

On Becoming and Being an Entrepreneur: Exploratory Study on Hamka's Works, Lembaga Budi

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Abstract

Entrepreneurship is a type of work that is very interesting and challenging with lots of competition. However, in order to become a successful entrepreneur, some capital and skills are required. This study aims to find out the skills that entrepreneurs need to have in starting a business in Hamka's work entitled Lembaga Budi. Primary and secondary data were collected from Hamka's works and other works that have a focus relevant to this research. The data collected was analyzed using content data analysis, namely by combining topics relevant to entrepreneurship. The results of this study reveal, according to Hamka, that to become a successful entrepreneur, at least several important things are needed, namely: knowledge related to entrepreneurship, self-confidence, great will, work and time planning, focus on the company or job, the role of government in the entrepreneurial sector, the importance maintaining trust, maintaining product or service quality, conducting market research, promotion strategies and excellent service to customers. The results of this study contribute to enriching discourse in entrepreneurship, especially in Islamic entrepreneurship and the role of ethics in business.

Keywords: *Haji Abdul Malik Karim Amrullah; Businessman; business ethics; Islamic Entrepreneurship.*

Abstrak

Kewirausahaan merupakan salah satu jenis pekerjaan yang sangat menarik dan menantang dengan banyak persaingan. Namun, untuk menjadi pengusaha sukses diperlukan modal dan keterampilan. Penelitian ini bertujuan untuk

mengetahui keterampilan yang perlu dimiliki wirausahawan dalam memulai usaha pada karya Hamka yang bertajuk *Lembaga Budi*. Data primer dan sekunder dikumpulkan dari karya-karya Hamka dan karya-karya lain yang mempunyai fokus relevan dengan penelitian ini. Data yang terkumpul dianalisis menggunakan analisis data isi, yaitu dengan menggabungkan topik-topik yang relevan dengan kewirausahaan. Hasil penelitian ini mengungkapkan, menurut Hamka, untuk menjadi seorang wirausaha sukses setidaknya diperlukan beberapa hal penting, yaitu: pengetahuan terkait kewirausahaan, rasa percaya diri, kemauan besar, perencanaan kerja dan waktu, fokus pada perusahaan atau pekerjaan, peran pemerintah dalam bidang kewirausahaan, pentingnya menjaga kepercayaan, menjaga kualitas produk atau jasa, melakukan riset pasar, strategi promosi dan pelayanan prima kepada pelanggan. Hasil penelitian ini berkontribusi memperkaya wacana kewirausahaan khususnya kewirausahaan Islam dan peran etika dalam bisnis.

Kata Kunci: *Haji Abdul Malik Karim Amrullah; Pengusaha; etika bisnis; Kewirausahaan Islam.*

Introduction

Business is an activity that leads to increased added value through the process of providing services, trading or processing of goods.¹ In other languages, business is an organized social process carried out by individuals or groups to produce and sell products to meet some community needs.² On the other hand, Skinner reveals business as an activity of exchanging goods, services or money that is mutually beneficial and beneficial.³ From those point of view, business is an organized social process carried out by individuals or groups to produce and sell products to meet some community needs.⁴ Business does not only aim to meet the needs of individuals

¹ Lee, K., Azmi, N., Hanaysha, J., Alzoubi, H. and Alshurideh, M., 2022. The effect of digital supply chain on organizational performance: An empirical study in Malaysia manufacturing industry. *Uncertain Supply Chain Management*, 10(2), pp.495-510.

² Hutahayan, B., 2020. The mediating role of human capital and management accounting information system in the relationship between innovation strategy and internal process performance and the impact on corporate financial performance. *Benchmarking: An International Journal*, 27(4), pp.1289-1318.

³ Haveman, Heather A., and Nataliya Nedzhvetskaya. "Community, enterprise, and self-help: The coevolution of capitalism and non-profit and for-profit businesses in Britain and Germany." In *The corporation: Rethinking the iconic form of business organization*, vol. 78, pp. 121-141. Emerald Publishing Limited, 2022.

⁴ Reis, I.F., Gonçalves, I., Lopes, M.A. and Antunes, C.H., 2021. Business models for energy communities: A review of key issues and trends. *Renewable and Sustainable Energy Reviews*, 144, p.111013.

and society, but also aims to increase interest and buying behavior or consumers.⁵ Ahmad, et. al., revealed several factors that are closely related to the business world, namely; fulfillment of consumer needs and desires, business profits, sustainable growth and development, overcoming various risks, and social responsibility. Business profit or profit is an important factor because with the aim of earning profits business activities can survive and develop.⁶ However, as the times change, efforts to maximize profit such as the business objective have the opportunity to create business behaviors that are not commendable and cause a moral crisis.⁷ This misappropriation was unfair business practice, such as deceiving, stealing, embezzling, tricking, conspiring, abusing power, oppressing and extorting the weak, and harming other parties.⁸ This situation requires the role of ethics in dealing with some deviant business behavior.⁹

Literally the term 'ethics' comes from the Greek '*ethikos*' which means moral, 'ethos' means character.¹⁰ Technically, ethics deals with the nature of morality which seeks to define what is good and bad, right or wrong.¹¹ This term is often used interchangeably with morality, which comes from the Latin '*mores*' which means character or customs and habits. Although these terms are used interchangeably, philosophers find it convenient to distinguish between them, while ethics refers to the general systematic science of right and wrong behavior, morals or morality refers to the actual patterns of behavior and the direct working rules of moral action.¹² Furthermore, the use

⁵ Sima, V., Gheorghe, I.G., Subić, J. and Nancu, D., 2020. Influences of the industry 4.0 revolution on the human capital development and consumer behavior: A systematic review. *Sustainability*, 12(10), p.4035.

⁶ Ahmad, H., Yaqub, M. and Lee, S.H., 2024. Environmental-, social-, and governance-related factors for business investment and sustainability: A scientometric review of global trends. *Environment, Development and Sustainability*, 26(2), pp.2965-2987.

