EXAMINING THE THEMES OF RELATIONSHIP BETWEEN ENTREPRENEUR’S DISCIPLINE FACTOR ACCORDING TO THE QURAN AND THE ACHIEVEMENT OF SUCCESSFUL MUSLIM ENTREPRENEURS IN MALAYSIA

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Abstract- Discipline is one of the major contributing factors in order to be successful in entrepreneurship. Discipline in entrepreneurship refers to a system which has been set by an entrepreneur in managing their business and followed by a significant effort in order to achieve their missions and goals, based on the system (Muhammad Jusoh, 1982). For Muslim entrepreneurs, the system must not violate the Islamic Law. Discipline of an entrepreneur is closely related to their excellent time and financial management (Danial Zainal Abidin, 2009). Meanwhile, the entrepreneur’s discipline factor according to the Quran including discipline in their time management, avoiding procrastination, discipline in financial management of the business and avoiding unnecessary expenditure. Therefore, this research is going to analyze the themes of relationship between entrepreneur’s discipline factor according to Quran and the achievement of Muslim entrepreneurs. The research data is obtained by interviewing ten successful Muslim entrepreneurs in Malaysia. Results of this research concluded that there are the themes of relationship between the entrepreneur’s discipline factor according to the Quran and the success of Muslim entrepreneurs in Malaysia.

Keywords- Discipline; Quran; goals; achievement; Muslim entrepreneur.

I. INTRODUCTION

Entrepreneurship is a field which requires a high level of commitment. An excellent achievement in business will be rewarded with an abundance of sustenance and will be blessed with the glory of Allah SWT (Adnan Alias, 2002). Individuals who involved in entrepreneurship are required to have high level of discipline to ensure their business will always be on the satisfactory level. According to Danial Zainal Abidin (2009), among many work disciplines that an entrepreneur has to abide is to spend their time wisely and an effective way of managing time as an entrepreneur is to have a detailed plan of action, determine a clear goal or objective and to prioritize their work. In addition, an entrepreneur must have a high level of self-discipline in completing their task and does not procrastinate.

A high level of focus and discipline in time management and finance will result in a successful business. Thus, the objective of this paper is to understand the influence of discipline from the perspective of the Quran towards the achievements of successful Muslim entrepreneurs in Malaysia.

II. DISCIPLINE ACCORDING TO THE QURAN

According to Ahmad Sarji (1992), discipline is closely related to an excellent working culture which involves time management and task management. The importance of discipline to an entrepreneur will affect the business achievements positively. In this paper, the researcher will be focusing more on four discipline factors according to the Quran. The explanation are as follow:

A. Discipline In Time Management

An excellent time management plays an important role in an entrepreneur’s life because it can help to achieve the desired business goals. Islam emphasizes on the importance of time management because almost everything that is done by the Muslims are mainly based on time. Allah SWT explains the importance of the value of times towards a man in order to gain success in this world and hereafter, as mentioned in his decree:

‘By time. Indeed, mankind is in loss. Except for those who have believe and done righteous deeds and advised each other to truth and advised each other to patience.’

(Al-Asr: 1-3)

The verse mentioned above shows the importance of time management for the Muslims who want to be successful especially the Muslim entrepreneurs. In order to manage time effectively, one has to determine his goals, identify and list down the priority of the importance which has to be done in advance (Nadhirah Aznan, 2014)

B. Discipline In Preventing Procrastination

Preventing procrastination is one of the discipline which is necessary for an entrepreneur. An entrepreneur must not delay on their work or task at will without any valid reasons. This will bring bad reputation to the entrepreneurs if they are not able to complete their task in the allocated time given to them. Allah SWT mentioned in the Quran:
‘And that there is not for man except that (good) for which he strives.
(Al-Najm: 39)

The verse mentioned above shows that an individual will only be able to reap the reward of what he sows. Thus, it is very unlikely for an entrepreneur to be successful in his business if he tends to delay on his works. The more commitment an entrepreneur gives towards his business, the more rewards or success that he will achieve. As Allah SWT had mentioned:

‘And for all are degrees from what they have done. And your Lord in not unaware of what they do.’
(Al-An’am: 132)

The verse mentioned above proves that an entrepreneur will gain success appropriate with the effort and commitment given towards the business.

C. Discipline In The Business Financial Management

Financial management is very important for an entrepreneur. This is because the success of a business depends on the excellent and systematic financial management of the company. The importance of managing the finance has been explained in the Quran as follows:

‘(Yusuf) said, “You will for seven years consecutively; and what you harvest leaves in its spikes, except a little from which you will eat. Then will come after that seven difficult (years) which will consume what you saved for them, except a little from which you will store.”
(Yusuf: 47-48)

According to Islamic perspective, a good financial management will ensure the comfort and pleasure of living in this world. For an entrepreneur, an excellent financial management will allow their business to grow and gain profit.

