EXPLORING THE PERFORMANCE INDICATORS OF MOSLEM ENTREPRENEURS

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Abstract

This paper aims at exploring and discuss the items of performance of moslem entrepreneurs expected from the business undertaken. The second aim is to explore and discuss the performance indicators of the performance items.

The analytical method employed in this paper is a critical-intuitive thinking based on Islamic epistemological framework, that is the epistemology of bayani, burhani and irfani. The bayani epistemology is a textual presentation from text, event or phenomenon while the burhani epistemology is based on logic to understand events and phenomena or to interpret the text contextually. While irfani epistemology places greater reliance on intuition to achieve scientific knowledge. The three methods are applied integratedly in this paper.

The result of the analysis shows that the performance for moslem entrepreneurs to expected performance, that is performance in material, health, spiritual and brotherly terms. The performance indicators of material are sufficient profit to fulfill household needs, obtained by honest means, without harming other people. The profit aim is to fulfill the basic needs of the entrepreneur. The other material performance is security of the business establishment and the entrepreneur. Health performance indicators are cover enjoyment on the outcome, happiness in working, and trustworthiness. Spiritual performance indicators are closer relation with Allah, gratitude/thankfulness, and behavior that is consistent with the law of Allah. And brother performance indicators are employing poor people, sharing with people, fulfilling the needs of the people with product and services that are halal and have high quality with affordable prices, and social needs of the company. The four kinds of performance expected from moslem entrepreneur have a wider scope than the performance expected from conventional entrepreneur which is solely focused on material performance.

Key words: material performance, health performance, spiritual performance, brother performance.

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Introduction

In beginning, company or business undertaking was established to serve the interest of state or kingdoms. The calculation of profit for the owners were secondary in nature in order to stimulate potential investors to finance the undertaking. The real rationale for company establishment, however, is to provide services to the community at large (Estes, 2005:29). This means the primary objectives of a company’s existence is not for the interest of the investors but for public good (Alimuddin, 2008).

However, a shift in which owners’ interest is maximized occurs in parallel with the development of capitalistic economic system and the emergence of agency theory. In this system, factors of production such as natural resource, means of production and work force are combined in such a way to create the highest potential possible for the accumulation of profit (Gorz, 2003:4) which is channeled towards none other than the interest of the investors.

The nature of capitalistic economic system is not merely oriented towards profit channeled to the investors, but also has developed a tendency to ruin the values of societal life (ethics and morality), where individual needs are fulfilled by any means whatsoever (both personal and organizational). The spirit of capitalism is clearly expressed in the egoism, the freedom to accumulate wealth, and the freedom to develop and spend it. The products of this system does not concern itself with the appropriateness for consumption, and whether the manufacture or delivery of such products is good or bad, ethical or non-ethical (Qardhawi, 2000:117). It is also characterized by its disregard for human value in the production and consumption of products (Qardhawi, 2000:69-70). The capitalistic attitude is not concerned at all with anything expect big profit. All means are justified in amassing as much fortune as possible. Their minds are solely focused on profit, wealth and money. Money becomes the measure of performance (Christie, et al., 2004). Money is the solution for all affairs, and money creates the welfare of the state and peaceful life. State has
no right to control individuals and even the state should give the widest opportunity for the individuals. Individuals are free to conduct their economic activities and do as they please, regardless of whether it causes positive or negative impact to the society. Profit are accumulated ceaselessly and wealth is gained by a minority of groups/individuals (Gorz, 2003:4).

The company managed by capitalistic economic system will consider its owners as the only party that is appropriate to be regarded as investors/stakeholders in the company and it is therefore deemed natural when the management acts solely in the interest of the owners and when the bottom line (net profit after corporate tax) becomes the most fitting measure for company performance (Estes, 2005:5), though employees, consumers, suppliers, and community at large have also put in their investment and therefore holds a large stake in the development of the company.