⁷ Ahmed, J.U., Islam, Q.T., Ahmed, A., Faroque, A.R. and Uddin, M.J., 2021. Corporate social responsibility in the wake of Covid-19: multiple cases of social responsibility as an organizational value. *Society and Business Review*, 16(4), pp.496-516.

⁸ Rajan, A., 2023. *Administrative Ethics: A Conceptual Framework*. Taylor & Francis. Pp. 10

⁹ Abbasi, M.A. and Amran, A., 2023. Linking corporate social irresponsibility with workplace deviant behaviour: mediated by moral outrage. *Journal of Global Responsibility*, 14(2), pp.200-221.

¹⁰ Devettere, R.J., 2002. *Introduction to virtue ethics: Insights of the ancient Greeks*. Georgetown University Press.

¹¹ Gert, B., 1998. *Morality: Its nature and justification*. Oxford University Press, USA.

¹² Schwitzgebel, E. and Rust, J., 2014. The moral behavior of ethics professors: Relationships among self-reported behavior, expressed normative attitude, and directly

of the terms ethics and morals is often interchanged with akhlaq, but theoretically they are quite different, because the term akhlaq is broader than ethics because akhlaq is based on revelation, while ethics based on reason it happens because the ethics of western civilization are based on secular foundations.¹³

The concept of business in Islam is related to the concept of wealth, income, and material goods which belong to God, and humans are only His guardians.¹⁴ As a consequence, every Muslim has a responsibility to uphold justice in society.¹⁵ Islam encourages a Muslim to pursue trade to help strengthen the economic foundations of the ummah. Islam also teaches business as a noble way to make a living.¹⁶ The importance of Islamic appreciation for business activities has been highlighted in the life of the Prophet Muhammad.¹⁷ The goal of doing business is to achieve prosperity which cannot be achieved without respecting economic realities.¹⁸ However, a Muslim must be aware of the many deviations and insatiable desires that can arise in the business world.¹⁹ For this reason, both the Qur'an and the Sunnah instruct us with the need for ethical discipline in the way we conduct our affairs in trade and commerce.²⁰

observed behavior. *Philosophical Psychology*, 27(3), pp.293-327.

¹³ Ahmed, F., 2018. An exploration of Naquib al-Attas' theory of Islamic education as ta'dib as an 'indigenous' educational philosophy. *Educational Philosophy and Theory*, 50(8), pp.786-794.

¹⁴ Abdelzaher, D.M., Kotb, A. and Helfaya, A., 2019. Eco-Islam: Beyond the principles of why and what, and into the principles of how. *Journal of Business Ethics*, 155, pp.623-643.

¹⁵ Azid, T., Al Rawashdeh, O.H. and Chaudhry, M.O., 2019. Social justice, market, society and government: An Islamic perspective. In *Social Justice and Islamic Economics* (pp. 33-49). Routledge.

¹⁶ Farooq, M.O. and Hadi, F., 2020. Islam and business: Beliefs, values, and norms. *Islamic Business Administration: Concepts and Strategies*, Macmillan, pp.3-17.

¹⁷ Ahmed Haj Ali, A.R., Bin Noordin, K. and Achour, M., 2018. The Islamic approach of obligations in mutual relations between employee and employer. *International Journal of Ethics and Systems*, 34(3), pp.338-351.

¹⁸ Hansen, A.H., 2018. Economic progress and declining population growth. In *The Economics of Population* (pp. 165-182). Routledge.

¹⁹ Ulfah, N. M. (2017). *Tasawuf Modern Studi Pemikiran Hamka* (Haji Abdul Malik Karim Amrullah). Esoterik, 2(1), 95-109.

²⁰ Rahim, A. B. A. (2013). Understanding Islamic Ethics and Its Significance on the Character Building. *International Journal of Social Science and Humanity*, 3(6), 508-513. <https://doi.org/10.7763/ijssh.2013.v3.293>. See also: Rahim, A., & Rahman, A. (2003). Ethics in Accounting Education: Contribution of the Islamic Principle of Maslahah. *IIUM Journal of Economics and Management*, 11(1), 21-50.

Most of scholars have agreed that ethics is the main foundation of religion.²¹ The loss of ethics in human life (especially in economic activities) causes various negative impacts on their activities.²² The separation between morals and business activities will have a number of negative impacts, namely decline in the moral quality of the new generation. *Second*, breaking the relationship between reason and revelation, which are essentially interdependent and absolutely necessary as a guide for humans to seek the truth.²³ In a survey of 300 companies worldwide, more than 85% of senior executives indicated that the following issues were among their top ethical issues: (1) conflicts of interest between employees, (2) inappropriate gifts, (3) sexual harassment, and (4) unauthorized payments.²⁴

The economic activities of mankind cannot be separated from the ethical position a person takes, and this is conditioned by the religion one adheres to, and the ethical religion one adheres both ethics and economics are not only compatible but also inseparable.²⁵ Because Islam is not just a religion but a complete way of life in which all human behavior in Islamic society cannot be adequately explained without reference to the Islamic ethics that govern it.²⁶

A study on Hamka's writing associated with economics had been carried out by Syarifuddin describes that according to Hamka, usury remains haram forever and has an impact on social change in society that applies it, especially the loss of friendship, hatred, prejudice, and exploitation of others.²⁷ Regarding zakat, Hafiz, et al.

²¹ Koburtay, T., Syed, J. and Haloub, R., 2020. Implications of religion, culture, and legislation for gender equality at work: Qualitative insights from Jordan. *Journal of Business Ethics*, 164(3), pp.421-436.

²² Anderson, D.R., Dunbar, M., Murnaghan, J., Kahn, S.R., Gross, P., Forsythe, M., Pelet, S., Fisher, W., Belzile, E., Dolan, S. and Crowther, M., 2018. Aspirin or rivaroxaban for VTE prophylaxis after hip or knee arthroplasty. *New England journal of medicine*, 378(8), pp.699-707.

