

# Entrepreneurial Culture from Islamic Perspective among Employees of Koperasi Kakitangan Angkasa Berhad (Kokita), Selangor, Malaysia

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## Abstract:

Islam is a religion that encompasses all aspects of life. Islam suggests its followers to become entrepreneurs as outlined by God in the Qur'an and *Sunnah* which is the primary source in educating people to live better, particularly in practicing commercial transactions (*mu'āmalāt*). Hence this study is conducted to determine the existence of entrepreneurial culture among 82 employees of Koperasi Kakitangan ANGKASA Berhad (KOKITA), Selangor Malaysia. The study comprises four aspects which include the level of awareness, mastery, education and training, and traits of entrepreneurship. The paper discovers that awareness and traits of entrepreneurship aspects are at a high level, whereas the remaining two aspects, namely mastery and education and training, are at a lower level. The results from Pearson's Correlation Test show that all the four aspects above are not related to gender, age, academic qualifications and income earned.

**Keywords:** Entrepreneurships, Islamic Perspective, Co-operation, Culture

**JEL Classification:** J2-J8, M00, M1, M5

## 1. Introduction

Entrepreneurship is one factor that could change economic landscape of a country. Penrose (1959) defines entrepreneurship as an activity that involves identifying opportunities within economic system (cf: Hobday & Perini, 2005). While Shapero (1975) mentions that entrepreneurship is considered as having the ability to allow the advanced economies to grow and generate new jobs. As such, man is an entrepreneur. It is the entrepreneur who continues to be a major contributor to economic growth

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through dynamic leadership and efficient management. Innovative and effective Research and Developments (R & D) are carried out by entrepreneurs. Islam is a religion that gives guidance for the well-being of human life in this world and the hereafter. The Qur'an clearly invites people to work for a living in this world, especially in the fields of business and entrepreneurship that are considered as the most noble profession from Prophet Muhammad's (pbuh) legacy. This is consistent with his following *ḥadith*:

*"Out of ten parts, nine parts of one's sustenance are in business"* (*ḥadith* narrated by *Tirmidhi*) and *"The best effort (to get sustenance) is working with his own hands (become entrepreneurs)"* (*ḥadith* narrated by *Aḥmad*, *Al-Baiḥaqi* from Imam *Muhyiddin Abu Zakariyya Yahya*, 2008).

Entrepreneurial culture will not only bring improvement to individual and bring progress to a country but also may help the country in economic crisis, such as unemployment. The study found that there will be a lot more entrepreneurs if the community has high entrepreneurial values and culture. This notion is supported by *Abdul Aziz* (1998) who highlighted that the best society is a society which has the greatest number of entrepreneurs. The appropriate model can be seen from Japanese practice known as '*Keiretsu*' system. It is a set of companies with interlocking business relationships and shareholdings. The '*Keiretsu*' system helps to insulate each company from stock market fluctuations and takeover attempts, thus enables long-term planning in innovative project where it's a key element of successful Japan entrepreneur (*Osamu*, 2004). China's entrepreneurs also apply the same '*Keiretsu*' concept known as '*Danwei*' in Chinese language. *Danwei*' is a system where entrepreneurs provide facility and benefits for employees and society group (*Debbie & Philip*, 2001). In Malaysia, the concept of cooperative is applied to remain competitive in the global market. It is necessary to understand and apply the entrepreneurial culture among cooperatives and its co-operators. In Islam, the concept of cooperation is highly praised as Allah says in *Sūrah Al-Mā'idah*, verse 2:

*"Help you one another in righteous and piety, but help you not one another in sin and rancour, fear Allah; for Allah is strict in punishment"* (*Qur'an 5:2*)

Therefore, what needs to be done by the cooperatives and co-operators is to change the mind set and attitude to boldly venture into more new areas that can bring profitable returns, without alienating the values and principles of cooperatives that are the basis of the cooperative movement. To that end, the cooperatives need to be more professional in their business management. This includes equipping themselves with entrepreneurial values and knowledge. The main concern of this paper is to investigate factors that contribute to entrepreneurial culture from Islamic perspective among Muslim community.

