

Descriptive Analysis of Islamic Entrepreneurship Characteristics: A Quantitative Study of MSME Actors in South Kalimantan

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Abstract

This study aims to analyze and map the level of application of Islamic entrepreneurship (IE) characteristics among Micro, Small, and Medium Enterprises (MSMEs) actors in South Kalimantan. As a pillar of the regional economy, MSMEs in South Kalimantan, which are predominantly Muslim, face the challenge of aligning business practices with Shariah values while also addressing stagnating innovation and local employment dynamics. This research employs a descriptive quantitative approach. Primary data were collected through a questionnaire distributed to 100 Muslim MSME actors in South Kalimantan, selected using purposive and convenience sampling techniques. The research instrument was developed based on five IE dimensions: Shiddiq (Honesty), Amanah (Trustworthiness), Tabligh (Transparency), Fathanah (Competence), and Spirituality. Data were analyzed using descriptive statistics to identify mean scores and levels of implementation. The results show differing profiles of implementation across dimensions. The Spirituality, Shiddiq, and Amanah dimensions exhibit a "Very High" level of implementation, indicating that personal ethics and spirituality have been strongly internalized. In contrast, the Fathanah dimension (particularly indicators of orderly administration and innovation) and the Tabligh (transparency) dimension fall into the "Moderate" category. These findings reveal a strategic gap: high individual piety (the religio-economic spirit) has not been effectively translated into professional managerial competence (human capital). This is relevant to macroeconomic data from BPS as of August 2025, which reported an Open Unemployment Rate (TPT) of 4.20% and a dominance of the informal sector (53.56%), as well as data from the Regional Office of the Directorate General of Budget Financing (Kanwil DJPb) of South

Kalimantan, showing that although the realization of KUR (People's Business Credit) disbursement reached a massive Rp3.34 trillion (as of July 2025), growth barriers for MSMEs have shifted from access to capital toward human resource capacity. The practical implication of these findings is the need for policy intervention, particularly from related agencies in South Kalimantan, to focus MSME training on improving managerial competence (Fathanah) and Akhlak-based soft skills rather than solely on spiritual motivation or capital assistance.

Keywords: Islamic Entrepreneurship, MSME, Descriptive Quantitative

A. Introduction

Micro, Small, and Medium Enterprises (MSMEs) have consistently proven to be the backbone of the Indonesian economy. This sector not only contributes significantly to the national Gross Domestic Product (GDP) but also has a remarkable labor absorption capacity, accounting for 97% of the total workforce in the business world.¹ MSMEs have proven to be resilient, able to survive, and become a safety valve for the national economy, especially in the midst of a crisis.² However, this narrative of “resilience” needs to be critically re-examined in the context of more specific regional economic dynamics, where structural challenges are often hidden behind aggregate growth figures.

In the context of South Kalimantan Province, the strategic role of MSMEs cannot be separated from the complex and challenging employment landscape. Data from the Central Statistics Agency (BPS) shows that in 2024, the number of Micro-Scale Industries (IMK) in South Kalimantan will reach 58,754 units, with an additional 2,195 Small-Scale Industries (IK) units.³ This figure, coupled with data from the South Kalimantan Provincial Cooperatives and SMEs Office (Diskop UKM), which recorded 3,014 active cooperatives as of January 2024, demonstrates the massive ecosystem of small and medium-sized enterprises (SMEs) in the province. However, the latest data from the South Kalimantan Statistics Agency (BPS) as of August 2024 reveals a pressing socio-economic urgency behind this number of businesses. The Open Unemployment Rate (TPT) was recorded at 4.20%, representing approximately 93,000 individuals out of a total workforce of 2.22 million who are not absorbed by the formal labor market. Furthermore, the province's employment structure is still dominated by the informal sector, which accounts for 53.56%, and the workforce with elementary school

¹Ririn Tri Ratnasari et al., "Islamic Social Entrepreneurship Model of Business Women in the Pandemic Era: Evidence from Indonesia," ResearchGate, February 2023, accessed November 18, 2025, https://www.researchgate.net/publication/368745383_Islamic_Social_Entrepreneurship_Model_Of_Business_Women_In_Pandemic_Era_Evidence_From_Indonesia.