²³ Furqani, H., 2017. Consumption and morality: Principles and behavioral framework in Islamic economics. *Journal of King Abdulaziz University: Islamic Economics*, 30.

²⁴ Beekun, R.I., 2006. *Islamic business ethics* (No. 2). International Institute of Islamic Thought (IIIT).

²⁵ Terjesen, A., 2011. Adam Smith cared, so why can't modern economics?: the foundations for care ethics in early economic theory. *Applying care ethics to business*, pp.55-72.

²⁶ Halstead, J.M., 2007. Islamic values: a distinctive framework for moral education?. *Journal of moral education*, 36(3), pp.283-296.

²⁷ Syarifuddin, S. (2010). *Pemikiran Buya Hamka Tentang Riba Dalam Tafsir Al-Azhar* [Universitas Muhammadiyah Surakarta]. <http://eprints.ums.ac.id/8834/>

explains that according to Hamka, zakat can prevent apostasy among Muslim youth who live in poverty by describing the sacrifice of the *ulama* (religious expert) in establishing Islamic associations to fend off Christian missionary by collecting zakat from the Muslims.²⁸ Further, Md Isa expressed that Hamka strongly emphasizes Muslims to deepen the commandments of zakat with science and social awareness. He also associates the influence of knowledge about the *zakat* that will yield various positive implications for the *ummah* if it is understood in line with the demand for revelation.²⁹

Zulfa examined the interpretation of Shihab and Hamka on the verses regarding the management of orphan property in the Qur'an. It has resulted that there were similarities and differences. The similarities in the interpretation of the two lies in terms of the maintenance and development of the assets of the orphans, careful investigation or examination in managing their assets, and the time of handing over the assets to the orphans. According to Hamka, it is obligatory to return it, whereas Shihab says the opposite.³⁰ On the other hand, Faiz studying Hamka's interpretation of the word *israf* in Surah al-Furqan: 67 with two meanings which are royal and careless. The meaning of the word *israf* in various forms, in general, the meaning exceeds the limit or exaggeration.³¹

Studies related to Sufism written by Hamka have been carried out by several authors, including Almanar (1993), Ihsan (1997),³² Aziz (2002),³³ and Ridjaluddin (2008)³⁴ showing that Hamka believes that a

²⁸ Hj Abdullah Abdul Hafiz; Mohd Yusoff Mohd Yakub. (2010). Islam dan keadilan sosial menurut pandangan hamka dalam tafsir al-azhar: tumpuan khusus kepada kepentingan zakat 1. Seminar Sarantau Islam & Kesejahteraan Sejangat, Anjuran Fakulti Usuluddin, Universiti Islam Sultan Sharif Ali, Brunei Darussalam, 1–10.

²⁹ Muhammad Yusry Affandy bin Md Isa. (2015). Penghayatan Fiqh Zakat Dalam Membangunkan Ummah Menurut Perspektif Hamka. The International Conference on Masjid, Zakat and Waqf (IMAF 2015), December 2015, 1–18.

³⁰ Zulfa, F. (2015). Pengelolaan harta anak yatim dalam al-qur'an menurut M. Quraish Shihab dan Hamka [UIN Sunan Ampel Surabaya]. retrieved from <http://digilib.uinsby.ac.id/3162/>

³¹ Faiz, K. (2016). Kata Israf dalam Al-Qur'an: Studi Komparatif Penafsiran Prof. Dr. Hamka dan Ibn Kathir [UIN Sunan Ampel Surabaya]. <http://digilib.uinsby.ac.id/13664/>

³² Ihsan, N. H. (1997). Hamka (1908-1981): A Study of Some Aspect of His Sufi Thought (Master's thesis, International Islamic University Malaysia, 1997).

³³ Aziz, A. R. (2002). Pemikiran Etika Hamka. Malaysia: Utusan Publications & Distributors

³⁴ Ridjaluddin, F. N. (2008). Mengungkap rahasia: tasauf versi Hamka. Pusat Kajian Islam, FAI Uhamka Jakarta.

person can still keep in touch with the world to earn wealth, to have a family, to serve people, to have the position, and to hold any worldly profession, and yet remains a true devoted Sufi. Ulfah revealed that according to Hamka, Sufism is not only defined as a solitary spirit, away from the hedonism, instead actively working is a must. If a Muslim with several of these professions can apply Islamic values, he can be called a Sufi in the modern age.³⁵ Naldo explains that Hamka criticizes the view of materialism by stating that God is a being who controls the complexity of this nature. God is both transcendent and immanent. God has nothing in common with His Creation.³⁶ In line with this, Hakim shows that according to Hamka, ownership of property belongs to God; humans are only managers of these assets. According to him, there are three principles of Islamic economics: justice, freedom of action and freedom.³⁷ Further, according to Hamka, the richest people are those that need the least. The true wealth lies in the contentment of the soul (*qana'ah*). Good wealth represents virtue and prohibition for extravagancy and excessive consumerism. Further, humans need to be in between to carry out good deeds.³⁸

According to Haris (2010),³⁹ Setiani (2011),⁴⁰ and Subhi (2012),⁴¹ Hamka's ethical thinking is a harmonious blend of religious and rational philosophy. Hamka stated that the motivation for a Muslim's moral actions is transcendental, seeking the pleasure of Allah, for the happiness of the world and the hereafter. The moral actions of a Muslim should be based on a world view of *tawhid* (the oneness) that goes beyond pragmatic interests. Rouf described that Hamka's

³⁵ Ulfah, N. M. (2017). Tasawuf Modern Studi Pemikiran Hamka (Haji Abdul Malik Karim Amrullah). *Esoterik*, 2(1), 95–109. <https://doi.org/10.21043/esoterik.v2i1.1896>

³⁶ Naldo, J. (2016). Kritik Hamka terhadap Materialisme (Studi Filsafat Ketuhanan) [Univesitas Islam Negeri Sumatera Utara]. http://repository.uinsu.ac.id/1299/1/Kritik_hamka.pdf

³⁷ Hakim, R. (2018). Haji Abdul Malik Karim Amrullah (HAMKA) dan Ekonomi Islam: Studi Pada Karya Keadilan Sosial dalam Islam. *Falah: Jurnal Ekonomi Syariah*, 3(2), 58–70. <https://doi.org/10.22219/jes.v3i2.7214>

³⁸ Hakim, R. and Fanani, A., 2021. The Spiritual Values of Islamic Economics in Tasawuf Modern: Scrutinizing the Work of Haji Abdul Malik Karim Amrullah (Hamka). *Shirkah: Journal of Economics and Business*, 6(1), pp.83-100.