D. Discipline In Avoiding Unnecessary Expenditure

Wastage is a trait that belongs to the nature of extravagance and excesses (Yusuf al-Qaradawi, 1999). This negative trait has already been severely restricted by Allah SWT, according to the Quran:

‘... and do not spend wastefully. Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord ungrateful.’
(Al-Israa’: 26-27)

A Muslim entrepreneur should try and avoid wastage because this will bring the wrath of Allah SWT. According to Surathman Kastin Hasan (2002), among many types of wastage that are most commonly done by humans is spending unnecessarily towards immorality, becoming boastful and wasteful spending and also in excesses. Hence, a Muslim entrepreneur must be smart and rational in spending his wealth so that he will never transgress the Islamic Law.

III. RESEARCH METHODOLOGY

This research used a qualitative method by interviewing ten successful Muslim entrepreneurs in Malaysia. The standard of measure for the achievements of Muslim entrepreneurs from the material aspect is similar to the Non-Muslim entrepreneurs. It is measured based on their success in their own business, including the business managed for more than five years (Brockhaus, R.H 1980), own an achievement from the qualitative aspects, for instance the addition of workforces, owning fixed assets and net assets, and paid-up capital increased business (Mohd Rosli Mohamad, 2003). Since this research involved surveying the perception of successful Muslim entrepreneurs towards their achievements in entrepreneurship and the influence of discipline factor towards their achievements in entrepreneurship, thus the non-probability sampling method was chosen because it is believed that the research finding would represent the objective of a research related to the phenomenon to be studied. The researcher has interviewed several entrepreneurs in order to gain as much important information as possible to know in depth about the theme appreciation of the discipline factor according to the Quran as outlined in this study. By interviewing the successful entrepreneurs, it will provide a clearer picture about the themes studied. The result of the interviews will be analysed to identify the entrepreneurs’ profile, their achievements in the entrepreneurship activities, and also the relationship between the effect of discipline factor according to the Quran and the achievements of the entrepreneurs.

This paper used the semi-structured interview method because this method is flexible and it allows the respondents to elaborate more on the questions from the researcher (Burn, 1995). In addition to that, this method is suitable because the experience and the background of the respondents vary from one another and their perception on the discipline factor also differ (Merriam, 1998). The result of the analysis from the interview about the concept of the theme will be compiled in a complete report which contained the result of the research in a qualitative form.

IV. RESEARCH FINDINGS

In order to simplify the analysis process, the usage of code E1 until E10 was implemented in order to substitute the name of the respondents. The number of the respondents is 10 people which is considered...
as adequate for the research purpose. On the other hand, the selection process of the respondents are based of the willingness of the entrepreneurs to participate in this research.

A. Muslim Entrepreneurs Profile
All of the entrepreneurs who were interviewed are male. Majority of them (80%) are successful entrepreneurs between the ages of 41 to 50 years old. All of the respondents are married. In terms of education level, majority of them (90%) has a bachelor degree diploma.

B. The Achievements Of Muslim Entrepreneurs In Malaysia
Meanwhile, in terms of business background, majority of the successful entrepreneurs (70%) are those who have done a business for at least 10 years. 50 percent of them are involved in retailing services and 20 percent of them own more than one business. All of the entrepreneurs founded their own business and majority of them (70%) used their own savings to do business. Majority of the entrepreneurs (60%) marketed their products or services both locally and abroad. Meanwhile, majority of the entrepreneurs (80%) own business assets of RM10 millions to RM100 millions.

C. Analysis Of The Themes
The analysis of the themes developed in this study is based on the interviews between the researcher and Muslim entrepreneurs. There are four elements in this research which are the discipline in time management, discipline in preventing procrastination, discipline in financial management of the business and discipline to avoid unnecessary wastage. The descriptions on the analysis of the theme of discipline are as follow:

I Discipline In Time Management
The finding from the interviews with the respondents shows that as many as six entrepreneurs mentioned that spending time wisely is very important in order to be successful in entrepreneurship. This statement is supported by a few statements from the respondents, as mentioned by the first respondent below:
‘… an entrepreneur must always have some self-discipline. Time is gold because it is the heart and soul of our business…’

(Interview 1, E1)

Another entrepreneur who was also interviewed confessed that his time is mostly spent for business purposes only:
‘… as an entrepreneur, we should be focused in doing our task. I don’t play golf or involve in politics. I only spend my time in the office and at home. I don’t have time to hang out with friends…’

(Interview 2, E2)

According to the third entrepreneur, discipline is a must in order to be a successful entrepreneur. Although entrepreneurs are usually self-employed, they should not be going in and out of the office as they please. The statement by the third respondent is supported by the fourth respondent saying:
‘… it is very difficult to be successful if we do not have self-discipline. I am someone who is very discipline in doing my work. For instance, although my office opens at 9 a.m., I usually arrive at the office at 8 a.m.’