For the study purpose, KOKITA employees have been selected as respondents. The reason for selecting KOKITA employees as respondents is mainly because all employees are Muslims. Specifically, the investigation is expected to achieve the following objectives:

- a) To examine level of awareness, mastery, education and training and also entrepreneurship traits from Islamic view amongst employees of KOKITA.
- b) To identify the strength of relationship and significant level between the selected variables such as awareness, mastery, education and training, and traits of entrepreneurship with the demographic variable.

Therefore the research questions of this study are as follows:

- 1) What is the level of awareness of entrepreneurial culture among employees of KOKITA?
- 2) What is the level of entrepreneurial culture among employees of KOKITA?
- 3) What is level of education and entrepreneurship training among employees of KOKITA?
- 4) What are the characteristics of entrepreneurship among employees of KOKITA?
- 5) What is the relationship between entrepreneurial culture and demographic characteristic among employees of KOKITA?

## **2. Literature Review and Hypotheses**

### **2.1 Entrepreneurship Cultural Awareness**

Entrepreneurship is one of the many aspects in life which has also been discussed in the Qur'an and *Hadith*. Islam views that there is no

separation between entrepreneurial activity and religion. The Islamic entrepreneurship concept has its own characteristics with its guiding principles are based on the Qur'an and Sunnah. Prophet Muhammad (pbuh) taught Muslims entrepreneurs begin their businesses solely for Allah's sake that is to seek blessings from Almighty. Entrepreneurship is not only a source of livelihood but also a way that brings us closer to Allah. It is a concept called as *'ubūdiyyah* which is the core concept of Muslims' behavior and must reflect in their activities also including entrepreneurs. Allah has bestowed provisions for human life in the world. *Rizq* is God's gift to human beings who work hard for an honest living. To explain this, Holy Qur'an says:

*"But seek, with the (wealth) which Allah has bestowed upon you, the Home of the Hereafter, nor forget your portion in this world: but do and be good, as Allah has been good to you, and seek not (occasions for) mischief in the land: for Allah loves not those who do mischief" (Qur'an 28:77)*

Also Islam emphasizes the concept of collective obligation (*farḍ kifāyah*) based on the ability of society to meet minimum and basic needs of all members of the society. The Qur'an and *Ḥadith* explicitly praise entrepreneurship and commend moral entrepreneurial activity (Rasem, 2006). Siddiqi (1979) defines the aims of Muslim entrepreneurs in terms of realizing *ḥalāl* profits and rendering social services to the wider community. Allah has mentioned in the Qur'an;

*"..but Allah has permitted trade and forbidden usury" (Qur'an 2: 275)*

Beg (1979) explains that Islam does not only motivate Muslims to be entrepreneurs, but in fact it is obligatory for them to work hard and gain *ḥalāl* earnings beyond their immediate needs to care for their community and the Muslim *'ummah* at large. Sadeq (1997) emphasized that entrepreneurship in Islam is highly regarded, and forcefully argued that Islam provides not only the incentives but also the conducive framework for economic and entrepreneurship development. Qur'an says:

*"And when prayer (jum'ah) is finished, then may you disperse through the land, and seek for the Bounty of Allah: and celebrate the Praises of Allah often (and without stint): That you may prosper" (62:10)*

Islam also reminds Muslims including entrepreneurs about the concept for well-being (*falāh*) and Oneness of Allah (*tawḥīd*). The *falāh* concept in

Islam is human development which is the ultimate outcome of attaining spiritual as well as socio-economic well-being. The concept of Oneness of God refers to the Unity of His Creation and constitutes the spirit of the Islamic faith. All human beings are equal in every aspect of their creation. Islam does not tolerate discrimination against any group or individuals based on race, sex, skin colour, wealth, class, power or national origin in any shape or form (Rasem, 2006).

Thus, *Hypothesis 1: Entrepreneurship culture related awareness is positively related to the demographic characteristic (gender, age, academic, qualification, income earned).*

## **2.2 Mastery of Entrepreneurship Culture**

Entrepreneurship is a strategy to stay competitive. If we look at the history of civilization, the value of entrepreneurship has long been put into practice. Prophet Muhammad (pbuh) is a good example (role model) to all mankind in the world. He proved to be a successful entrepreneur, before he becomes a Messenger, to carry on the business in partnership with a woman entrepreneur named Siti Khadijah binti Khuwalid. Muhammad bin Habib al-Baghdadi recorded that the Prophet traded in several markets in the Arabian Peninsula like Musyaqar in Bahrain, in Yemen Sun'a, Ukaz in Ta'if and Dhul-Majaz between Ukaz and Makkah (Abdul Rahman, 2004).