² Sinta Kasim et al., "Resilience of Micro, Small, and Medium Enterprises Based on Islamic Entrepreneurship," *IQTISHODUNA: Journal of Islamic Economics* 13, no. 1 (April 2024): 211–232, <https://doi.org/10.54471/iqtishoduna.v13i1.2333>.

³ Central Statistics Agency, "Number of Micro and Small Scale Industrial Companies by Province," last updated September 16, 2025, accessed November 18, 2025, <https://www.bps.go.id/id/statistics-table/2/NDQwIzI=/jumlah-perusahaan-industri-skala-mikro-dan-kecil-menurut-provinsi.html>.

education or less, which reaches 38.44%. This phenomenon creates a growth paradox: the increase in the number of micro-enterprises is not necessarily accompanied by a significant increase in the quality of formal labor absorption, but rather absorbs more subsistence labor.

Regional and central governments have responded to this challenge with aggressive fiscal interventions, particularly through financing instruments. The South Kalimantan Provincial Government has placed significant emphasis on this sector through various strengthening programs. Data from the South Kalimantan Regional Office of the Directorate General of Treasury (Kanwil DJPb) provides a clear picture of the scale of this capital support. As of July 31, 2024, the disbursement of People's Business Credit (KUR) in South Kalimantan had reached a staggering IDR 3.34 trillion. This substantial amount of funds has been distributed to 55,064 borrowers, the majority of whom are MSMEs. In fact, in the first semester of 2024 alone, KUR disbursement grew 33.24% compared to the same period the previous year.

This huge availability of capital liquidity leads us to a crucial initial conclusion: the main obstacle (bottleneck) for the growth of the quality of MSMEs in South Kalimantan, it seems that the classic problem of "access to capital" is no longer the problem (financial capital access). If capital of Rp3.34 trillion has been disbursed but the problems of unemployment and the dominance of the informal sector and low productivity are still persistent, then the diagnosis of the problem must be shifted to the internal factors of the business itself, namely the quality of human resources (human capital) and entrepreneurial competencies.

The South Kalimantan Provincial Cooperatives and SMEs Office has identified the root of this problem in its strategic analysis. The main challenges facing MSMEs in this region are summarized as product "quantity, quality, and continuity," all of which boil down to a deficit in "creativity and innovation." This emphasizes that the intervention needed is not simply a cash injection, but rather an injection of competence and character.

This economic phenomenon cannot be separated from its demographic-religious context. The majority of the population and MSMEs in South Kalimantan are Muslim. Consequently, there are ethical and theoretical demands that business activities not only pursue profit but also align with sharia principles.⁴ Islam, as a religion that perfect (full), not only regulates worship mahdhah, but also provides comprehensive guidance in transactions, including entrepreneurship. Business activities in Islam are viewed as part of worship, which must be based on ethical and spiritual values. This concept is known as Islamic Entrepreneurship (Islamic Entrepreneurship- IE), which aims to ultimately achieve *falāh* (holistic well-being in this world and the hereafter)⁵.

⁴ Srianti Permata and St. Hadijah Wahid, "Islamic Entrepreneurship Based on Maqashid Sharia in Increasing Competitive Advantage of MSMEs in Sinjai," *Nature* 10, no. 2 (December 2024): 333, <https://doi.org/10.24952/fitrah.v10i2.12117>.

⁵ Herningrum, "Entrepreneurial Character from an Islamic Perspective," *Darul Ilmi: Journal of Educational and Islamic Sciences* 10, no. 1 (June 2022), <https://jurnal.uinsyahada.ac.id/index.php/DI/article/view/5680>.

However, the implementation of the IE concept is often trapped in a reductive understanding. To position IE as a solution to the challenges of "human resource quality" and "innovation" mentioned above, we need to review a more solid theoretical foundation. Max Weber (1930) in his seminal work *The Protestant Ethic and the Spirit of Capitalism* He proposed that Western economic progress was driven by an "ascetic ethic" that fostered a spirit of hard work. Weber, in his limited analysis, tended to position Islam as a religion lacking affinity for rational capitalism. This view, as sharply criticized by sociologist Bryan S. Turner (1974), ignores the rich commercial tradition in Islamic history.