Owners investing their wealth will receive dividends, but it involves a risk in the sense that the wealth invested in a company may be lost due to company loss. The employees have invested their education/training, skill and experience. They even sacrifice their effort, health and even their life. The result is an income in the form of salary and incentives but the risk is that they may not have any income at all. The consumers also make their investment by paying for the product and through their loyalty to the products of the company. The result is that they may receive products that match their expectation, but the risk is that the product may not live up to their expectation or may not be delivered at all. The same applies to suppliers, who have invested by providing the materials and other things required by the company. The result is that they may receive payment in accordance with the accepted terms but the risk is that they may not receive payment from the company. While the community at large has invested by letting the company uses the facility, social order and other resources which they formerly manage but now is managed by the company. The result is that community may receive support from the company but the risk is the quality reduction of air and natural environment which can cause many new and unknown diseases.
All components of stakeholder will receive good outcome if the company runs well and bear risks when the company sustains losses. However, the retained earnings in the balance sheets is solely for the company owners. This is the unfair part in an enterprises which is based on the idea of capitalism (Christie et al., 2004; Alimuddin, 2008). This even precludes the most important stakeholder of all, that is Allah the Almighty, who is the only true Investor on the face of earth forever (Alimuddin, 2008). The egoistic and materialistic attitude has prompted human beings to do anything, by hook or by crook, to obtain profit (Triuwono, 2006:3-4).

Not satisfied with the outcomes achieved so far, companies are in a race to obtain profit, not by its domestic activities alone but has gone across state boundaries in order to increase company value for the owners with complete disregard to the survival of the existing ecosystem (Etzioni, 1992; Chwastiak & Joni, 2003).

Indonesia is a religious society and Islam is the dominant religion, but national private enterprise is not the only perpetrator of this lamentable practices, but even state owned enterprises (BUMN and BUMD) has also followed suit in applying the capitalistic economic system in measuring its performance. State owned enterprises are established to stabilize the process of state development through its orientation to provision of services to the society to fulfill their needs, but this has shifted to the profit orientation with the primary objective to increase the welfare of owners or shareholders. Irianto (2004) has discovered that the BUMN privatization policy has not dealt with the aspect fairness in wealth distribution. The government is expected to protect and take care of the people, but has now changed its role into another player in the game of business, where the government now expects to gain profit through state-owned enterprises, a lamentable fact which should not have happened. The establishment of state owned enterprises has two objectives. On the one hand, such companies are expected to conduct its activity using capitalistic economic system to obtain maximum profit but on the other hand, such companies are also expected to follow the course of socialist economic system, where the
government should control the functioning of the economy to improve the welfare in an equitable way for all parts of the society.

What is the view of Islamic economy on ownership and wealth? One of the pillars of Islamic economy is the idea of balance. This principle can be seen as its soul (Qardhawi, 2000:69). The main characteristics which distinguishes Islamic economy from other forms of economy (capitalistic and socialist) is that Islamic economy is always based on norms and ethics.

Islamic economy is a divine-based one. This system is based on and at the same time focused on Allah, and its means is inseparable from the laws (syariat) of Allah (Qardhawi, 2000:31). It emanates from the belief in God, that is in the oneness of God (akidah tauhid). This is the revelation from Allah to His Messenger (Rasul) to be disseminate to mankind. Islamic economy puts its whole effort to achieve a good and prosperous life for mankind. However, Islam never acquiesces to the idea that human life itself is the ultimate end of human existence. Islam sees that the earthly life is but one step to achieve a higher and eternal life (Qardhawi, 2000:35-36). A moslem believes that s/he is the creature made by Allah. S/he works in the earth created by Allah, gain her/his strength from Allah and work by means granted by Allah. S/he works within the law of causality, which is also ordained by Allah. Therefore, when an individual obtain wealth, it actually belongs to Allah since Allah is the true Owner of everything. Human beings are but guardian of the tasks entrusted to them. Therefore, a moslem entrepreneur always believes that whatever s/he does, it must be ultimately accountable to the Ultimate Owner of everything. Every step s/he takes is a form of worship to Allah and should be carried out with good intention and willingness (ikhlas). Otherwise, averse consequences (mudarat) of his/her actions will result if s/he deviates from the path of Allah.

According to Islam, performance of every activities is not only materially-based but no less important is that it is a way to get closer to the Creator. Material performance is only to fulfill bodily needs that facilitate the worship towards Allah.
Based on explanations above, therefore the main question in this research is “what is the motivation of moslem entrepreneurs in conducting business and what is the expected performance?”

