

To What Extent Do The Entrepreneur's Key Success Factor Influence The Muslim Entrepreneur From The Islamic Perspective ? A Study on Muslim Beauty Entrepreneur's in Selangor

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Abstract

Today's phenomenon reveals that many women give priority to appearance and personal beauty. There are variety of ways that is taken by women to look strikingly good-looking which includes visiting beauty centers such as spas and saloons. Realizing such dependencies of women towards beauty products and services, some Islamic entrepreneurs has seize the opportunity to be involved in business activity based on this beauty concept. These includes producing beauty products, selling beauty products as well as running a treatment salon and spa to fulfill current demand which is growing day by day. This study is aimed to observe the entrepreneur's success factor according to Islamic perspective by focusing on Islamic entrepreneurs who are involved the beauty industry in Selangor state. This research is made in descriptive form and the instrument method is via interviews and ethnographic study. Interview questions were developed and modified by the researcher. Respondents selected were Islamic entrepreneurs who have been in the industry for more than five year and have been successful in the beauty business. The variable that applies in this study was the entrepreneur's success factor which encompasses individual factor, business management and other supporting factors. Individual factor include motivation, education, experience, personality and attitude. Business management factor, on the other hand are capital, net marketing, financial management, products, competition, clever to take opportunity, have a business plan, human resource management and time management, while supporting factors includes the education system, social and government support. The success of an Islamic entrepreneur is also measured from profit aspects of management achieved - whether it is meant for personal interest, or to fulfilled the responsibility towards Allah and fellow human beings. In depth study further revealed that individual factors, namely motivation, personality, experience, and well-rounded training in beauty area plays a main factor in becoming a successful beauty entrepreneur. Apart from that, contributing factors that assist to an entrepreneur's success, from the business management factors are financial management, risk management and product quality. Profit obtained by successful entrepreneur were to fulfill the responsibility to religion and community too. In conclusion, Islamic entrepreneurs who are involve in the beauty industry, are not only required to have success factors based on Islamic religious laws, but in fact the management from profit aspects also need to be sure that they have contribution to oneself, family, religion, society and their country.

Keywords: *Islamic, beauty's entrepreneur, key success factor, business, management*

Introduction

Today women are very much different than earlier times those women. Most of career women today really emphasizes on appearance, health as well as pleasant personality. Women's care today start from the root of the

hair, to the tip of their toes. Islamic does not forbid women to beautify themselves, but it must be moderate and does not exceed Islamic limits. Therefore, the emergence of beauty centers seemed appropriate enough to fulfill women's need to always look good, smart and elegant. In Malaysia, especially in the state of Selangor, the amount of beauty entrepreneurs seemed to increase on a daily basis. This phenomenon happens because most career women would use the service as well as the products of a beauty center. To succeed as an entrepreneur in beauty industry is not an easy as there are many hurdles and obstacles that needs to be overcome. For Islamic entrepreneurs who are involved in this industry, it is essential that they ensure all products and services offered meets the Muslims needs. For instance, Islamic entrepreneurs should give the assurance that the treatment saloon or spa is closed and hidden from the non-Muhrim's view, they must further ensure all their employees are women and that those products offered to their clients are legitimate and halal products.

The issue that the research tries to cover is whether the entrepreneur's key success factors from the Islamic perspective assisted the entrepreneur's success in the beauty industry. To respond to the issue would mean to take into consideration the individual factor, which comprises of motivation, personality, experience. Whilst the business management factor encompasses financial and well as risk management as well as marketing. Apart from that, the entrepreneur's profit management approach also contributes to its success in the beauty industry. Therefore, the purpose of this research is to identify and discuss the important factors that lead to Islamic entrepreneur's success in the beauty industry and to determine how far the profit that they gained is geared towards Islamic direction.

Literature Review

Entrepreneur

There are various views on the definition of an entrepreneur. According to Zimmere and Sacrborough (1998), an entrepreneur is an individual who creates new businesses, mitigate risk and uncertainty in order to make profit from the opportunities and resources available within its reach. Mohd Asri (1999), on the other hand, defines entrepreneur as a group of people with new ideas, who possesses high level of creativity and resourcefulness, and who are willing to risk losing their own assets and belongings by venturing into the business and works hard to built up their business growth. In the meantime, Ab Aziz (2003)'s elucidates that the general perception on an entrepreneur means associating it to success, luxury and opulence – all those that could not have been possible without having gone through the various obstacles, difficulty and challenges.