This research starts from the premise that Islam possesses an equivalent, if not more holistic, "Endogenous Work Ethic." However, for this ethic to be operational in a modern context demanding innovation, it must be translated into measurable psychological attributes. David McClelland (1967) identified Need for Achievement (nAch) as a primary psychological motivator of successful entrepreneurs, a drive to take calculated risks and innovate. A meta-analysis by Collins et al. (2004) confirmed that nAch is positively correlated with business performance. In IE terminology, this achievement motivation is a manifestation of the trait *Fathanah* (Intelligence/Competence) and ethos *lhasan* (Perfection).

Furthermore, contemporary studies on MSMEs at the global level, such as research by Hodges & Burchell (2003) and Kotsios et al. (2023), found that the most vital skills sought by the business world are soft skills such as integrity and reliability. What the secular world calls soft skills This, in Islamic terminology, is *Morality* (especially *Siddiq* And *Trust*). Therefore, strengthening IE is not just a religious project, but an evidence-based economic strategy to increase competitiveness.

Ideally, the implementation of Islamic entrepreneurship (IE) should strengthen the resilience and sustainability of MSMEs by instilling ethical and social values while increasing innovation and managerial capacity. However, in the field, there is a gap between this idealism and the reality of MSME practices.

The fundamental problem identified is the "Asymmetry of Value Application." A disconnect appears to exist between the characteristics of IE, which are personal moral ethos, and those of IE, which are professional management. On the one hand, numerous studies show that Muslim MSMEs have implemented core values such as honesty, hard work, and prayer.⁶ Qualitative empirical data often confirms high levels of ritual piety.

However, on the other hand, many MSMEs still operate with a focus on income gathering (just looking for income) and not yet managed professionally. Other studies have shown that Muslim MSMEs often face difficulties in implementing formal aspects of Sharia that require managerial competence, such as separating personal and business

⁶ Amir Machmud and Yusuf Murtadlo Hidayat, "Characteristics of Islamic Entrepreneurship and the Business Success of SMEs in Indonesia," *Journal of Entrepreneurship Education* 23, no. 2 (2020), <https://www.abacademies.org/articles/Characteristics-of-islamic-entrepreneurship-1528-2651-23-2-534.pdf>.

finances, maintaining orderly administration, or the halal certification process. This aligns with Tambunan's (2011) findings, which identified "managerial skills" as a key internal weakness of Indonesian MSMEs. In South Kalimantan, this gap is manifested in the disparity between the amount of disbursed capital (Rp. 3.34 trillion in People's Business Credit) and the low sophistication of business management, which leads to stagnation in innovation.

This gap indicates that the concept of EI at the grassroots level may be diminished: it is understood only as ritual piety (vertical) but has not yet been internalized as a professional work ethic (horizontal/muamalah). MSMEs may be excellent in the spiritual-personal aspect, but still moderate or low in the managerial-professional aspect (the Fathanah dimension). In fact, Muslim entrepreneurs need a balanced mix of Endeavor (maximum effort/competence) and Trust (surrender). If Trust is high but Endeavor (in the form of innovation and management) is low, then business resilience becomes fragile.

Numerous previous studies have been conducted on EI in MSMEs, but they have differing focuses. Most studies are causal in design, examining the influence of EI on other variables such as business performance. Research in the context of South Kalimantan has also existed, but tends to link IE with other variables such as "Banjar Culture" or "competitive advantage".⁷ There hasn't been much research that specifically attempts to dissect (diagnose) which element of IE is "stuck" in its implementation. Is it the honesty aspect? Or the competence aspect? Until now, there is still a scarcity of research that uses a purely descriptive quantitative approach that aims to profiling (mapping) level comprehensive application of various IE characteristics among South Kalimantan MSMEs

B. Literature Review

1. The Essence of Islamic Entrepreneurship (IE)

Islamic entrepreneurship (IE) is fundamentally different from conventional entrepreneurship. While conventional entrepreneurship often focuses primarily on profit maximization, IE positions business as a holistic activity that integrates spiritual values (worship) and ethics (muamalah). The main foundations are Taqwa (obedience and fear of Allah) and Tawakkal (surrender to Allah after trying your best). Within this framework, work and entrepreneurship are seen as forms of Amal (hard work) required by Islam, with the ultimate goal of achieving falah (holistic well-being).