Research Method

The method in this research is one that has been developed for a long time in the science of Islam, that is the methods of bayani, burhani and irfani (Abdullah, 2007:11-24). The bayani method is one that relies on the text of writings, events or phenomena and the burhani method relies on the logic to understand a phenomenon and events and in interpreting texts. While irfani method is based on intuition to obtain knowledge. These three methods will be utilized integratedly.

Object of Research

The object of this research is companies owned or managed by moslem entrepreneurs in Bandung (Yayasan Daarut Tauhiid, Kopontren Daarut Tauhiid, MQ Customer Group, MQ Publishing, Vannisa Bronies Kukus), Charni’s Productions in Yogyakarta, Kedai Assalamu’alaikum, and Bismillah restaurant in Malang.

Moslem Business Motivation

There are many motivation for one to delve into business. Some do so to actualize their talent, and some other due to the need to obtain livelihood and there many other motives, which may amount to tens or even hundreds when enumerated one by one. Islamic businesses are set up by their founders due to many motives. KH. Abdullah Gymnastiar,² or more popularly known as Aa Gym, established the Pesantren (Islamic boarding school) Daarut Tauhid with the following idea in mind:

² Founder and Primary Trainer of Daarut Tauhid Foundation, Advisor for the Islamic Boarding School Cooperative (Kopontren) Daarut Tauhid, and founder of MQ Corporation and also one of its major shareholder and director, also founder and advisor for the Eco Foundation of Daarut Tauhid and founder of Gema Nusa. Opinions quoted in this article is taken from observations, tausyiah (communal prayer sessions), especially in the Daarut Tauhid Mosque, from his books “Aa
it is an Islamic boarding school that represents reality in a smaller scale, where Islam can be seen, felt, studied so that it can be a solution for the problems in its environment. A person wishing to feel the beauty of Islam, the productivity of a moslem, or an Islam which is a gift for universe (rahmatan lil’ alamin) in a heterogeneous environment, can be seen in Daarut Tauhid.

The same applies to Umi Hamida, or ordinarily called Bu Umi (Mrs. Umi), owner of Assalamu’alaikum cafe in Malang. Her vision is to establishing a restaurant targeted at students with affordable prices. She said:

The restaurant is set up to provide affordable and healthy meals. Profit is not the main objective ... the building is quite prestigious and had it been leased, we may receive greater income than the restaurant business ... Our menu is also different from the other restaurants around because we do not want to compete directly with existing businesses. We only offer a menu that is not offered around here ...

This businesswoman always maintain good relations with the existing local businesses and does not wish to compete directly by offering the same product as the existing businesses around it. Besides, profit is not the main objective since the business is more oriented towards altruism. If the business results in profit, then it will be something to be grateful about, and the gratefulness will emerge more due to the positive response to the service rather than the profit gained from the business.

In relation to the instinct of businesspeople to develop their business by diversification and opening branches in several places, Aa Gym has his own opinion on it:

Daarut Tauhid itself does not have any branches. We want to serve as an example of a training and consultation organization for other institutions, especially other pesantrens. In this way, other pesantrens can develop their potential under their own banners. We believe that success is never individual, our own, but it lies in how far we can facilitate other people who walk in the path graced by Allah. This pesantren is designed to really mingle with the surrounding community or “without limit” (virtual). The santris (pesantren students) lodges in the houses of the members of surrounding community so that their presence will make positive impact on the community and also helps to contribute to the economy of the people since they acquire their meals and other needs from the shops around here.

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Gym Apa Adanya” and “Menjemput Rejeki dengan Berkah” which expresses Aa Gym’s ideas on who he is.
It is a bit different from the *Assalamu’alaikum* restaurant, since the father of Bu Umi established a restaurant with the intention to educate his children to live independently by gaining experience and opening job opportunity. This owner of this restaurant also has no intention to open any branch.

Meanwhile, Anwar Wahyudi, proprietor of Charni’s Production, a textile printing business, advertising and printing business in Yogyakarta, has a dream of establishing a business that can earn him and the employees honest living. Then he said that, “I have a dream of setting up an honest business that can give proper livelihood to the workers ... I am sure that when they have enough for themselves, they will be thankful and it’s already a prayer ... so that pray to God that this business will develop.”

This businessman believes that sufficient earning will make the workers thankful and it will strengthen friendship because it will improve their morale in working. This means that they will always pray for the development of the business and the impact has already been felt in terms of turnover and income.