Only individuals who are really bold, brave and determined would be able to overcome these obstacle. Individuals who have such attributes would then be qualified to be called an entrepreneur.

Islamic entrepreneur

Islamic entrepreneurs are Muslims who carry out their entrepreneurial activities which are link to faith, Islamic law and also moral. Akidah is the belief that all assets given by Allah belongs to Him, while Syariah is a way to carry out business management while still obeying the guides and performing duties to Allah. Islamic law on the other hand is as road or way for sociology among Allah and also human in business management. Akhlak, i.e, Moral, on the other hand, is the entrepreneur's attitude towards oneself, family and society. All three elements are important and should progress concurrently to achieve success in Islamic entrepreneurial (Sarimah Hanim Aman Shah, Abdul Rashid Mohd Ali:2008)

According to Suhaili Sarif (2005), entrepreneurs are those who are able to care for themselves from causing damage in any ways, be it physically or spiritually. The Al-Quran and Sunnah should not only be read as a legal resources for Muslims, but it should also be able to guide them as well, provided there is perseverance, resourcefulness to seek opportunity and being brave enough to take on risks.

Among the objectives delineated by Suhaili on Islamic entrepreneur is that there would be clear direction on what is to be implemented and achieved, to realize the need to increase business management quality through information, to be vigilant and careful in executing business management, to be sensitive enough to ensure that the

business does not violate Allah's laws, to be genuinely sincere in scrutinizing the quantity and quality process and to continuously learn and increase their communication skills.

While Mohammad Noorizzudin Nooh and Hisham Sabri (2005) define entrepreneur Islamic as those amongst Muslims who carries out their business with Halal, i.e., legitimate products. Apart from that they also are tied to Syariah's ethical Islamic law which must be obeyed as guided by Al-Quran and Sunnah. They added that there isn't necessary to create an ideology or new Islamic entrepreneur system as the existing entrepreneur theory founded by eastern thinkers can make actually as support the Islamic entrepreneur acculturation system based on the real Islamic faith. On top of that, Hisham bin Sabri and Zulkifli Hassan (2005) have made comparison difference between capitalist entrepreneur, socialist and Islamic. According to him, from a capitalist's point of view, an entrepreneurial activity is purely based on profitability, with no regard to humanistic values, whereas from a socialist's aspect, it is aimed to fulfilled social responsibility. However, the Islamic entrepreneur objective is to combine two objective element of the capitalist and the socialist, which is to gain profits and fulfilling social responsibility, all of these with Allah's blessings. Entrepreneurship through this monotheism concept was nourished by Prophet Muhammad to a friend, i.e., Saidina Othman bin Affan who understood the concept and sacrificed his wealth in promoting Islam

Another observation was made by Fadilah Kamsah and Muhammad Zakaria (2008) in their book *Langkah Bijak Usahawan Terbilang (Smart Steps By Successful Entrepreneur)* that regards the faith principle or monotheism as the main core that can bond an entrepreneur's relationship with the God that created him, gave him good fortune and who controls all his life activities. Shariah, on the other hand, takes into account the legislation and Muamalah procedure for entrepreneur individual to communicate with other people whether at home, in the office, in meetings or during decision making. An Islamic entrepreneur must always obey the legislation knowledge and Islamic procedure in the approved manner by not practicing riba, i.e, usury, does not lie and deceive their customers, does not oppress other people, does not manipulate with the calculation and measurement, performs the hajj, settling debt and does not defer with the contracted agreement. They further added that an entrepreneur should possess admirable qualities that reflect their behavior, such as like honesty, sincerity, trustworthy, helpful, responsible to society, sincere and so on. These attributes is termed as admirable in nature.

Islamic perspective on entrepreneur key success factors

Each individuals involved with entrepreneurship needs to possess key success factors to achieve success in the field that they embark on. Islamic entrepreneur's success refers to an individual who engages in entrepreneurial activity not only to gain business profit in the current, existing world but to also invest part of the profit from assets in the afterworld.