³⁹ Haris, A. (2010). *Etika Hamka; Konstruksi Etik Berbasis Rasional-Religius*. Yogyakarta: LKiS Pelangi Aksara.

⁴⁰ Setiani, R. (2011). *Nilai-nilai pendidikan islam dalam buku tasawuf modern Buya Hamka*. Doctoral dissertation, UIN Syarif Hidayatullah, Jakarta). retrieved from <https://repository.uinjkt.ac.id/dspace/handle/123456789/5097>

⁴¹ Subhi, M. R. I. (2012). *Studi Analisis Pemikiran Hamka tentang Tasawuf Modern dan Pendidikan Islam* (Doctoral dissertation, Doctoral dissertation, IAIN Walisongo).

tasawuf aims at liberating humans from practices that deviate from the Islamic teachings that bring people closer to modern Sufism brought up by suggesting several approaches that are closely related to the socio-culture of Indonesian society.⁴² His realistic Sufism leads to direct involvement with the community on an ongoing basis and is of the view that Sufism is indispensable in a society.⁴³

Zaprulkhan did a comparative study on Hamka and Said Nursi's constructive critics and *tasawuf*. He revealed that both Hamka and Said Nursi gave constructive critics and *tasawuf* reformation due to the factors of conditional-contextual, internal-substantial, and spiritual drought of the 20th-century Muslim society. Both two made greater attempts to do Sufism *ijtihad* (effort) in formulating their Sufism discourse with moderate patterns so that they could be accessed by all levels of society.⁴⁴ Further, According to Najib, in contrast to the more classical Sufism emphasizing on Irfani epistemology, the modern Sufism Hamka using bayani epistemology intertwined on the question of the cleansing of the soul and cultivate noble character.⁴⁵ Hidayat revealed that Hamka believed that the most important thing was akhlaq. According to Hamka, spirituality is an infinite idea inherent in humanity. To deny it means to negate the selfhood of human beings.⁴⁶ Therefore, Sufism is the best way to present the transcendent since it becomes a necessity for humans at the time of sorrow.⁴⁷ In line, Silawati found that Hamka Sufism is able to provide an understanding to overcome the spiritual crisis of modern humans and its impacts.⁴⁸ On the other hand, Octaviyanti conducted research related to how

⁴² Rouf, A. (2012). Dimensi tasawuf karya Hamka: analisis terhadap tafsir Al-Azhar (Doctoral dissertation, Jabatan al-Quran dan al-Hadith, Akademi Pengajian Islam, Universiti Malaya).

⁴³ Rouf, A., Yakub, M., & Yusoff, Z. M. (2013). Tafsir al-Azhar dan tasawuf menurut Hamka. *Jurnal Usuluddin*, 38, 1-30.

⁴⁴ Zaprulkhan, Z. (2013). Signifikansi revitalisasi tasawuf hamka dan said nursi bagi kehidupan masyarakat kontemporer. *Jurnal Theologia*, 24(2), 35-42.

⁴⁵ Najib, M. A. (2018). Epistemologi Tasawuf Modern Hamka. *Dinamika Penelitian: Media Komunikasi Penelitian Sosial Keagamaan*, 18(2), 303-324.

⁴⁶ Hidayat, S. (2015). Peran Etika Kerja Islam dalam mempengaruhi Motivasi Intrinsik, Kepuasan Kerja dan Dampaknya terhadap Komitmen Organisasional (studi empiris pada pondok pesantren modern di Banten). *Akmenika: Jurnal Akuntansi dan Manajemen*, 12(2).

⁴⁷ Sutoyo. (2015). Tasawuf Hamka dan Rekonstruksi Spiritualitas Manusia Modern. *Islamica: Jurnal Studi Keislaman*, 10(1), 108–136. <https://doi.org/10.15642/islamica.2015.10.1.108-136>

⁴⁸ Silawati. (2015). Pemikiran Tasawuf Hamka dalam Kehidupan Modern. *An-Nida': Jurnal Pemikiran Islam*, 40(2), 118–125. <http://dx.doi.org/10.24014/an-nida.v40i2.1502>

Hamka's fictional works can shape characters, especially leaders, to become successful entrepreneurs. The ideas in his work are still alive and relevant that young people can apply today.⁴⁹

This study proposes an in-depth analysis to find out the skills that entrepreneurs need to have in starting a business in Hamka's work entitled Lembaga Budi. This study is significant with the upcoming concept of Islamic entrepreneurship to enrich the discourse of Islamic economic especially in Islamic entrepreneurship. As there have been inconsistent findings creating a research gap in the precursor studies, this study tries to settle the gap.

Research Methods

This research is qualitative which aims to reveal the tips for becoming an entrepreneur according to Haji Abdul Malik Karim Amrullah in his work Lembaga Budi. Thus, this type of research is a qualitative-descriptive research. Descriptive because this research aims to solve existing problems, on the other hand this research seeks to describe, analyze, and classify investigations.⁵⁰

The research instrument in qualitative research is the researcher himself. Increasing understanding regarding research methods is important for researchers to carry out in order to maintain the validity of the data collected in order to achieve research objectives. According to Moeloeng researchers as research instruments are one of the characteristics of qualitative research.⁵¹

The method used in the data collection process is the documentary method, namely conducting a review of documents related to the research object, including: text, photos, stories, *artefacts* and so on. The documentary method used in this study is based on several considerations, including:⁵² *first*, based on the object studied, in this study examines tips on becoming an entrepreneur according to

⁴⁹ Octaviyanti. 2017. The Power of Literary Works in Building Young Entrepreneur's Character as Reflected in Buya Hamka's Fiction, *IJIBE (International Journal of Islamic Business Ethics)* 2(2), 277-285.