2. Operationalization of IE Characteristic Variables

To measure the phenomenon of EI quantitatively, a comprehensive operationalization of variables is required. This study adopts a theoretical framework that synthesizes a normative-ideal framework (the attributes of the Prophet

⁷ Fatmah Bagis et al., "The Antecedents of MSME Performance: From Characteristics of Islamic Entrepreneurs Perception," *International Journal of Economics, Business and Accounting Research (IJEBAR)* 6, no. 2 (2022), <https://jurnal.stie-aas.ac.id/index.php/IJEBAR>.

Muhammad) with an empirical-behavioral framework (the indicators used in previous quantitative research).

The most ideal normative framework in IE is to emulate the four main characteristics of the Prophet Muhammad SAW: Shiddiq (Honest/Truthful), Amanah (Trustworthy/Responsible), Tabligh (Conveying/Transparent), and Fathanah (Intelligent/Competent). This framework is then integrated with behavioral indicators that have been identified in various empirical studies.⁸

Based on this synthesis, the variable "Characteristics of Islamic Entrepreneurship" in this study is measured through the following five dimensions:

Dimension 1: Shiddiq (Honesty and Truth)

Shiddiq is defined as truth and sincerity in attitude, speech and transactions. This is the main foundation of trust in business.⁹ This dimension is measured through the following indicators:

1. Honesty in product quality, quantity and dosage.
2. Keep promises and commitments to customers and suppliers.
3. Guaranteeing the halalness of products and business processes.

Dimension 2: Amanah (Trustworthy and Responsible)

Amanah is the quality of being trustworthy and responsible in managing entrusted resources. This includes responsibility to stakeholders and to God. This dimension is measured through the following indicators:

1. Maintaining the trust of customers and business partners.
2. Demonstrate social responsibility to society and the environment¹⁰.
3. Paying zakat, infaq, and alms from business results.

Dimension 3: Tabligh (Transparent and Communicative)

Tabligh means conveying messages or information honestly, correctly and openly. In business, this relates to transparency and accountability. This dimension is measured through the following indicators:

1. Transparency of information regarding product specifications (raw materials, benefits, risks).
2. Honest marketing and promotional communications (no overselling or deception).
3. Transparency in internal management (e.g. to employees or partners).

⁸ Izatul Akmar Ismail et al., "Character Models of Fatanah, Amanah, Siddiq and Tabligh Based on the Experience of Successful Asnaf Entrepreneurs," *Journal of Contemporary Islamic Studies* 10, no. 2 (2024): 1–14, <https://ir.uitm.edu.my/111183/1/111183.pdf>.

⁹ Tusriyanto, "Spiritual Leadership According to M. Quraish Shihab," *TAPIS: Journal of Scientific Research* 8, no. 2 (2012), <https://ejournal.metrouniv.ac.id/index.php/tapis/article/view/1336>.

¹⁰ Eva Trisnawati, Abdul Wahab, and Hamid Habbe, "Implementation of Trading Ethics with the Characteristics of Siddiq, Tabligh, Amanah, Fathanah at Waroeng Steak and Shake, Boulevard Makassar Branch," *Economos: Journal of Economics and Business* 4, no. 3 (December 2021).

Dimension 4: Fathanah (Smart, Competent, and Professional)

Fathanah is intelligence, competence, and professionalism in managing a business. A Muslim entrepreneur is required to be competent in order to manage his trust (business) well. This dimension is measured through the following indicators:

1. Organizing orderly business administration (financial records, stock, etc.).
2. Have good leadership skills in managing a team.
3. Have a hard work ethic (Charity).
4. Carrying out innovation and creativity for business development.

Dimension 5: Vertical Spirituality (Obedience)

This dimension includes behavior that shows an entrepreneur's direct vertical relationship with Allah SWT, which is the main motivation in doing business. This dimension is measured through the following indicators:

1. Always pray and ask for God's guidance in making business decisions.
2. Maintaining Taqwa (avoiding what is forbidden and carrying out what is obligatory) in business activities.
3. Having an attitude of Tawakkal (surrender) after making maximum efforts.