According to Wan Sabri (2001), entrepreneur's key success factor is divided into three portion, which are business management, individual factor and other supporting factors. Individual factor of entrepreneur includes motivation factor, education, family background, personality, attitude, creativity, as well as experience. Management factor, on the other hand, are capital factor, marketing, risk management, financial management, products, competition, prospects, business plans, human resource management and time management. A part from that, other supporting factors according to Ilhaamie Abdul Ghani Azmi (2009) comprises of the education system, social support, financial aid from the banking industry and government's assistance.

a) Individual factor

From the Islamic perspective, among individual's factors that lead to entrepreneur's success is the motivation factor, originating with right intention to develop oneself, family, religion, society and country. Intention is an important element that distinguishes between common practice and religious worship. This case is clearly stated in the following Hadith:

From Umar Ibn al-Khatib, upon hearing Rasulullah SAW decree : Indeed each human occur is based on intention. And reward for each those people perform good deeds given suitable by what is in their intention ...

According to Nor'Azzah Kamri (2009), in the business context, sincere intention to find legitimate income in order to meet religion's requirement can be counted as ibadah i.e., worship to Allah. If a business which gains profits, it is reward in the current, existing world, while a business experienced loss, good consideration will be received in afterworld later.

There is study-conducted to study the interrelationship between demographic variable with the success in entrepreneurial field. Research by Thuaibah bt Abu Bakar (2007), found that education is fundamental in order to be a successful businessman. This is because those with high education level are more initiative, quick-witted and wise in making decision as they have a wider views on certain matters.

These attributes will therefore create a professional and competitive entrepreneur. In view of this, the Selangor Zakat Board in Malaysia organizes entrepreneurship course for Islamic entrepreneurs. This course is aimed to give a better understanding on the features, opportunity, and challenges in entrepreneurship and the means of providing business plan (Mohd Abdul Wahab Fatoni, Ahmad Sufyan, Adibah Hasanah, Norhalyani:2009)

Family background factor is to determine whether an individual thought would be affected if they come from a business family background or not. (Lee, 1997). Some entrepreneur may have been instilled with entrepreneur spirit when were still a child. The children's experience that made them work hard, to be diligent and independent has an positive affect that eventually made them more inclined towards entrepreneurship as they have obtained the attributes at an earlier age. The prophet Muhammad (PBUH) would be a good example as he has been trained be an entrepreneur since childhood. As he was an orphan, he worked hard to fight off poverty by being goats' shepherd and eventually following his uncle to do trading from Syam to Madinah. Experience that he gained in his earlier life made him a successful entrepreneur ultimately.

Abdul Aziz Yusoff (2009) commented that an entrepreneur's personality will affect how they act, how they deal with situation and their readiness to take risk and overcome uncertainty.

Mohd. Fadzilah Kamsah and Muhammad Zakaria (2008) deduce that in order to be a successful Islamic entrepreneur, they should possess 17 personality traits, which are - enthusiastic and high confidence level, the ability to foresee the future, capability to work hard, having positive thoughts, bold and brave in making decisions, optimistic behavior, able to brilliantly strategize, dare to take risk, produce continuum business venture force, self-employed, having high leadership ability, ready to accept responsibility, reward oriented, excellence oriented, organization enthusiastically, profit oriented and god-fearing to Allah.

Apart from that, attitude is also one of the factors which that may propelled one's success as an entrepreneur. According to Mohd Fadilah Kamsah (2008) and Wan Mohd Nazif (2007) Islamic entrepreneur's attitude fall into two categories, namely attitude on oneself and attitude towards customer. Attitude to oneself are honest, sincere, disciplined, systematic, willing to work overtime, having natural talent, love to the business world, unselfish and conforming to Allah's bidding. Whereas attitude towards customer are – being generous with smiling, willing to listen to customer's criticism, does not grumble, uses good words, compromises with customer, knowing regular and premier customer, providing choice to clients, does not practice favoritism, select love, always say thank you, patient with customer and giving souvenir to customers

Creativity plays a vital part in an Islamic entrepreneur's success factor. According To Nor 'Azzah Kamri (2009) although creativity was not mentioned specifically in the Al-Quran, there are verses in the AL-Quran which encourages human beings to be good. As evidence in the following Allah decree which means:

For Allah does not changes anything to a race until they make the changes themselves

(Al-Ra'd:11)

Islamic entrepreneur activity to increase creativity must not violate Islamic law limits and that the outcome should benefit the society in return.

b) Business Management factor

Financing, or capital is an important tool to start a business. According to Ab.Mumin and Nor Azzah Kamri (2009), at the start of a business level, most entrepreneurs would face limited capital problem. In view of this, they had to utilize their own financial resource as best as possible. There were circumstances where entrepreneurs had to push aside their personal / family interest, and revert to using their nest egg, or even required to sell their assets, while some entrepreneur had to borrow from banks, agency and other institution.

The next key success factor is marketing. According to Wan Mohd Nazif and Fadzilah Ibrahim (2007) there are various means to market a products. Among marketing approach that could be taken are - promoting of businesses via house to house, advertising of products through mass media, distributing poster within residential neighborhood, providing and distributing business card to acquaintances when attending course or seminar, advertising through adhesive glued in hot spots, promotion through pamphlet delivery, producing calendar for society's use, conducting seminars, create advertisement by sponsoring magazine publishing, using the internet as a channel, have an open house, mouth-to-mouth promotion and to be involved with society works.

From the business perspective, risk is defined as incident or any matter that may happen and has the potential in causing negative impact to businesses (Ashadi Zain:2008). Risks that may be faced by an entrepreneur includes insufficient capital, shortage of cash flow, debt, being cheated on, financial record that was not properly organized, risk of being thrift, a decline in performance and risk with business partner. A risk management study by Ashadi on a business managed by Saidatina Khadijah revealed that he took the following approach with his business, which is identifying, analyzing, planning how to manage the process, monitoring the appearance of risk and finally to manage the risk .

The next management factor is financial management. An entrepreneur must have accounting records to record each financial transaction in his businesses on a daily basis. An organized and systematic financial management would ensure an entrepreneur of its profits and loss of its business. In Islam, the monetary profit is the motivational factor, the reason why human wants to acquire it. The following Allah decree means:

Decorated to mankind : liking to desirableness things passion, namely women and children, abundance of property from gold and silver, marked and trained pet horse and livestock animals and crop gardens. All these were life's comfort in the world and (remember), besides Allah there is a place to return which is just as good (which is heaven)

(al-Imran:14)

Humans will always want more than they need. If they proceed to fulfill their unlimited wants, they will eventually harm themselves. (Ahmad Sufyan Che Abdullah, Mohd Abd Wahab Fatoni Mohd Balwi and Suhaili Sarif:2009) A successful entrepreneur should spend the profit wisely – some should be kept for savings, some to be spent for own needs, to purchase stock, to settle debts and to purchase asset.

Generally, the quality of a product will reflect an entrepreneur's ability to satisfy customer's requirement from the point of product generation to the service offered. Islamic entrepreneur should always ensure that every product and services offered would benefit consumers and is not harmful to the soul, mind, generation and religion (Nor 'Azzah Kamri:2009). For example, beauty entrepreneur needs be certain that products issued or sold to clients is halal i.e., legitimate and do not harm the customers in any way. Therefore, they need do research on whether the products approved are being endorsed by the Ministry of Health or by the *Jabatan Malaysia Islamic Religion (JAKIM)* (Department of Malaysian Islamic Religion)

Every entrepreneur that ventures into the business industry can't escape from competition. Wan Sabri (2001) explained that competition in businesses must be viewed as a positive element. Islamic entrepreneur should not

view competitor as a threat or use any inappropriate methods to overpower their competitors. It is the competitor's presence in the business industry that would encourage an entrepreneur to be more creative and innovative to satisfy its customer.

Most entrepreneurs would consider their success element and use the available opportunity to expand and intensify their success level in order to be exceptional and superior. Thuaibah bt Abu Bakar (2007) say that entrepreneur success is dependent on recognizing the opportunity and a firm full act that ultimately leads to a more effective work, having a vision and creativity to translate the idea into business so that produce profit.

Successful entrepreneur tends to have proper and detailed planning to success. Strategic planning will create a orderly and solid action. As evidence in the following Allah decree which means :-

Its like a strong building.