⁵⁰ Marton, F., 2004. Phenomenography: A research approach to investigating different understandings of reality. In *Qualitative research in education* (pp. 141-161). Routledge.

⁵¹ Lexy, J.M., 2014. *Qualitative research methods*. Bandung: Rosda Karya. 9.

⁵² Creswell, J.W., 2014. *A concise introduction to mixed methods research*. SAGE publications. 137-138

Haji Abdul Malik Karim Amrullah in his *Lembaga Budi*. *Second*, the purpose of this study is to understand a specific object, namely tips on becoming an entrepreneur according to Haji Abdul Malik Karim Amrullah.

Data analysis in this study used content data analysis, namely data analysis that begins with finding certain symbols, in this case is doing an inventory of texts that are relevant to the research topic in Haji Abdul Malik Karim Amrullah's work in his *Lembaga Budi*.⁵³ After the text has been inventoried, data classification is carried out based on symbols, the next step is to make predictions or analyzes related to the classified data. Based on a survey that has been conducted in Hamka's work entitled *Lembaga Budi*, several data classifications that are relevant to the focus of research are *found*. A good mind, the causes for a corrupted mind, sickness of the mind; up to the kindness that must be owned by an official, company director, and the kindness that belongs to a trader; to the characteristics that must be possessed in work.

Results And Discussion

Ethics of being an Entrepreneur

Opening a company, heading a job or being a member of that company, there are also manners that must be maintained. The culture is divided into two, namely the general and the special. What is general is for him and for others, and what is specific is about the person who owns the company.⁵⁴

At least there are several things that concern Hamka in becoming an entrepreneur, including the importance of knowledge, self-confidence and independence, strong desire, time management and division of work, focus on companies and the important role of government, honest and trustworthy behavior, maintaining quality products, understand the market and promotions, as well as the implementation of excellent service.⁵⁵

⁵³ Bell, P., 2012. Content analysis of visual images. *SAGE visual methods: Interpretation and classification*, 3, pp.31-57.

⁵⁴ Haji Abdul Malik Karim Amrullah (HAMKA), *Lembaga Budi*, 2nd Edition, (Jakarta: Penerbit Republik, 2016), 81-98

⁵⁵ Haji Abdul Malik Karim Amrullah (HAMKA), *Lembaga Budi*, 2nd Edition, (Jakarta: Penerbit Republik, 2016), 81-98

Knowledge on Entrepreneurship

Opening a company should be based on science, especially in the affairs at hand. The science of cleansing the heart broadens beliefs. Knowledge gives light to the mind, so that everything that is dark and hazy in the direction of the goal disappears with doubts about what to do or carry out a plan that is being conceived.⁵⁶

The existence of knowledge about the company, causing the business to be more advanced. He knows which markets the company's products are going to and in what seasons they sell. Ears must be loud to know the needs and desires of society. For example, people who are ignorant are told to plant lots of sweet potatoes, because at that time the air of war was very worrying. Six months later, the cassava stalk was tall and the contents could be collected. When the contents have been unloaded, the sweet potatoes are piled up in carts until the market for them in the market has fallen. If there is no knowledge about the cassava market, there are only two ways to use the cassava; *the first* is boiled, *the second* is sliced with a knife and dried in the sun and then made into sweet potato crackers (Hamka, 2016).

If there is other knowledge about the use of cassava, for example making flour and there is also knowledge of where the market for cassava flour is and where it is widely sold, surely it will not be until the cassava carts are piled up in the market, of course it will not be until some of the cassava gardens are stopped by people got up and took it, because he was tired of eating boiled sweet potatoes alone.

In this case, of course, knowledge is necessary. As for wealth, then instead of agreeing and being faithful in trying, the wealth has been accumulated. Because there are also many village people who save up to millions of rupiah, some of them are buried in urns, because that can be taken as an advantage.⁵⁷

In addition, innovation and novelty are needed in the products and services offered so that businesses can develop sustainably, because without innovation a business will be left behind by competitors, as Hamka stated,

“ We often see people from certain ethnic groups who, with courage and honesty, migrate abroad, and then succeed as traders, until they own shops

⁵⁶ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republika, 2016), 81-98

⁵⁷ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republika, 2016), 81-98

and dominate the market. But in a few years their business has faded, the big shops they used to occupy have been replaced by other people (which) happened because they were smarter at that time, and they sure of his ingenuity. Then they did not add to their ingenuity anymore, while the people's eyes were increasingly opened. The knowledge of commerce and enterprise is getting higher and higher, they themselves are still using the old knowledge, and don't want to change it. Because there is no knowledge, there is no courage either. In the end they only become witnesses to the progress of others".⁵⁸

Believe in Self

In managing the company, it is not permissible for other people to do it or must depend on their own power. Depending on the energy of other people, it cannot guarantee the perfection of the business being built. Sometimes a job that we think is necessary, but we leave it in the hands of other people, it is not certain that other people will see it as necessary as us (Hamka, 2016). The intention is to hurry up and we ourselves are good at doing it, then we leave it to other hands. We are waiting for it, the one entrusted with it has not yet done it.

When asked, there are many answers. Then it turned out that we were also the ones doing it, but it was too late than we wanted (Hamka, 2016). Thus, a company founded by a young person, but still hoping for the help of his brother or father, if it looks big, cannot be trusted. The big reason is because of the help. Only then can he be trusted firmly, when what the young man expects is only his own thoughts and abilities, even if it starts small.