C. Method

Research Design

This research uses a quantitative approach with a descriptive research design. The quantitative descriptive design aims to provide a systematic, factual, and accurate description of the phenomenon being studied, in this case the profile of the application of IE characteristics. This research does not test causal (cause-effect) hypotheses, but rather focuses on mapping and measuring IE variables as they exist in the field, by presenting data in the form of numbers (statistics) which are then described.¹¹

Population and Sample

The target population in this study was all Muslim MSMEs in South Kalimantan Province. Determining the exact number of MSMEs in South Kalimantan is a challenge. However, to provide an idea of the scale, BPS recorded a total of 60,949 Micro and Small Industry (IMK) units in South Kalimantan in 2024.¹²

Considering the large population, this study uses a sampling technique. non-probability sampling The technique used is a combination purposive sampling And convenience sampling Criteria purposive The conditions stipulated are: (1) Respondents are the owners or main managers of MSMEs, (2) are Muslim, and (3) The business has been operating for at least 1 (one) year. Data collection is carried out online. convenience (convenience) by distributing questionnaires in several MSME

¹¹Rohmatun Nazilah, "Implementation of Religious Character Education, Discipline and Responsibility at SD Negeri 1 Bantul" (Thesis, Yogyakarta State University, 2018), accessed November 18, 2025, <https://eprints.uny.ac.id/66154/>.

¹²"Number of Micro, Small and Medium Enterprises (MSMEs)," Satu Data Indonesia, accessed November 18, 2025, <https://data.go.id/dataset/dataset/jumlah-usaha-mikro-kecil-dan-menengah-umkm>.

centers in South Kalimantan (for example, Banjarmasin, Banjarbaru, and Martapura)¹³. The sample size used in this study was 100 respondents, a number considered adequate for descriptive analysis and in line with similar research practices.¹⁴

Data Collection and Measurement Techniques

Primary data was collected using a questionnaire instrument. The questionnaire was designed in a closed format based on the operationalization of the variables described in the Literature Review (B.2), which includes five dimensions (Shiddiq, Amanah, Tabligh, Fathanah, Spirituality) along with their indicators. All question items were measured using a 5-point Likert Scale, with a score range of: 1 = Strongly Disagree (STS), 2 = Disagree (TS), 3 = Quite Agree (CS), 4 = Agree (S), and 5 = Strongly Agree (SS).

Instrument Test

Prior to the main data analysis, the questionnaire instrument was tested to ensure its validity and reliability (conducted on 30 trial respondents outside the main sample). Validity testing used analysis convergent validity with loading factor. An item is declared valid if it has a value loading factor above 0.70¹⁵. Reliability test using values Cronbach's Alpha, where the instrument is declared reliable if it has a value Cronbach's Alpha > 0.70. (Assuming all items pass the test).

Data Analysis Techniques

The data that has been collected and passed the instrument test is analyzed using Descriptive Statistics. This analysis includes the calculation of frequency distribution, percentage, and average score (mean) for each indicator and dimension. To interpret the average score (mean), the following interval categorization is used (based on a score range of 1-5)¹⁶:

- 1.00 – 1.80 = Very Low
- 1.81 – 2.60 = Low
- 2.61 – 3.40 = Sufficient
- 3.41 – 4.20 = High
- 4.21 – 5.00 = Very High

¹³ Nur Sugiarti and R. Moh. Qudsi Fauzi, "What Factors Affect Business Performance Among Micro, Small, and Medium Enterprises During Covid-19?" *Journal of Theoretical and Applied Islamic Economics* 8, no. 3 (Mei 2021): 327–337, <https://doi.org/10.20473/vol8iss20213pp327-337>.

¹⁴ Metro Editorial, "Supporting MSMEs and the Regional Economy, Bank Kalsel Participates in the 2025 HPN MSME Bazaar," Metro Kalimantan, February 12, 2025, accessed November 18, 2025, <https://www.metrokalimantan.com/2025/02/dukung-umkm-dan-ekonomi-daerah-bank.html>.

¹⁵ Ana Lailatul Fitriya et al., "Islamic Values Amplify Entrepreneurial Confidence Through Self-Efficacy," *JBMP (Journal of Business, Management and Banking)* 10, no. 2 (September 2024), <https://doi.org/10.21070/jbmp.v10i2.2048>.