(as-Saf:4)

Therefore, successful entrepreneur should have an arranged and systematic planning plan. An proper plan should include both short and long terms planning. Entrepreneurs' need to ensure that their business objective is achieved every year (Abdul Aziz Yussof: 2000)

Islamic perspective view on human resource management emphasizes on '*Amal Jama'iy*' it's mean concept of teamwork. This practice is really encouraged in Islam because it gives positive implication. This practice includes idea sharing, work motivation among group members, work skills development and understanding. Entrepreneurs and its staff needs to realize that they could not do the job alone, in fact, both parties complements one another (Nor 'Azzah Kamri). As an entrepreneur who owns their own business, they need to look after their staff welfare and compensate them with the appropriate pay wages, reward them with prize or bonuses as well as providing them with free medical cost.

An entrepreneur that manages its time strategically indicate that they have a strong self discipline that further reflect they are sensitive and able to act fast on what is most important and major. According To Abdul Aziz Yusoff (2000) there are four ways manage time effectively for an entrepreneur, namely desk management, calendar management, file management and book management daily. Desk management is a space for entrepreneurs to write, read and separating out the material needed for variety of tasks, keeping writing equipment, file management, letter classification and working paper. Calendar management, on the other hand, is where the entrepreneur updates daily calendar with regards to business appointments and discussions. File management is a away to organized its desk accordingly while regular usage of a daily log book will remind important things that an entrepreneur needs to keep track on. According to a study by Wan Sabri (2001) time management for Islamic entrepreneur is where an entrepreneur would divide his time equally amongst the business, family and social responsibility.

c) Supporting Factors

Entrepreneurship education must be initiated from the families. According to Ab Mumin Abd Ghani and Suhaili Shariff (2009)'s research, it was found that parents would actually influenced their children's attitude on whether they are keen to venture in the entrepreneurial field or not. Formal education in school also acts a stimulus which may propelled individuals to be involved in entrepreneurship as it is being teach in classroom as well as part of open days activities held in school.

Successful entrepreneur need to bring themselves closer to society to fulfill its social responsibility. Apart from material aid that covers cover zakat and charity, entrepreneurs could also contribute their energy and ideas in improving social standard of living society. This noble activity will open society's eyes that entrepreneur group is to be reckoned with and authorized.

There are also successful entrepreneurs obtains help and loan from the banks. For example, an entrepreneur in Malaysia is able to obtain bank financing based on Syariah principle. Local banks that assist Islamic entrepreneur includes Bank Rakyat, Agrobank, Bank Islam Malaysia Berhad, Bank Muamalat Malaysia Berhad, Maybank Islamic Berhad and also CIMB ISLAMIC bank. (Ab.Mumin Abd. Ghani and Nor'Azzah Kamri:2009)

Malaysian government always give support and guidance to entrepreneurs in various fields. Various agencies have been spawned to back this effort, such as *Kementerian Pembangunan Usahawan dan Koperasi* (Ministry of Entrepreneurial and Cooperative Development), MARA, MARDI, PERNAS and several other agencies. This agencies supports entrepreneur in terms of financial, marketing effort, technology expertise and a few other training (Abdul Aziz Mahmud:1981)

Entrepreneur success achievement in Islamic perspective

A successful Islamic entrepreneur will use all profit achieved that will benefit others. According to Wan Sabri (2001) an Islamic entrepreneur must ensure that the property and asset acquired is spent for own good while carrying out their responsibility towards Allah and fellow human beings concurrently.

a) Wealth Management

Too many property ownership is a test of the property owner faith's

From one Hadith : Amru Ibn Al-ash tells, Rasulullah SAW decree that:

as good as property is that of in pious persons ' hand

(Riwayat Ahmad)

This hadith explain to us that property possession by pious persons is the best and blessed property and it is certain to used for good and personal and social welfare. According to Wan Sabri (2001), wealth management associated with Islamic entrepreneur managed should cater the following features:

- Determine that the property is a legitimate source
- Spend to welfare method such as zakat and donation
- Willing of property
- Managing of orphans
- Seeking for property
- Property is ornament
- Property usage should not be mistreated.