Strong Desire

In addition, the impact of self-confidence creates a strong spirit and will. And a strong will arises from within a person as a person who distinguishes himself from others. Hamka stated that a strong desire is a differentiating factor between one person and another in this world, and this strong desire factor is an important factor in one's progress, as stated by Hamka (Hamka, 2016),

"And the strength of the will, can arise its own characteristics, namely how different he is from other people, or *persoonlijkheid*. If there is no such trait, there will be no superiority for one human being over another. That is what causes the progress of life to be achieved in stages, levels are low.

⁵⁸ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republika, 2016), 81-98

The wretchedness of a company is the back and forth attitude of its leaders and its luck is "keep going!"⁵⁹

Managing Time and Distribution of Work

In addition to several important things to note, according to Hamka, planning and timing is the most powerful and largest company capital. With the ability of an entrepreneur to organize and manage time, an entrepreneur will get big profits in his business. On the other hand, failure to organize and manage time will result in lost business opportunities and even losses. He suggested that entrepreneurs so that business opportunities can always be maintained and responsibilities can be fulfilled, as stated,⁶⁰

"Time was like a knife that has a reciprocal eye. If you use it, you can finish a lot of work quickly, but if you are careless, you will injure yourself. There is great danger if left unmanaged as well as possible. An entrepreneur who knows the value of time will divide the time well, so that no matter how many job responsibilities, can be completed properly ..."

In addition, one's ability to work must be balanced with adequate rest. Therefore, Hamka also suggested that entrepreneurs take a short break to restore strength so that they can be maximized when they return to work. Even for the purposes of rest must be managed time. Regarding one's skill in managing time, Hamka stated that goals will be easily achieved if we are good at managing time, whereas entrepreneurs who are not good at managing time will not be able to reach their goals, as stated (Hamka, 2016),

"People who are good at managing time, their goals will be achieved, and people who are not good at managing time, cannot manage things. Today's work, finish today, don't wait until tomorrow, because tomorrow there will also be work to be faced."⁶¹

According to Hamka, dividing time is one of the teachings of Islam. In Islamic teachings there is a prayer law that teaches us to respect time. As the Prophet said, that He Rasulullah SAW was asked

⁵⁹ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republik, 2016), 81-98

⁶⁰ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republik, 2016), 81-98

⁶¹ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republik, 2016), 81-98

about what work is more important. Rasulullah replied, “ *the main job is to pray at the beginning of time*”.

People who understand the division of time, must admit this. As hard as our work is, we cannot continue to do it, but there is a time to rest. If the work continues to be done, without being given a break, do not think that the work will be finished, because the brain is weak to think.

Hamka stated, that in this fast-paced era, an era called the dynamic age, which requires speed of thinking, sometimes many people are pushed aside because they do not have the brains or spirit to obey, there are also cases of vein disease nerves. So to maintain such fatigue of thought the Prophet SAW. has left the best advice for us, which if we use it according to our will and wisdom, we will be able to adapt to the circumstances that are around us right now, this is the wisdom behind the prayer law.

In addition to the ability to manage time, Hamka suggested that an entrepreneur must also be able to determine the division of labor (*diversification of labor*). Every company and organization, especially in this modern era, has leaders and staff who manage and are governed. Let the leader be good at dividing work among all employees according to their respective skills. Not merely to be ordered, but so that he feels responsible for the work directed at him. He should feel that the work is his own work, he should not feel that the work is someone else's work and he is only paid. If it is made in this way, the ability to think (energy) will be lost and it will become a tool without the spirit and passion that comes from within.

Focus On Companies and Government Roles in Entrepreneurial Development

According to Hamka, companies or jobs that are only done but also need creative and innovative thinking on how to make companies or jobs better than before or more advanced. Work is not just work, but is based on a passionate passion so that it appears on the faces of the workers. As stated,

“A job that is done with such enthusiasm, we can notice when we enter it and see how the faces and facial expressions of the people who are working. The people looked “happy” and alive.”⁶²

⁶² Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republika, 2016), 81-98

Besides that, at work one should also have thoughts, how can the current situation not just stay like this but make important progress towards progress. The thing to think about is how the company can run effectively so that the shortage of costs is added to what is more necessary, and also run efficiently, namely how to reduce unnecessary costs. Because the company's progress will not only have an impact on oneself, but also on many people who depend on the company for their lives if they progress.⁶³

"That's why focus on the company. Our land is still wide. If there is capital and ability, look for something that can be cultivated. When opening, apart from thinking about benefits for oneself, which are material things, one must also think about moral benefits, how many workers can live from the company's cause.

Furthermore, Hamka suggested conducting comparative studies with other companies, so that the companies managed could be more advanced, as stated that,

"Let's pay attention to the progress made by other people, why he is more advanced. Don't just be satisfied with people's appreciation and praise, but also pay attention to criticism and criticism that will bring improvement.⁶⁴

On the other hand, the government's role is also important in order to open up opportunities and also provide regulations that favor entrepreneurs. However, the government's role is proportional and not excessive, because it is the entrepreneur who must try and develop his business, because independence in the entrepreneurial aspect is important in the framework of community economic independence, as stated,⁶⁵

"The government must elevate the nation's dignity, open the door to progress step by step. But remember, that the government is only trying to find food. It's the government that puts it in their mouths. Everything depends on the activities and struggles of the people themselves too.

⁶³ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republik, 2016), 81-98

⁶⁴ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republik, 2016), 81-98

⁶⁵ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republik, 2016), 81-98

Honest and Trustworthy

According to Hamka, the most important capital in a business is not merely money but honesty with customers and sticking to the mandate means being trustworthy. Holding on to promises, never giving up, is the main capital. Because a lot of people have money, but their business is not progressing, but is getting worse and worse, even though there is also a company beside it, which at first was small with no capital at first but is getting more and more advanced (Hamka, 2016).

According to Hamka, companies or business activities will not be able to progress if they are run with dishonesty and fraud. For example, if a business actor does not pay the debt according to a predetermined day, or he does the company's goods under an oath, even though it is found out that the oath was only a softening of words.