Additionally, in the early period of Islam, it is seen that entrepreneurship culture was there - some of the companions of the Prophet such as Abdul Rahman bin Auf, Zubir ibn al-'Awwām, Talha bin 'Ubaidullah and Shu'aib bin Sinan. The most prominent of them, Abdul Rahman bin Auf who was known for trade related activities said "Indeed if I lift this rock beneath I would see myself with gold and silver" (Adnan & Mohamad Dahlan, 2002). Therefore, Islam emphasizes that Muslim entrepreneurs should have the business skill and the best example is Prophet Muhammad (pbuh).

Hence, *Hypothesis 2: Mastery of entrepreneurs culture is positively related with demographic characteristic (gender, age, academic qualification, income earned).*

## **2.3 Entrepreneurship Education and Training**

The first Qur'anic verses that was revealed to the Prophet Muhammad (pbuh) manifest the important of knowledge in Islam. Allah says in *sūrah Al-'Alaq* verse 1-5:

*“Proclaim! (or Read!) in the name of your Lord and Cherisher, who created; Created man, out of a (mere) clot of congealed blood: Proclaim! And your Lord is Most Bountiful-He who taught (the use of) the Pen-Taught man that which he knew not” (Qur’an 96:1-5)*

Prophet Muhammad (pbuh) was also committed for education to ensure the importance of knowledge and guard against the risk of neglecting it. He also imparted his followers entrepreneurial education and many of his followers during and after his time who followed the attitude of sharing knowledge had been successful entrepreneurs. They played significant entrepreneurial roles in other communities beyond Arabia.

Therefore, *Hypothesis 3: Entrepreneurship education and training is positively related with demographic characteristic (gender, age, academic qualification, income earned).*

## **2.4 Characteristics of Entrepreneurship**

The holistic characteristics of Muslim entrepreneurs have inculcated the rule of metaphysics which are abstract like sin, merit, hell and heaven. It becomes the trigger to human behavior in structuring entrepreneur development (Mohd Faizal *et al.*, 2013). The concept of *tawḥīd* mentions property as trust, test, and instrument to get *falāḥ*; its inabsolute ownership tends to make Muslim entrepreneurs more careful in searching and spending when trading takes place. The Qur’an and *Ḥadīth* state the characteristics of entrepreneurs to guide the Muslims. Among the characteristics of entrepreneurs mentioned by the Qur’an are earning *ḥalāl*, avoid wastage, worship to Allah as priority, practice high moral values, trustworthiness, concern for the welfare, also care for the society and environment. It is mentioned in the Qur’an;

*“O you who believe! Shall I lead you to a bargain that will save you from a grievous Chastisement? That you believe in Allah and His Messenger, and that you strive (your utmost) in the Cause of Allah, with your property and your persons: that will be best for you, if you but knew!” (Qur’an 61:10-11)*

Thereby, *Hypothesis 4: Characteristics of entrepreneurship are positively related with demographic characteristic (gender, age, academic qualification, income earned).*

### 3. Research Framework

The framework for this study (please refer Appendix Figure-1) was designed towards exploring the entrepreneurial culture from Islamic perspective based on the selected identifiable independent variable (awareness, mastery, education and training, traits of entrepreneurship) and dependent variable (demographic characteristic such as gender, age, academic qualification and income earned). In this context, the study is an extension of the work by Eybers *et al.* (2010). In their study, Eybers *et al.* investigated the demographic variables on the success of Coop-entrepreneurship. Meanwhile, the focal point of this research is to explore the demographic variables from Islamic entrepreneurial culture.

According to Thuaibah @ Suaibah *et al.* (2007), the cultural factor that mostly influences entrepreneurs in Malaysia is from management knowledge, training, and regulations imposed by the government. While a study conducted by Nurul Huda (2008) identified that religious faith is also the influencing factor in entrepreneurial culture for a country. This paper compared previous studies by Thuaibah @ Suaibah *et al.* (2007) and Nurul Huda (2008).