b) Responsibility on Allah

According to Wan Sabri (2001:192) formation of self personality for one individual starts with human development responsibility to its God. This will gives them strength to push away bad qualities such as greedy, spitefulness and easy despair. According to him, an entrepreneur should have to get soul tranquility in facing business challenges by inculcate feeling of gratitude above all pleasure received and always apply guidance and indication in continue life. This are all remedy to remove sad feeling when faced with failures in the business world and avoid happiness in the peak of success.

c) Fellow human beings responsibility

Self esteem that should exist when interacting with society is speaking the truth, avoid spitefulness, not stingy, forgiving, fair, unpretending and also trust. This is characteristics of person with faith. Although lying is easy effort doubled one's profit, speaking the truth is an important ethic in business. While Allah prohibit us from having

spitefulness because it could lead to evil(2:10). Apart from that Muslims are asked to be forgiving in nature, i.e., to forgive other people's mistake(2:263). Allah order us to be fair-minded no matter where we are(16:90). People need not to boast as it will only hurt each other(2:264). Faithful persons are those taking care of trust and promise (23:8)

Research Methodology

This research uses interview and ethnography method. The research scope is Islamic entrepreneur involved in the beauty industry in Selangor and has been in operation for more than five years. Research subject are Islamic entrepreneurs who manufactures products, and has their own stores that sells these products as well as beauty saloons.

Beauty entrepreneur in Selangor

Selangor Darul Ehsan is one of thirteen state which form Malaysia. Selangor state is surrounded by Kuala Lumpur Federal Territory, Putrajaya, Perak, Pahang and Negeri Sembilan. Selangor was declared as developed state on 27 August 2005. Selangor state owns a developed and open economy market with the highest per capita in Malaysia, which is around USD33,147 in the year of 2008 . This is comparable to the per capita value of Western European country and Hong Kong. Exports field, industrial, agriculture and service is most important aspects in Selangor state economy. (<http://ms.wikipedia.org/wiki/Selangor>).

Since Selangor is a developed nation, then entrepreneurial activity is fast developing in Selangor. These include beauty entrepreneurs. Practically every district in Selangor would have more then tens of saloon and spas, in fact most beauty product owner operates mostly in Selangor.

Most women category in Selangor constitutes of career woman. The growing workload on a daily basis will weaken a woman physical strength. As such they need ancillary product to treat body and defuse tension by with visiting salon and taking health product. The emergence of beauty product endeavored by Islamic entrepreneur in Selangor such as Sendayu Tinggi products, Atika Beauty, Nouvelles Visages, De' face, Rawatan Anis 's beauty, Large Wave, Jelita Ayu ,Biodex ,Dunia Herb, D'Navechee and Yusmira Kosmetik has increased the Islamic entrepreneur name beauty and is comparable to successful entrepreneur in other fields. (Weekly woman: 1-7 Jan)

Islamic Beauty Entrepreneur key success factors in Selangor

Interview

Researcher's interview with Puan Salmah (45 years) Saloon owner and Andaman Sal, En Aliff Syukri (24 years), owner of Syurga Herb beauty product shop, and Puan Rozita Ibrahim (43 years), owner of Sendayu Tinggi beauty product, found them practicing those success factors as Islamic entrepreneur. Among their success factor includes individual factor and business management factor. Apart from that, their profit from business is used for their own need, to purchase assets, for savings and also to fulfill their responsibility towards Allah and fellow human beings.

1. Individual Factors

Their main purpose that they are involve in the business world is the intention to find legitimate income for the family. In Islam, intention is very important to as it determined that every job done to be considered as religious worship or not. Apart from that, the motivational factors that inspire Puan Salmah and En Syukri to be involve in the business was to get flexible time and find the self-satisfaction. However, Puan Rozita embark herself in this industry to overcome poverty that was shackling her as single mother.