The CEO of MQ Consumer Group, H. Abdurraham Yuri RG, or more popularly known as Adeda, has a similar idea with the previous respondent on the motivation for setting up businesses, that is to get closer to Allah swt. According to him,

> managing a company must be consistent with the syariah of Islam as a sign of our obedience to Allah swt. That is why the concept of tauhid is applied as the basis for the development of our business. It is useless if we develop our business and gain large profit but we are getting further from Allah swt., while we eventually have to answer for all our conduct to Allah swt. Business is not only worldly affairs but also connected to the afterlife ... We hope we can progress with the surrounding community, we would not want to develop our own while leaving behind all the people around us.

Of the many motives for business that has been expressed by moslem entrepreneurs above, we can conclude that generally they are motivated to conduct business in order to obtain honest livelihood for their family, create a good relation with the surrounding community, fulfill the needs of the society and to get closer to
Allah, the Giver of Fortune. Another conclusion that can be taken from these opinions is that the business motivation also serves as a means to disseminate Islam (dakwah), both by direct example of carrying out Islamic business practices to the consumers, suppliers and general public, or by quoting such conduct in sermons. Besides, business is also seen as a means to create job opening, both for family member, neighbors, the poor and people with disabilities.

If we analyze further the business motivation of moslem entrepreneurs, we would see that the background of these moslem entrepreneurs in doing business is to implement the teachings of Islam to increase the welfare of the earth (QS. Huud [11]: 61 and Saba’ [34]:15). Another motivation is to obtain honest living without harming other people, both fellow entrepreneurs and consumers. This earning will enable the moslem entrepreneurs to live independently without having to depend on the mercy of other people and to help fellow human beings who are lacking in material wealth.

Another hope that motivates moslem entrepreneurs to do business is to deliver quality products which are needed by the society with affordable prices, where these products or services were produced not only by professional workers but also by those who are lacking in physical and mental sense, especially those living around the business establishment, without having to sacrifice quality. This is expected to serve an example of the right way of doing business according to the principles of Islam teaching. Another impact that may result from this is that such a way of working may become a vehicle for disseminating Islamic teaching in business or to serve as an example during sermons.

In this way, the motivation of moslem entrepreneurs is aimed at fulfilling holistic objectives, that is to fulfill material needs based on ethics and morality, to fulfill mental needs based on willingness to sacrifice (ikhlas), and to fulfill spiritual needs based on heartfelt intention (tulus), and to fulfill the need to strengthen the brotherhood of all human kind based on caring for others. These objectives are wider and more varied than the conventional idea of business which focuses only on material aspects of business.
Moslem Business Performance

In many ways, people do business because they are motivated to increase their earnings or material utility. This is different from the moslem entrepreneur, since for such an entrepreneur, material utility is not the main objectives, since the most important thing is to get closer to the Creator.

Aa Gym in his book, *Menjemput Rejeki dengan Berkah* (2005:95-96), stated that there are five measures of performance or work:

The first is that gain is obtained when whatever we do has become a pious deed (*amal saleh*). Though we may have not or even never received any money at all, giving help to other people, lightening the burden of others, satisfying consumer or doing any good according to Allah is already a gain or profit. Second, gain is obtained when what we do creates for us a good name or image. We should not live in riches but with bad name, such as having a reputation as swindler, liar or corruptor. Our true riches is not what merely sticks to our selves (such as money, position, authority) but our image. Third, gain is obtained when what we do can increase our knowledge, experience and horizon. Having a lot money without knowledge is a sure way to destroy wealth. Fourth, gain is obtained when what we do can create a good relation or *silaturahmi*. Therefore, do not let money destroy our good relationship with others. When one is hurt because of us, s/he will tell it to other people. This will build a fortress around us that will only imprison ourselves and make us smaller. Do not seek enemies, but more friends instead. When friends care for us, they at least will tell good things about us. Fifth, gain is obtained not only when we get something for ourselves, but for the advantage and satisfaction of others.

Beware of business that does not bring good deeds (*amal*), good name and knowledge, or that sever good relationship and disappoint other people, since such a business is not gain but only ruin.