### 4. Methodology

#### 4.1 Design & Sampling

The study employs a quantitative research by using survey method. The method is chosen because of its high degree of reliability, low cost and short-term duration in implementation (Sekaran, 1992). The population of this research is 289 employees from Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) who are also the members of Koperasi Kakitangan ANGKASA Berhad. A total of 82 or 28.4% co-operative respondents are selected through random sampling. Krejcie & Morgan (1970) mention that simple random sampling is the most basic among the probability sampling techniques, involves assembling a sample in such a way that each independent, same-size subset within a population is given an equal chance of becoming a subject. Researchers used simple random sampling based on this method that gives advantages when it comes to population based surveys.

## **4.2 Research Instrument**

The instrument or tool used to obtain information for this study is through a set of questionnaires. The questionnaire items were initially developed based on the extant literature. Expert opinions on draft version of the questionnaire were sought, first from colleagues with research and finance experience and subsequently from 10 practicing government servants (entrepreneurship agency) who were asked to participate in pre-testing the questionnaire. Sekaran (1992) stated that factor analysis is not required if the study is using established instruments and proven high validity value. The questionnaire is divided into five sections as indicated below (please refer to Appendix Table -1).

## **4.3 Data Analysis Methods**

Data are analyzed using the Statistical Package for Social Science (SPSS version 17). Descriptive statistics and inferential statistics have been used for the analysis presented in the data.

## **4.4 Descriptive Statistics**

Data analysis using these statistics will display the frequency, percentage and mean. These statistics also reflect the respondents' composition and demographic characteristics such as sex, age, marital status, academic qualification and others. All the analysis made by the researchers is based on research questions derived from the respondents. Mean scores will be used whether the variable is at high or low levels.

## **4.5 Statistical Inference**

Inferential statistics used in this study is the Pearson Correlation. The correlation test is to examine the overall hypothesis that involves the use of the correlation coefficient  $r$  to determine the relationship between aspects of awareness, control, education and training and entrepreneurial characteristics with demographic factors. Significance level set at 0.05 ( $p < 0.05$ ) and the significance level 0.01 ( $p < 0.01$ ) (Sekaran, 1992; Hair *et al.*, 2006).

## **4.6 Reliability Test**

The questionnaire used in this study is based on study by Thuaibah @ Suaibah *et al.* (2007). The reliability of this questionnaire was tested using Cronbach Alpha procedure based on internal consistency model. The closer the Alpha value to 1, it indicates a higher level of reliability. If the

Alpha value is less than 0.6 it may be assumed that the instrument used in the study has low reliability value. For a good level of reliability it has to be more than 0.06; according to Sekaran (1992) it can be accepted if the Alpha value is more than 0.7. Based on the reliability tests carried out by the researchers, the items used in every part of the questionnaire can be accepted because all the Alpha values are more than 0.6. Table 2 in Appendix illustrated the result of Alpha value obtained for the reliability tests every part B, C, D and E.

## **5. Findings**

### **5.1 Profile of Respondents**

The frequency distribution of respondents by gender found that both male and female respondents have a balanced number of 41 people each. Malays form the majority of respondents of 78 people (95.1%), 4 people (4.9%) is composed of others and none for Chinese and Indian respondents. The majority of respondents aged 31 to 40 years of 41 people (50%), while respondents aged 41 to 50 years are 22 people (26.8%); respondents aged 21 to 30 and 51 to 60 years respectively 15 people (18.3%) and 4 (4.9%). Sixty respondents (73.2%) respondents are married, while 22 (26.8%) respondents are single. Table 3 in Appendix presents the sample of respondents' profile in the study.

### **5.2 Entrepreneurship Cultural Awareness**

With regard to questions on level of awareness of entrepreneurial culture among employees of KOKITA, this section demonstrates the findings concerning factors on aspect of entrepreneurship cultural awareness. Interpretations of the questions are based on the mean score as shown in Table 4 (please refer to Appendix) based on Royse (2004). Mean score of 1 to 1.99 shows very low interpreter (VL), mean 2 to 2.99 is low (L), the mean score of 3 to 3.99 describes high interpretation (H) and the mean score 4 to 5 is very high interpretation (VH).