(Interview 4, E4)

Also, according to the ninth entrepreneur, discipline is closely related to time management. Even though an entrepreneur is always busy with his business, he should be able to divide his time properly between worshipping God, spending time with his family, friends and the community. As stated by the tenth correspondent:
‘… performing prayers five times a day itself is a discipline for Muslims. For example, the fajar prayer is at 5.30 a.m. until 7.00 a.m. So, we have to pray during those period allocated to us. We cannot perform fajar prayer at 8.00 a.m. or at 12 noon…’

(Interview 10, E10)

The time management of a few successful entrepreneurs clearly shows that a successful entrepreneur should spend his time properly in order to be successful in his business. The finding of this study supports the statement made by Danial Zainal Abidin (2009) which stating that a successful entrepreneur should be able to use his time properly. Furthermore, he also mentioned that, an effective time management for an entrepreneur is to plan in detail, decide the goals and to prioritize the works.

II Discipline In Preventing Procrastination
The success of a business depends on the attitude of the entrepreneur himself. If the entrepreneur is disciplined, cautious, careful and does not procrastinate, there will be no problems regarding keeping promises and completing the necessary work which may eventually bring bad reputation to the entrepreneur. Among other things that entrepreneurs should avoid is being late to meet the customers. The fifth entrepreneur said that:
‘… if you have promised the customer to meet up at 3 p.m., be there before 3 p.m. Avoid coming at 4 p.m. or make last minute cancellations. If these things keep happening, the business will not be going anywhere…’

(Interview 5, E5)

Apart from keeping promises, entrepreneurs should also complete their work on time. As mentioned by the sixth respondent:
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‘... the business that I do relies heavily on deadlines. If there is no discipline, it would be very difficult to complete the works on time. If the works are not completed on time, we will experience losses. That is why discipline is extremely important in doing business...’

(Interview 6, E6)

Meanwhile, the seventh entrepreneur stated that in order an entrepreneur to be able to complete his work on time, he should plan out the work properly and should not delay his work as he pleases. This is supported by the eighth respondent who stated the importance of keeping promises for an entrepreneur:

‘...a Muslim entrepreneur should always be disciplined... if we have made a promise, we must be committed to keep it.’

(Interview 7, E7)

The four respondents who were interviewed said that avoiding procrastination and completing work on time are very important things that must be emphasized by entrepreneurs. This study has supported the research done by Wan Sabri (2001) who found that customers are happier to deal with entrepreneurs who are committed, able to keep their promises and able to complete their work on time.

### III Discipline In Financial Management Of A Business

One of the most important factors in order to be successful in business is to manage the company’s finance well. Based on the opinion given by the seventh entrepreneur, although they can be considered successful, they have never spent the money as they please:

‘... although the company has a lot of money, as an entrepreneur, we cannot spend those money as we please and use it for personal purposes. Even though this business is mine, I only spend for personal purposes using the salary I got from the business...’

(Interview 7, E7)

The statement made by the respondent above supports the study by Luisser (2005), who discovered the critical factor of the success of an entrepreneur, which is the self-discipline in managing the finance of the business by recording and controlling the cash flow of the company. An entrepreneur should take control of the cash flow of the company and not use the money for personal purposes. In addition to that, the statement above also supports the research by Zaimah Ramli (2010) who found borrowers who are undisciplined with financial management, less concerned with the matters related to the finance, did not make a note of the expenses and mixed their personal activities using the money loans from Amanah Ikhtiar Malaysia (AIM) make them less capable of achieving financial freedom.

### IV Discipline In Avoiding Wastage

Wastage is the excessive spending that will give harm to oneself, religion and the country. According to Imam Al-Ghazali (1983), some types of wastage which are usually done by the society nowadays are decorating their homes with worldly decorations and spending too much time and money to decorate, too much and wide variety of food and people spend time to finish the food, expensive clothing which make the wearer to feel proud and arrogant. Based on the view from the tenth entrepreneur, an entrepreneur should not succumb to the desires while shopping:

‘... in this matter, we must control our desires, not the other way round. For example, do not waste your food or buy food excessively. Although we are able to buy an expensive watch, but we can just buy a cheaper one. Rather than spending our money buying luxury things, we should use it to help those who are less fortunate. Islam teaches us to live moderately...’

(Interview 10, E10)

Moreover, an entrepreneur should know how to spend the company profit as mentioned by the second entrepreneur:

‘...if we have small profit, just spend a little. Do not spend more than we have. For example, if we have a 4 cent profit from selling newspapers, we cannot spend RM4...’

(Interview 2, E2)

The statement above supports the opinion made by Ahmad Sarji (1992), who said that spending wealth appropriately and not wasting is a main characteristic of excellent work culture.

### CONCLUSION

Based on the discussion above, there are significant relationship between discipline factors according to the Quran and the achievements of Muslim entrepreneurs in Malaysia. This study proves that discipline is one of the most important factors to be successful in entrepreneurship. Without any knowledge or practices of discipline among entrepreneurs who are involved in any businesses, the managed business will never be able to grow and eventually will suffer terrible losses. This research also prove that Quran has provided the rules for those who are getting involved with entrepreneurship.

### REFERENCE


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