Generally, conventional leaders of a company will recruit professional employees so that they can work efficiently and effectively so as to increase the material gain of the company. However, Aa Gym will recruit not only professional employees but also those having disabilities, both physical and mental. This is meant to improve their self-confidence and self-esteem, and it would be better if they can achieve good performance since it will spur the motivation of the normal people. In more detail, Aa Gym stated that:

I also try to involve those who are limited in mental and physical sense to join the enterprise, though the general opinion thinks that such decision is not advantageous in material terms, but I see it from different perspective. That is why I try hard to gather around the house our brothers and sisters who are orphaned, poor or disabled.
I always think what can be done to improve their self-confidence, self-esteem and it would be very good if they can achieve exceptional performance. Therefore, for now, we try to recruit the employee and activists of Daarut Tauhid foundation from these people with “disabilities”. The intention is to motivate other people. If disabled people can perform well, then those without any disabilities should be better. I would also be very happy if the people in our pesantren and companies will recruit more people with physical disability. In this way, one will see the glory of Allah in creating His creatures and will see that achievement belongs to anyone who are willing to change and improve on self with strong foundations of faith.

Based on observation, the researcher concludes that there are several people with disabilities, both physical and mental, who work in the foundation and cooperatives of Daarut Tauhid as much as their condition allows. They get along harmoniously with the normal employees without any jealousy, and it even makes them cared more.

It is different from Bu Umi, who developed the business by employing her near relatives who are unemployed. The objective is to help them obtain sufficient earning to fulfill the needs of their families. Further, Bu Umi said:

In this business, we employ our family from rural areas (daerah) who have not had any full-time job ... we pity them ... we also hope that they can manage this business well because they are part of our family ... we also hope that they can learn from this business so that they can establish their own business one day and no longer depend on us.

Based on observation, the researcher concludes that Bu Umi gives thorough attention to her employees by giving them advice every week concerning the way they treat costumers (that serving the customers should be done willingly so that it can turn into a worship) and ask them to pray five times a day. The result is that the service in the restaurant is cordial and warm in a natural way without being exaggerated. Bu Umi often leaves the restaurant to get supplies for the establishment and for her family but the quality of service does not differ much from when Bu Umi is around. Everything goes normally.
Similar to the entrepreneurs above, Adeda chooses to cooperate with housewives with cooking and sewing skills around his establishment to develop the business. He said:

Working with the neighbors gives a lot of advantage ... such as helping them to fulfill their daily needs, guarantee the safety of the establishment, ease in training them, and building good relationship with neighbors ... what is important in this cooperation is the openness/transparency and honesty in managing the business so as to avoid any suspicion that will ruin the brotherly relationship. What is the meaning of obtaining a lot profit but destroying the good relation with neighbors.

Aa Gym, Bu Umi and Adeda put a high value on brotherly relation in developing their business. The difference among them is on the emphasis. Aa Gym gives more attention to disabled people. This is related to his personal life since his younger brother, Agung Gun Martin is also disabled (deaf and paralyzed), but Agung is very devoted to learn as an expression of his gratitude to Allah. He perform the shalat tahajjud, give alms (sedaakah), has no fear of poverty. He said to Aa Gym: “no matter how good you are, there is one thing that you will never have, that is peace of mind, unless you know and obey Allah with all your heart. No matter how great your achievement, you would not achieve the true glory, unless you follow the example of Prophet Muhammad saw. with all your heart.” (Gymnastiar, 2006:22-24).

Bu Umi develops her business by employing her families and Adeda cooperates with his neighbors. The methods employed to develop business as described above are all consistent with the teachings of Islam. Even the distribution of zakat, infaq and shadaqah should be prioritized on the poor, neighbors and family members.

It is a different case with Pak Anwar, who has his own method in developing his business, that is by hard work, getting new friends, gratitude and prayer. He explained:

By giving jobs and reasonable price to other people and with good management, it will bring blessing to our business. I believe that by giving jobs to other people, they will be thankful, especially when the salary is given with proper method of payment.
The feeling of thankfulness, I believe, will become a prayer for them to get more work continuously from this business. This will improve our turnover. This is the best way to improve the performance of my business many times over because many friends will be grateful in receiving substantial income and it will automatically increase our income. So we do not need to obtain large profit per unit, but what is more important is that the employees are happy to get sufficient income and their happiness will be reflected upon us in the form of increased income and blessings.