Maintain Product Quality

Hamka also stressed entrepreneurs to always maintain the quality and quality of their products. By maintaining product quality and quality, the company can sustainably survive and be the best, because according to Hamka, the character of consumers is to seek more perfection from the products they consume. Thus maintaining product quality is important.⁶⁶

On the other hand, maintaining product quality is an Islamic recommendation as the Prophet Muhammad. said, *"Indeed Allah Ta'ala really likes you when you do a job that is of good quality."*

According to Hakma, maintaining the quality of goods in Islam is known as *itqan* or *ihsan* . For example, someone buys a dagger or a sword. Even though the sword is very sharp and the keris is very well ironed, the goodness and sharpness will not last if after it reaches the hand it is not always rubbed, so that it does not rust. Don't just be good at buying but not good at maintaining. Or like a house! Many people can build a nice house, but not all of them can maintain it.

Furthermore, if the quality is maintained, even though other people come to make similar things, it will be difficult for him to obey or beat the company that has been around for a long time, because people's hearts have been drawn to a business that maintains quality.

⁶⁶ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republika, 2016), 81-98

Understanding the Market and the Role of Promotion

With regard to the market, Hamka suggested that entrepreneurs should not indulge themselves if their products are already known in the market, but must continue to expand at various levels and market niches.

Thus, market research and research on consumer interest in a product are needed in line with the habits and sociological patterns of society. Because this is very important, because the momentum to achieve progress must be accompanied by market research and consumer research, so that quality can be maintained. As Hamka stated,⁶⁷

“ If quality is not maintained, don't regret it if the company backs out. One who enforces the company must know the seasons. Many Batik merchants in Yogya and Solo know this. He knows the pepper season in Lampung, the crescent season in Sulawesi and other seasons. He also knows the preferred pattern of residents in each region. That's why there are some merchants whose trade has not faded for 40 years.”

Furthermore, promotion is very important in commerce. Many well-known brands that are in all public media publications are the strength of the promotion. This is not only a quality factor and the quality of a product, but there is an influence on the promotion factor. Therefore, Hamka stated that it is important to study promotion as well as the art and promotion management in relation to entrepreneurship, as stated,⁶⁸

“... Europeans and Americans have known the efficacy of billboards and advertisements for decades. He has become a science in itself in the trade. They paid full attention to him. Which companies lack promotion, no matter how high the quality, will lose, and eventually fall.

..... Also learned billboards, their art, subtlety, how to attract people's eyes, where and on which page, how big, and what color, and how to arrange the words!”.

Service Excellent

Customer is king. Where will the company's results go, or will they be made available, if there are no customers. There are companies

⁶⁷ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republika, 2016), 81-98

⁶⁸ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republika, 2016), 81-98

that have a lot of customers, but just keep coming in, as many come in as much as they go out. Gradually more numbers came out than came in, and finally they ran out and went to find customers for other companies. But there are also companies that have not that many customers at first, gradually increasing because a customer has invited a friend to get in touch with the company, because the way the owner of the company serves customers is very satisfying. The language is polite and the politeness is high so that it becomes the talk of the public or consumers. In terms of character, it is also a capital that is of great value.⁶⁹

Sellers or agents must be good at finding and capturing the hearts of customers. We enter a shop with the intention of just having a look, but then we are interested in buying, because the cleverness of the seller attracts the buyer. If you don't buy, you will be reluctant to leave, because he is so kind. He forgot his tiredness as long as he could serve customers. Half of them have such temperament, but because it looks artificial we are bored, but the other half is because it is innate to be like that.⁷⁰

Discussion

Based on previous discussion, in today's entrepreneurial landscape, several relevant issues related to Islamic values in entrepreneurship have garnered attention.⁷¹ These issues encompass various aspects, including ethical considerations, financial practices, and societal impact.⁷² Some of the prominent topic was an ethical conduct, the application of Islamic values in entrepreneurship emphasizes the importance of ethical conduct in business operations.⁷³

⁶⁹ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republik, 2016), 81-98

⁷⁰ Haji Abdul Malik Karim Amrullah (HAMKA), Lembaga Budi, 2nd Edition, (Jakarta: Penerbit Republik, 2016), 81-98

⁷¹ Amir, Heena, and Alija Abdukic. "The Spiritual Nature Based On Ethics In The Halal Entrepreneurial Industry." *Turkish Online Journal of Qualitative Inquiry* 12(10), (2021). Retrieved from <https://shorturl.at/bdGYZ>

⁷² D'Cruz, P., Du, S., Noronha, E., Parboteeah, K. P., Trittin-Ulbrich, H., & Whelan, G. (2022). Technology, megatrends and work: Thoughts on the future of business ethics. *Journal of Business Ethics*, 180(3), 879-902. <https://doi.org/10.1007/s10551-022-05240-9>. See also Florek-Paszowska, A. K., & Hoyos-Vallejo, C. A. (2023). A comprehensive bibliometric analysis and future research directions in the nexus of sustainable business practices and turnover intention. *Cleaner and Responsible Consumption*, 11, 100146. <https://doi.org/10.1016/j.clrc.2023.100146>

⁷³ Musa, M. A., Sukor, M. E. A., Ismail, M. N., & Elias, M. R. F. (2020). Islamic business ethics and practices of Islamic banks: Perceptions of Islamic bank employees

Today, there is a growing emphasis on transparency, accountability, and integrity in entrepreneurship, aligning with the ethical principles espoused in Islamic values.⁷⁴ On the other hand, the integration of Islamic values with technological advancements and innovative business models presents a contemporary issue.⁷⁵ Balancing traditional values with the dynamic nature of technology and innovation poses challenges for entrepreneurs seeking to uphold Islamic principles in a rapidly evolving business landscape.⁷⁶

Addressing these relevant issues requires a nuanced understanding of how Islamic values can be effectively integrated into modern entrepreneurial practices, while also considering the broader societal and global implications.⁷⁷ As discussions around ethical business conduct, sustainable finance, social impact, and cultural diversity continue to evolve, the relevance of Islamic values in entrepreneurship remains a compelling and multifaceted area of consideration.⁷⁸