Based on Table 5 in Appendix, it can be inferred that there is awareness on entrepreneurial culture among employees of KOKITA. The majority of factors relating to aspects of entrepreneurship cultural awareness show that the mean score exceeds the value of 3.0. The awareness on item such as "ready to improve weaknesses that becomes barrier in achieving goals" has the highest mean score of 3.57, while item such as" willingness to establish close relationship with individual who

can help” and item on ”continuously strive to product themselves in high quality” respectively have their mean scores of 3.44 .

On the other hand, it is noted that there are four mean scores that are below the value of 3.0 which vary from 2.90-1.90. Those items includes ‘inviting friends to endeavour for improvement of life quality (2.90)”, “waiting for a command to act when faced with problems (2.30)”, “satisfied with present self-potential and accomplishments (2.24)”and “blaming others when faced with problem or failure (1.90)”.

At this point, based on interpretation of mean scores in Table 4, it can be concluded that the inherent cultural awareness of entrepreneurship among employees of KOKITA is at high level.

### **5.3 Mastery of Entrepreneurial Culture**

In relations to the questions on level of awareness of entrepreneurial culture among employees of KOKITA, this part presents the findings related to factors on the aspect of mastering the entrepreneurial culture.

Table 6 (please refer to Appendix) showed a mastery of entrepreneurial culture among employees of KOKITA. There are four factors on the aspect of mastering entrepreneurial culture with the mean scores exceed the value of 3.0. The factors are always strive and work hard for business growth (3.17), making notes on all business-related activities (3.06), use of information technology (IT) to research for information on competitor’s products (3.06) and expenditures are made in accordance to the needs of business and budget (3.01). However, majority of the factors is the aspect of entrepreneurial culture with the mean score below the set target value of 3.0 in business performance (2.93), use of information technology (IT) to advertise their products and business (2.91), well-managed business accounts (2.87), good understanding of customer’s needs (2.76), experience in business (2.54) and have the skills in their own businesses (2.39).

Based on the interpretation of mean scores in Table 6, this part concludes that inherent mastery of entrepreneurial culture among employees of the KOKITA is at a low level.

### **5.4 Education and Training Entrepreneurship**

In connection with the questions about the level of education and entrepreneurship training among employees of KOKITA, this section

shows findings relating to factors of education and entrepreneurship training. The majority of factors on education and entrepreneurship training shows the mean score below the 3.0 value (please refer to Appendix Table 7). The mean scores are 2.95, 2.87, 2.84, 2.80, 2.65 and 2.63, while there are only four mean scores that exceed the 3.0 value that are 3.23, 3.22, 3.07 and 3.01. Based on interpretation of mean scores in Table 1, this part concludes that entrepreneurial education and training inherent among employees of KOKITA is at low level, nevertheless.

### **5.5 Characteristics of Entrepreneurship**

With regard to the questions what are the characteristics of entrepreneurship among employees of KOKITA, this part presents the findings related to the characteristics of entrepreneurship. Based on Table 5 (please refer to Appendix), it appears that all the entrepreneurship features have the score mean that exceeds the value of 3.0. The highest score mean is 3.51 that refers to succeed in business one should dare to take risk, while reading about entrepreneurs and business personalities gives the lowest mean score of 3.02.

Based on interpretation of mean scores in Table 8, this part concludes that there are inherent characteristics of entrepreneurship among employees of KOKITA is at a high level.

### **5.6 Hypothesis Testing**

Pearson correlation analysis is employed in illustrating the relationship between independent variable (entrepreneurship cultural awareness, mastery of entrepreneurs culture, entrepreneurship education and training and characteristics of entrepreneurship) and dependent variable (demographic characteristic). Based on the Pearson correlation analysis, it is found that all independent variables are not significant related at  $p < 0.05$  with dependent variable (demographic characteristic). Thus all H1, H2, H3 and H4 in this study are not supported.

## **6. Limitation, Discussion and Conclusion**

We are in the opinion that the findings of this study have several limitations in terms of sample size, model and analysis. Therefore the results from this study must be interpreted with care. First, the sample size of 82 respondents KOKITA limits the generalisation of the results to all co-operative sectors. In addition, all the samples studied were from

KOKITA that reside in Malaysia. Generalisations to be made across foreign co-operative sectors should bear in mind the similarities and differences in cooperative structures and policies across the countries.