They have a magnetic personality which is brave and bold to face the risk, and to constantly having positive thoughts and are often optimistic, especially for Aliff Syukri who ventured into a business industry which is dominated by women most of the time. All of them have strict attitudes and have high discipline level. They are

willing to work more and always cheerful in conducting their daily business as an entrepreneur. On top of that, they really emphasized on customer satisfaction and are always honest with customer. Apart from that they also brilliant in their time management

From the moment of the initial involvement in their entrepreneurial activity, they have not been able to have immobile time to be with their family. Nonetheless, when they do have the time, they would meet with their family member and will be asking about problems faced by family members, as well as giving advise to their children to be obedient to Allah's bidding and also taught them be responsible. Puan Rozita will be doing congregation prayers with her family member and followed with reminder. Once week she would call theologian to talk of religious problem with her family member. Apart from that she also invited neighbours and colleagues to join that religion ceremony. However, Puan Salmah and Aliff Syukri do not practice congregation prayers in her family. They perform their prayers separately five times a day.

Everyone is creative in their own way in conducting the business. For Puan Salmah, she always make sure that there is changes in the beauty Salon, whether from decoration aspect shop or those products offered so that customer do not feel bored and fed up. Whereas for Aliff Syukri he would ensure his business premise are filled with the latest product and according to era development. Puan Rozita, on the other hand, looks at creativity as an important thing and ensure the products produced are according to customer demand.

All they have been in operation exceeding five years and use to work as marketing officer before committing themselves with their own business. While working with their previous employer, they have befallen into small-scale business such as become distributors to several direct selling company.

Their memorable experience would be being successful in their career and the bitter experience was facing challenges when they wanted to start business.

2. Business Management Factor

Both entrepreneur interviewed informed that they started their business by using their own capital. Puan Rozita embarks on her herbal business with a capital of RM400, while Alif Syukri embarks on his business with a RM800 capital. However Puan Salmah embarks on business beauty salon by using her savings and also from a loan made from her younger brother. They didn't quite feel the risk of having debts as they all due to all these approach taken by them.

In the beginning, all three entrepreneur started their business by using the same method, which is conducting seminars or beauty workshop, open kiosk in supermarkets and taking part in exhibition places, selling beauty product and promoting their beauty saloon to their nearest friends and distribute pamphlets in housing estate. According to Puan Rozita, her beauty product attracted attention after she advertised its product in Mingguan Wanita magazine. Although the cost of to advertise products in a magazine is quite expensive, the return can really be stimulating.

In the beauty industry, there were some risks commonly faced, such as customer issues, competitors that want to topple others business in an unhealthy way, staff issues and risk when sales performance decline. As an Islamic entrepreneur, the need to analyze the risk that they faced and try to surpass it accordingly. They regard every obstacles and hurdles that they encounter in running the business as a test from Allah to measure their ability as an Muslim entrepreneur.

In their financial management, they have records on their proceeds of sale achieved. All three entrepreneur do not have any debts issues and profit achieved are divided into three portion namely, for personal and family needs and family, savings and purchase of assets for the company and spent for welfare objective.

For Aliff Syukri and Puan Salmah some profit achieved will be pooled to open a new shop whereas for Puan Rozita some profit are used to buy new assets. To date she has five shop houses, two factory units and three bungalow houses.

As Islamic entrepreneur, they emphasize on halal i.e., legitimate products in their business. Before a product is sold, they will do research of that product and that the product must follow the current era's development. For Puan Salmah, she would ensure service offered in her saloons are suitable with Islamic women's needs, and that all of her employees are Islamic females and compelled to close aurat.

Competition is an important factor because it tends to push an entrepreneur to aim to be the best of the best. Interviewed entrepreneur always look for opportunities and prospects in any ways, be it from competitor, mass media and even internet as a channel to increase product quality and services.

Apart from that, they also made short and long term business planning. As success entrepreneur will not be successful if they work alone, a professional and good management of human resources also contributes to the Islamic entrepreneur key success factors. All three entrepreneurs interviewed admit to taking good care of their staff welfare, such as paying them appropriate wages, providing medical costs, granting leave to staff and rewarding them with bonus or commission.

For Puan Rozita, each year, she would select some of her 30 employees, on a rotation basis, to join her in performing Umrah. They put more emphasis on employees who are smart to manage the business instead of those having strong religious faith. This is because, based on past experience, staff who possesses strong religion do not really know how to manage the business.

Staff are also given training of from time to time according to their respective work field.

3. Supporting factors

Supporting factors is also an important factor to being a successful entrepreneur. All three entrepreneur interviewed received relevant training provided by the government or by private agencies.

