customers and the market better.”

This behavioural pattern of Muslim entrepreneurs can be said to complete the process of continuous knowledge seeking through available or created opportunities because as time is limited, an entrepreneur needs to be selective and he has to balance what he needs to learn about his business survival. A competent Muslim entrepreneur can study to master what is critical to the business and constantly improves himself whether from the aspect of marketing or day to day customer service. Whether or not the entrepreneur has been given prior training in his field of choice is irrelevant. What is important is that the behavioural pattern of a Muslim entrepreneur is linked to his vision and it is the important element which differentiates an entrepreneur from an investor, as commented by an entrepreneur:

“Although I am the boss, I am also involved in developing technical and operational matters. For example, in the implementation of ISO at my office, I participate actively. I work hard to ensure that it is implemented systematically. I believe the need to always have personal and organisational evaluation and advance myself especially in terms of management which is important especially for my company that involves in consultancy services.”

Other than advanced and effective learning, competent Muslim entrepreneurs have also been found to be able to improve and learn from their past experiences. They have been able to turn all their valuable experiences into a motivational tool leading to a new dynamic perspective. This self evaluation process is a long process because it is not easy for men to change. This can be seen from the personal experience of an entrepreneur:

“Before I succeeded, I had gone through a lot of failures. I set up a furniture shop which failed; I tried to do a small car rental business, which saw a profit but invited envy which then led me to change to the catering business. Alhamdulillah, with a lot of patience, our family managed to go through it all. I feel blessed as those failures have taught me well and made me who I am today. I am now more careful and think of my business in terms of a long investment and I am not easily attracted to quick profits. The bitter pills of experience before has toughened my spirit and

improved my self confidence. As long as Allah gives me life and as long as I am breathing, there will always be hope.”

Learning is only effective if the skills and knowledge are applied. The entrepreneur should be able to transfer what has been learnt into his daily practice. The transfer can be a basis of what is required by entrepreneurs in entrepreneurial learning competency. This may be related to personal or others' past experiences whether it is successful or not and whether it is directly or indirectly connected. Below is a statement on how an entrepreneur transfers the experience he has learned while working under others and adapts the experience into managing his own chalets:

“I believe that it is important for managers to show a good example to workers. When I was a management trainee at a hotel, a manager for housekeeping division showed me how to do housekeeping work properly without just giving instructions. That is why I do all my own housekeeping work because I want to show a good example to my workers.”

In any particular incident, the transfer of knowledge occurs with a specific aim to adapt to the situation then. In this case, the process of in-depth self-evaluation is a prerequisite to the achievement of any objectives. In the following scenario, a respondent stated:

“A Malay proverb said, “Masuk kandang lembu menguak, masuk kandang kambing, mengembek” which means when you are in Rome, do as the Romans do. Thus, entrepreneurs must be able to adapt to their environment. If we go to Johor, many dishes use coconut milk; therefore, a food business must accommodate the taste buds there. In Kelantan, cakes are all sweet, and in Terengganu, many dishes are fish-based, and “nasi lemak” is also eaten with Asian Mackerel while the main snack is fish crackers. Each state or district has its own cultures so the entrepreneurs must use their own wisdom to adjust their business accordingly.”

However, what is the most critical in learning competency of Muslim entrepreneurs is to firmly hold to the Islamic teachings and do not do anything against the Syariah laws and social ethics. A female respondent told us:

“I admit I am not a highly educated person, and I always trust people easily. My first experience was when my partner embezzled the money that was supposed to be our working capital. That was really stressful especially I had just become a single mother then. However, the Quranic verses that I recited help strengthened me. There were people who promised to help but with ulterior motives whereby they asked me to do something against the Islamic teachings. However, I am grateful to Allah SWT who still gives me the strength to resist the challenges and continue with the business. Alhamdulillah, we are still here until today. If you ask me where the source of my strength is, it comes from Allah, but my message to you is that never ever forget to read the Quran. Read even if it is a page a day as long as it is done continuously.”

From the contents analysis above, we can summarise that the seven behavioural patterns of Muslim entrepreneurs are:

- i) They always seek opportunities to gain knowledge
- ii) They go for continuous and life-long learning
- iii) They go for selective learning and goal-oriented learning
- iv) They expand knowledge on commerce
- v) They always improve and evaluate themselves through various experiences

- vi) They transfer what has been learnt into practice
- vii) They are guided by al-Quran and as-Sunnah

In other words, these behavioural patterns are closely inter-related and Muslim entrepreneurs have two to three behavioural patterns as identified above.

7.0 Conclusion and Discussion

This study was conducted based on the concept of learning competency of Muslim entrepreneurs. This framework suggests that it is important to consider skills, knowledge and attributes which are combined with behavioural patterns to lead to the desired effective learning. In this study the focus is on the learning competencies to produce entrepreneurial learning patterns. Based on the summarization of Muslim entrepreneurs' seven behavioural patterns, we can conclude that entrepreneurial learning competencies must begin with the awareness to seek knowledge and competent entrepreneurs must also be more selective in choosing meaningful learning, learn diligently and in-depth learning, learn continuously, and constantly looking for business opportunities and knowledge.

The main implication of this study to entrepreneurial training is that it is important to observe the behavioural patterns of Muslim entrepreneurs in defining a successful Muslim entrepreneur. Entrepreneurial training programmes also need to consider the behaviour of that individual and a successful entrepreneurial learning does not only depend on the number of training programmes and courses taken by the entrepreneurs but it also depends on the entrepreneurs' attitude or behaviour. Through the competency approach of Muslim entrepreneurs the factors which have been discussed above are seen to be factors which are closely linked to the development of entrepreneurial learning. Therefore, further studies to review the interaction among the five dimensions in entrepreneurial learning competency must be done. In addition, this study is still in its initial stage and exploration. If the study is expanded, it can be made into a conceptual framework model. Another field of study that can be done is by using quantitative methods so that the various behavioural patterns and the process of competency learning can be distinguished. This is to enable a better measurement and provide a detailed framework. Allah All Knowing (Wallahu'alam).

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