Though the research covers the subject on entrepreneurial culture from Islamic perspective, surprisingly the result of the study illustrated no difference either being Islamic or not. The sample of the study did not represent Islamic values even though they are Muslims. One may argue that, in reality material elements may also dilute Muslims from the Islamic teaching. At this point, we proposed that having Islamic values is not by virtue of name and so forth. The essential thing is having Islamic values embedded in the heart of the Muslims as being mentioned in the Qur'an:

*"Say: Truly, my prayer and my service of sacrifice, my life and my death, are (all) for Allah, the Cherisher of the Worlds: No partner has He: this am I commanded, and I am the first of those who bow to His Will" (Qur'an 6:162-163)*

Finally, this study may further investigate this gap to enhance our understanding on reasons for this phenomenon. This is pivotal for future direction of policy making by government agencies if Islamic entrepreneurial culture to be further enlightened and strengthened in Muslim community.

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Appendix**Figure 1: The Framework of Study****Independent Variable****Dependent Variable****Table 1: Research Instrument**

Parts	Types of Construct
Part A: Personal Information	Gender, Race, Age, Marital Status, Academic Qualification, Years of Service, Monthly Income and Family Relationships.
Part B: Entrepreneurship Cultural Awareness	A total of 18 questions to be answered by respondents. Some of the questions concern the awareness to explore new things, competition, and taking action, research, self-potential and so forth.
Part C: Mastery of Entrepreneurship Culture	This part consists of 10 questions which are related to the mastery of entrepreneurship culture. The questions are related to the skills in business, customer relations, information technology, accounts etc.
Part D: Entrepreneurship Education and Training	This section contains 10 questions. The questions are related to attending courses, seminars and business training, business networking among entrepreneurs, getting advice from government agencies etc.
Part E: Characteristics of Entrepreneurship	This section contains 15 questions. The questions are about taking risks, thinking of ideas that can be converted into business opportunities, engaging in business and entrepreneurial activities etc.

**Table 2: Reliability value of the questionnaire instrument**

Item	Alpha	Item Number
Part B: Entrepreneurship Cultural Awareness	0.915	18
Part C: Mastery of Entrepreneurship Culture	0.902	10
Part D: Entrepreneurship Education and Training	0.708	10
Part E: Characteristics of Entrepreneurship	0.834	15

**Table 3: Frequencies of Respondents Profile**

Profile	Number of samples	Percentage of samples (%)
<b>1. Gender</b>		
Male	41	50.0
Female	41	50.0
<b>2. Race</b>		
Malays	78	95.1
Chinese	0	0
Indian	0	0
Others	4	4.9
<b>3. Age (in years)</b>		
31-40	41	50.0
41-50	22	26.8
51-60	15	18.3
51-60	4	4.9
<b>4. Marital Status</b>		
Married	60	73.2
Single	22	26.8
<b>5. Academic Level</b>		
Secondary School (PMR, SPM, STPM)	15	18.3
College /University (Diploma, Bachelor Degree, Master Degree)	66	80.5
Other Qualifications	1	1.2

**6. Experience (in years)**

Less than 5	23	28.1
5-9	29	35.4
10-14	10	12.2
15-19	2	2.4
20- 24	6	7.3
25-29	11	13.4
30-34	0	0.0
More than 35	1	1.2

**7. Monthly Income (RM per month))**

Less than 1000	5	6.1
1001 – 1500	3	3.7
1501 – 2000	3	3.7
2001 – 2500	15	18.3
2501 – 3000	18	22.0
3001 – 3500	12	14.6
3501 – 4000	11	13.4
Above 4001	15	18.3

**8. Family Background**

Have family member as trader or entrepreneur	58	70.7
Do not have family member as trader or entrepreneur	24	29.3

**Table 4: Mean Score Interpretation**

Mean Score	Interpretation
1.00 to 1.99	Very Low (VL)
2.00 to 2.99	Low (L)
3.00 to 3.99	High (T)
4.00 to 5.00	Very High (VH)