The applicability of Islamic principles to entrepreneurship has garnered a lot of attention, as seen by earlier conversations.⁷⁹ Islamic societies' economic practices are significantly influenced by their values, which are based on the concepts of justice, integrity, and ethical behavior.⁸⁰ Previous research has shown that businesses

in Gulf cooperation countries and Malaysia. *Journal of Islamic Accounting and Business Research*, 11(5), 1009-1031. <https://doi.org/10.1108/JIABR-07-2016-0080>

⁷⁴ Astrachan, J. H., Binz Astrachan, C., Campopiano, G., & Baù, M. (2020). Values, spirituality and religion: Family business and the roots of sustainable ethical behavior. *Journal of Business Ethics*, 163, 637-645. <https://doi.org/10.1007/s10551-019-04392-5>

⁷⁵ Goni, F. A., Gholamzadeh Chofreh, A., Estaki Orakani, Z., Klemeš, J. J., Davoudi, M., & Mardani, A. (2021). Sustainable business model: A review and framework development. *Clean Technologies and Environmental Policy*, 23, 889-897. <https://doi.org/10.1007/s10098-020-01886-z>

⁷⁶ Mebroui, T., & Mosbah, A. (2020). Islamic entrepreneurship: Issues and debates. *International Journal of Management and Commerce Innovations*, 7(2), 461-468. Retrieved from https://www.researchgate.net/profile/Aissa-Mosbah/publication/337947028_Islamic_Entrepreneurship_Issues_and_Debates/links/5df76569299bf10bc35f185f/Islamic-Entrepreneurship-Issues-and-Debates.pdf

⁷⁷ Irawan, A. W., Roni, M., & Putro, H. K. (2021). Islamic Business Ethics: How to Apply it on the Supply Chain Management?. *Journal of Sharia Economics*, 3(1), 18-39. <https://doi.org/10.35896/jse.v3i1.180>

⁷⁸ Daradkeh, M. (2023). Navigating the complexity of entrepreneurial ethics: A systematic review and future research agenda. *Sustainability*, 15(14), 11099.

⁷⁹ Plaiss, H. A., & McAdam, M. (2021). Unexpected lives: The intersection of Islam and Arab women's entrepreneurship. *Journal of Business Ethics*, 171, 253-272.

⁸⁰ Khan, I. S., Ahmad, M. O., & Majava, J. (2021). Industry 4.0 and sustainable development: A systematic mapping of triple bottom line, Circular Economy and

which incorporate Islamic principles into their operations frequently see increases in trust and reputation, which strengthens their bonds with suppliers, consumers, and the community at large, among other stakeholders.⁸¹ Furthermore, incorporating Islamic principles into entrepreneurship may help promote more just and long-term economic growth.

Several key elements illustrate the relevance of Islamic values in entrepreneurship, as follows:⁸² *first*, ethical conduct, where Islamic teachings emphasize the importance of honesty, transparency, and fairness in business dealings. These principles align with the ethical standards that are increasingly valued in today's global business environment. *Second*, social Responsibility, Islamic entrepreneurship encourages the concept of "socially responsible business" which emphasizes the positive impact of business activities on society.⁸³ This includes ethical investment, fair treatment of employees, and giving back to the community. *Third*, risk-Sharing and Profit-Sharing, Islamic finance principles advocate for equitable risk-sharing and profit-sharing arrangements, which can promote a more stable and sustainable business environment, especially in the financial sector. *Fourth*, long-term perspective, Islamic values promote a long-term perspective in business decision-making, focusing on sustainability and long-term growth rather than short-term gains.

Further, the relevance of Islamic values in entrepreneurship, as supported by previous research, highlights the potential for creating business environments that are not only economically successful but also ethically and socially responsible.⁸⁴ By integrating these values into business practices, entrepreneurs have the opportunity to foster trust, sustainability, and positive social impact within their communities and beyond.

Sustainable Business Models perspectives. *Journal of Cleaner Production*, 297, 126655. <https://doi.org/10.1016/j.jclepro.2021.126655>

⁸¹ Chauhan, C., Parida, V., & Dhir, A. (2022). Linking circular economy and digitalisation technologies: A systematic literature review of past achievements and future promises. *Technological Forecasting and Social Change*, 177, 121508.

⁸² Zaki, I., Zusak, M. B. F., Mi'raj, D. A., & Hasib, F. F. (2022). Islamic community-based business cooperation and sustainable development goals: a case of pesantren community in Indonesia. *International Journal of Ethics and Systems*, 38(4), 621-632.

⁸³ Stefan, R. J. (2020). *Business in Islam: Contextualizing Business and Mission in Muslim-Majority Nations*. Wipf and Stock Publishers.

⁸⁴ Gregurec, I., Tomičić Furjan, M., & Tomičić-Pupek, K. (2021). The impact of COVID-19 on sustainable business models in SMEs. *Sustainability*, 13(3), 1098. <https://doi.org/10.3390/su13031098>

Conclusion

This study aims to determine the skills that entrepreneurs need to have in starting a business in Hamka's work entitled Lembaga Budi. The results of this study reveal, according to Hamka, that to become a successful entrepreneur, at least several important things are needed, namely: knowledge related to entrepreneurship, self-confidence, great will, work and time planning, focus on the company or job, the role of government in the entrepreneurial sector, the importance maintaining trust, maintaining product or service quality, conducting market research, promotion strategies and excellent service to customers. The results of this study contribute to enriching discourse in entrepreneurship, especially in Islamic entrepreneurship and the role of ethics in business.

However, this research has several limitations, especially in describing the general picture related to the condition of entrepreneurs and how the relevance of doing business is in Islamic business ethics in Indonesia. Future research is expected to add to a broader and in-depth research discourse related to the implementation of Islamic entrepreneurship in Indonesia and ways to apply it.

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