Other advantage or gain that is often forgotten is the enjoyment from the outcome of work. So far the measure for enjoyment is not available. Two persons or more eating the same meal would not produce the same level of enjoyment. It would depend on the feeling of thankfulness and gratitude that Allah gives to the people enjoying the meal.

In relation to enjoyment, Aa Gym stated the following:

There is no greater enjoyment in this world than the enjoyment of knowing Allah. Even for those who have known Him, the joy of the world and everything in it will not be able to match it.
For those who know Allah, everything that occurs to him is none other than the joy that is given by Him. Having no money is also a joy since such a person will always be working in the path of Allah, so that it will increase the blessing from effort and patience as long as he is obedient to Allah. Having a lot of money is also a joy, since it will more opportunity for us to do good deeds in the path of Allah. Healthy physique is also a joy, since it will enable us to worship, give alms and work hard (jihad) in the path of Allah. Being sick is a joy, because it will reduce our sins if we are patient in undergoing the pain, without leaving out the effort of zahir, that is looking for cure. Being praised is a joy, because it enable us to listen to the greatness of Allah and to see how Allah has covered our weakness. Being insulted is a joy because it enable us to see our own weakness and also gives us blessing if we are patient with ourselves. ... Praise be to Allah, happiness and joy is when we are always with Allah in all conditions.

According to Aa Gym, profit or gain should not be sought, but picked up. He said that we should “believe that even before we were born, our lot has been prepared in full by Allah the Most Rich. We only need to pick them up, not seeking them. What we should seek after is the blessing of our lot. And it will all come if we work in the path blessed by Allah swt.” This is consistent with Mustofa (2009:42), that everything that happens, including the profit that we gained or will gain has been
predetermined by Allah swt. in the lauh mahfuzh, the Lord of All Events. According to Bu Sum,

I see that success in business is when we can fulfill our daily needs and help people with free food or meal with extra portion to those who are poor. I would not want to push myself to work. I also need to rest, attend the communal prayer (pengajian), and worship. It would be meaningless if we are busy working to obtain profit but it makes us weak or sick and unable to worship or rest. It would only mean that we have to spend more money to pay the doctor and prescription. I am already thankful for what I have got, especially when I remember that not long after my husband died, it was very hard to make ends meet. Now my children are all grown up and gone to college. One of them is married. There’s no need to push myself.

Commenting on the tendency of entrepreneurs to develop business by diversification and setting up branches, Aa Gym offers an interesting comment:

Daarut Tauhid itself does not have any branches. We prefer to be one of the example of training and consultancy center of many institutions, especially other pesantrens. In this way, other pesantrens can develop with their potential and banners. We believe that a success of our own is not a success. Success is how far we can help other people who walk in the path blessed by Allah to achieve success.

While Bu Umi is thankful for the income from her business and tries to improve its service to the public as best as she can. She sees that it is better than creating a new branch. She commented: “We do not have any plan to establish branches, despite the opportunities and demand on several kinds of dishes that we offer is increasing from day to day. We are thankful because our cooking is liked by students (and the general public)”.

The entrepreneurs described above also tries consistently to maintain brotherly relationship. This is shown from the fact that they do not want to compete directly with the existing businesses by offering the same product as those who have opened their business earlier. Besides, the main objective is not profit but to serve fellow believers. If the service results in profit, they are thankful to Allah for it. The gratitude emerges from the positive response given to the service and the profit obtained there from.

The proceeds of the Daarut Tauhid Foundation is not used merely for the development of business and to increase the wealth of its owners but also to fulfill the
obligations as moslems and to help other people. This view is expressed by Iskandar, the comptroller of Daarut Tauhid Foundation: “the profit are divided, where some are channeled to zakat, infaq and sadaqah, and some is for the tuition fee for the poor so that we all can progress together.”

The law of attraction (Laoiser, 2009:15-18) states that there exists a universal energy around us that will respond to every wave that we transmit. If we transmit love, then we would feel love in the same or even greater level. The same applies when we help others, for instance by giving sufficient wage to workers and helping the poor, because we would also feel a greater feedback in the form of increasing income or profit and enjoyment which is greater than the original transmission.

Of the many basic principles that is applied by moslem entrepreneurs, material gain is not the only indicators to measure success. Even material gain is only a small part of the many kinds of success indicators.