Apart from that, they are also supported by family members and friends. They did not get loans from the bank. For Puan Rozita, managed to get the government's assistance introduce her products to global market besides being provided with raw materials to manufacture her beauty product.

Ethnography

On 1st March 2010, researcher visited the Syurga Herbs premise to learn how En. Alif Syukri conducts his business. From 10.00am to 2.00pm, there were 6 customers who come to buy product in his shop. Researcher had the opportunity to witness how En. Syukri 's handles his customers as he is very friendly and give discount prices to them .

Besides that, he would explain to his customer on how to use the products. His store is also attractive with smart and systematic arrangement. Furthermore, he does not put a high price tag to his customers. Total sales collection during researcher's time there was as much as RM300. In Islam, good treatment and reasonable prices to users is very much encouraged.

The second visit writer was on 3rd March 2010, in Salon and Andaman Sal. The observation period here was from 11.00 am to 3.00 pm. Researcher was able to experience the services offered by Puan Salmah's saloon by trying facial treatment. The treatment and services provided by her employees so gratifying. Apart from that, the store layout also attractive. There is treatment room for Islamic women Islamic who wishes not to be seen. While researcher was there, there were three customers who come for treatments such as massages and facial treatment. The price of service also was within an reasonable range

The next visit was to Puan Rozita Ibrahim 's house, the founder for Sendayu Tinggi product. The visit was on 7th March 2010, from 4.00 pm to 9.00 pm to learn about her activity at home. The bungalow was worth RM3 Million and the adjoining house belongs to her daughter and son's both worth RM2.8 million and RM2.5 Million respectively. All three bungalows were personally bought by Puan Rozita. When researcher reached her home, she

treated researcher nicely. While researcher was there, Puan Rozita asks that researchers joins hers in their congregated prayers of Asar, Maghrib and Isyak prayers in the surau , i.e., Praying Room specially located in her house compound. The surau was very nice and beautiful. It was built to serve as a place for family member and guests to pray in congregation. After that reminder session was initiated by his husband Mr.Saiful while waiting for Isyak prayers. During the five 5 hours there, researcher can feel the peace and was not awkward to be with them even though that is researcher first time meeting them.

Achievement in Business

Based on all the interviews, all three entrepreneur managed to gain profit from the business that they operate. Alif Syukri is able to generate as much as RM15,000 one month, Puan Salmah could achieve as much as RM20,000 in a month while Puan Rozita Ibrahim could make profit as much as RM2.5 million per month from his beauty products.

Profit achieved partly is spent for personal and family needs and the rest would be for savings, to purchase assets as well as for welfare purposes. For Alif Syukri he seldom practise prayers congregate with family as he is very busy with the business. Welfare which is done by him is to help out his poor father's family.

The case is similar with Puan Salmah, besides being immersed in her business, she also needs to manage her children and husband at home. However Puan Salmah does not forget to paying zakat.

Whereas for Puan Rozita, she believes that the good fortune is Allah trust for her self and she has to distribute that good fortune for those in need Among welfare effort is by giving money to orphanages, building mosques, taking with her those who can't afford to perform Umrah as well as helping the poor and disabled.

As evidenced by Allah's decree which means:

Whom god-fearing goods to Allah, he would provide for her way out and (Allah) will confer good fortune from unexpected direction to him.

Al-Talaq:2-3

As a successful Islamic entrepreneur, success is not only measured from business profit achieved but also the way the profit is being used, irregardless if its for solely current, existing world interest or for the afterworld. In Islam, if an entrepreneur performing their responsibility to its God by preserving relationship among humans being, then they will get blessing on what they've worked on.

Conclusion

Based on the interview as well as the ethnographic study, researcher can conclude that the Islamic entrepreneur's success factor is dependent on two main factors, namely Individual factor as well as business management factor.

Apart from two this factor, part of the outcome from profit in entrepreneurial field needs to be used for welfare purposes to fulfill their responsibility on Allah and community too. The practices in Islam such as being extravagant, waste, channel wealth to undesirable thing is not being encouraged in Islam.

Islamic perspective on its entrepreneur concept not only can provide benefit to his self but also on society around its as well as its relationship with Allah. The real success an Islamic entrepreneur is not only measured from the material gained achieved, but also the success which they will bring with them in their afterworld.

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