**Table 5: Mean for Entrepreneurship Cultural Awareness Factors**

No.	Aspect of Entrepreneurship Cultural Awareness	Mean
1.	Ready to improve weaknesses that becomes barrier in achieving goals.	3.57
2.	Willing to establish close relationship with individual who can help.	3.44
3.	Continuously strive to product themselves in high quality.	3.44
4.	Strive for live strategizing and planning in order to achieve goals.	3.43
5.	Enduring obstacles and problem before enjoying success.	3.40
6.	Should ask and seek advice from an expert individuals on self-financial aspects.	3.38
7.	Research or analysis on any decision to be taken.	3.33
8.	Confident decision making in response to any challenge.	3.28
9.	Maximizing intellect strength in looking for and seizing opportunities.	3.27
10.	Controlling life direction in case of instability, changes and exposure to internal and external threats.	3.20
11.	Able to compete with existing competitors around.	3.17
12.	Strive for profit in any business ventures and willing to share the profits with others.	3.15
13.	Dare to explore and venture into new things that are rarely in pursuit by other people.	3.06
14.	Stern in taking action even to a friend or anybody with close relation.	3.01
15.	Inviting friends to endeavour for improvement of life quality.	2.90
16.	Waiting for a command to act when confronted with problems.	2.30
17.	Satisfied with present self-potential and accomplishments.	2.24
18.	Blaming others when faced with problem or failure.	1.90

**Table 6: Mean on Mastery of Entrepreneurial Culture Factors**

No.	Mastery of Entrepreneurial CultureAspects	Mean
1.	Always strive and work hard for business growth	3.17
2.	Make notes on all business-related activities	3.06
3.	Use of information technology (IT) to research for information on competitor's product	3.06
4.	Business expenses are made according to the needs and budgets	3.01

5.	Setting goals in business performance	2.93
6.	Use of information technology (IT) to advertise products and businesses	2.91
7.	Well-managed business accounts	2.87
8.	Good understanding of customers' needs	2.76
9.	Experience in business	2.54
10.	Have skills in their own businesses	2.39

**Table7: Mean for Education and Entrepreneursip Training Factors**

No.	Education and Entrepreneursip Training Aspects	Mean
1.	Habitual readings on entrepreneurship to enrich business knowledge.	3.23
2.	Reference to source or experienced confidants in business financial management.	3.22
3.	Attending courses, seminars and training to improveskills in managing a business.	3.07
4.	Regular conduct on business practices such as preparing budgets, cashflows and stocks.	3:01
5.	Following programs on the entrepreneurial and business world in mass media.	2.95
6.	Have effective marketing strategies in developingbusiness products	2.87
7.	Attend courses related to knowledge on establishing relation and communicating effectively with customers.	2.84
8.	Have a business networking with other entrepreneurs to allow for mutual helping in business.	2.80
9.	Getting advice from government and other agencies in business matters.	2.65
10.	Getting assistance from other parties such as the government and professional bodies	2.63

**Table 8: Mean for Characteristics of Entrepreneurship**

No.	Characteristics of Entrepreneurship	Mean
1.	Believe that to succeed in business one should dare to take risk.	3.51
2.	Believe that a risk-taker will get a lot of entrepreneurship Opportunities	3.40
3.	Willing to venture into new things for self-improvement.	3.34
4.	Enjoy working in a constantly changing environment.	3.28

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| 5.  | Feeling satisfied one succeeded in taking risk for profits.                                      | 3.26 |
| 6.  | Getting overly excited when thinking of new ideas for business plan.                             | 3.23 |
| 7.  | Enjoy having discussion on business and entrepreneurship issues with co-workers.                 | 3.18 |
| 8.  | Enjoy searching for business related information in leisure time.                                | 3.18 |
| 9.  | Willing to take the risk of starting a new business using the concept of good business.          | 3.17 |
| 10. | Love looking for ideas that can be converted into business opportunity.                          | 3.16 |
| 11. | Like to follow the development of business world in mass media.                                  | 3.12 |
| 12. | Like to endeavour on something with manageable risk.   | 3.11 |
| 13. | Like to involve in business and entrepreneur activity  | 3.10 |
| 14. | Like to refer to various information updates in decision making though uncertain of its sources. | 3.07 |
| 15. | Love reading about entrepreneurs and business personalities.                                     | 3.02 |

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