A moslem entrepreneur sees that the primary success in managing business activity comes when one gets closer to Allah. The closeness will motivate the entrepreneur to build a better relation with other people. Then they would feel the enjoyment of their effort, both when they manage to achieve their objectives and when they fail to do so.

The performance of moslem entrepreneurs in relation to the bayani, burhani and irfani methods are shown in Table 1 below.
Table 1. Performance Indicators of Moslem Entrepreneurs

<table>
<thead>
<tr>
<th>No.</th>
<th>Method</th>
<th>Performance Indicators</th>
</tr>
</thead>
</table>
| 1   | Bayani | • Increasing diligence in worship and good deeds (amal ibadah)  
      |        | • Fulfilling the household needs in moderate and honest way  
      |        | • Strengthening brotherly relation  
      |        | • Increasing the help to poor people  
      |        | • Increasing sense of gratitude to Allah |
| 2   | Burhani| • The material gain comes from the combination between hard work and blessing from Allah swt  
      |        | • Fulfilling the needs of the people with affordable prices  
      |        | • Sharing with others  
      |        | • Improving the self-esteem of marginalized people |
| 3   | Irfani | • Life is more joyful because of honest income, gained without incurring the loss of other people  
      |        | • Increasing sense of gratitude for the outcome by sharing with others  
      |        | • Stronger belief in the power of Allah so that it motivates the individual to get closer to Allah and to the people around her/him  
      |        | • Enjoyment in working  
      |        | • Gaining trust from others  
      |        | • Guaranteed security without having to hire specialized agents  
      |        | • Social needs of the company |

Source: Alimuddin, 2010

The many indicators of performance for moslem entrepreneurs above can be classified into four kinds, that is, the first is material performance to fulfill the physical needs in order to carry out the daily activities and worship to Allah; the second is health performance, in the sense of enjoyment and happiness in doing activities; the third is spiritual performance, which means the obedience and closeness to Allah, both during and after carrying out our duties; and fourth, brotherhood performance, in the sense of harmonious relation with fellow believers and the surroundings. The four kinds of performance and its indicators are shown in Table 2 below.
Table 2. Kinds and Indicators of Moslem Entrepreneurs’ Business Performance

<table>
<thead>
<tr>
<th>No.</th>
<th>Kinds of Performance</th>
<th>Performance Indicators</th>
</tr>
</thead>
</table>
| 1   | Material             | • Sufficient profit to fulfill household needs, obtained by honest means, without harming other people  
|     |                      | • Security of the business establishment and the person of the entrepreneur |
| 2   | Mental               | • Enjoyment on the outcome  
|     |                      | • Happiness in working  
|     |                      | • Trustworthiness |
| 3   | Spiritual            | • Closer relation with Allah  
|     |                      | • Gratitude/thankfulness  
|     |                      | • Behavior that is consistent with the law of Allah |
| 4   | Brotherhood          | • Employing poor people  
|     |                      | • Sharing with people  
|     |                      | • Fulfilling the needs of the people with product and services that are *halal* and have high quality with affordable prices  
|     |                      | • Social needs of the company |

Source: Alimuddin, 2010.

In this way, the kinds of performance for companies which are managed in Islamic way will be more numerous than the kinds of performance in conventional companies. The expected performance of conventional is only material performance, so that all resources are used for increasing the material (improvement of profit and increase of wealth or owners’ value). As a consequence, increasing sales or income and reducing cost by any means necessary without any regard for ethics or public interest becomes the norm in conventional companies.

While in a company managed in Islamic way, the expected performance is not only material performance, but wider in scope, since it covers non-material performance, including spiritual, health and brotherhood/altruistic performance. Non-material performance serves to limit the effort to increase material performance which uses any means necessary to improve performance, and therefore the behavior
will be more ethical and aligned with morality in accordance with the teachings of Islam.

As a consequence, the performance indicators for Islamic companies will give more guarantee for the interest of the community of believers (umat) and the environment. For example, CSR (corporate social responsibility) in conventional companies is understood as an obligation, which means that companies are coerced to implement social behavior. This is due, among others, to the fact that companies has committed much damage, especially to the environment where companies operate. While in Islamic companies, CSR is considered to be a need for the company or the management since implementation of CSR will improve the health, spiritual and altruistic performance of the company (Alimuddin, 2010). This means that doing business the Islamic way will be better than the conventional way.

**BIBLIOGRAPHY**

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