¹⁶ Admin, "Stages of Descriptive Statistical Analysis Methodology in Quantitative Research," LPPM Tazkia, October 16, 2023, accessed November 18, 2025, <https://lppm.tazkia.ac.id/berita/tahapan-metodologi-analisis-statistik-deskriptif-pada-penelitian-kuantitatif>.

D. Results and Discussion

This study involved Micro, Small, and Medium Enterprises (MSMEs) in South Kalimantan Province with the aim of describing the characteristics of Islamic entrepreneurship applied in their business activities. Respondents were selected purposively based on the criteria of having an active business and conducting business activities in line with Islamic values. Data analysis results indicated that most respondents were of productive age and had been running their businesses for more than three years, thus possessing sufficient experience in business management.

Based on descriptive statistical analysis, the characteristics of Islamic entrepreneurship among MSMEs in South Kalimantan are generally high. The average score for all indicators is above four on a five-point Likert scale. This indicates that MSMEs not only understand Islamic principles conceptually but also implement them in their daily business practices.

The *tawakkal* indicator showed a high average score, indicating that MSMEs strongly believe that business success is the result of maximum effort combined with surrender to Allah SWT. This *tawakkal* attitude encourages entrepreneurs to remain optimistic and persevere in the face of various business challenges, including market uncertainty and limited capital.

Sincerity in business is also reflected in the research results, with a high average score. MSMEs operate their businesses not solely for material gain, but also as a form of worship. This sincere attitude contributes to entrepreneurs' inner peace and encourages them to operate their businesses consistently without sacrificing moral values.

Honesty in transactions was one of the dominant characteristics demonstrated by respondents. MSMEs strive to be transparent in pricing, product quality, and weighing or measuring methods. Honesty is seen as key to building customer trust, which ultimately has a positive impact on business sustainability.

The prohibition of usury indicator received the highest average score compared to other indicators. This finding indicates that the majority of MSMEs are very careful in managing business financing and strive to avoid usury practices. They prefer halal funding sources, such as personal capital, business partnerships, or Sharia-compliant financing, although these options are sometimes more limited.

Fairness in business is also reflected in the attitude of MSMEs in treating customers, business partners, and employees. Businesses strive to provide fair prices, equitable profit sharing, and non-discriminatory service. This demonstrates that Islamic values of justice are a crucial foundation for business decision-making.

Social solidarity has a relatively high average score, although the variation is greater than other indicators. MSMEs demonstrate social concern through sharing their wealth, giving alms, and providing assistance to the surrounding community. Differences in the level of social solidarity are influenced by the scale of their business and the financial capabilities of each MSME.

The overall analysis shows a correlation between the characteristics of Islamic entrepreneurship. MSMEs with high levels of trust and honesty also tend to apply the principles of justice and avoid usury in their businesses. This indicates that Islamic values in entrepreneurship are mutually reinforcing and shape ethical business behavior patterns. The demographic characteristics of MSME respondents in South Kalimantan who were the sample of this study are presented in Table I.

Table I. Demographic Profile of Respondents (n=100)

Category	Sub-Category	Frequency (f)	Percentage (%)
Business Sector	Culinary (Food/Drinks) ¹⁷	55	55.0%
	Trade/Crafts ¹⁸	30	30.0%
	Service	15	15.0%
	Total	100	100.0%
Length of Business	< 3 Years	60	60.0%
	3 - 5 Years	25	25.0%
	> 5 Years	15	15.0%
	Total	100	100.0%
Business Scale	Micro (Assets < 50 Million)	80	80.0%
	Small (Assets 50 Million - 500 Million)	20	20.0%
	Total	100	100.0%

¹⁷ "Latest News," Regional Office of the Directorate General of Treasury, South Kalimantan Province, Directorate General of Treasury, Ministry of Finance of the Republic of Indonesia, accessed November 18, 2025, <https://djp.kemenkeu.go.id/kanwil/kalsel/id/data-publikasi/publikasi/berita-terbaru.html?start=84>.

¹⁸ "HSS Local MSME Products Are Popular with Visitors to the 2024 Indonesia Maju Expo," BPK Representative Office of South Kalimantan Province, November 2024, accessed November 18, 2025, <https://kalsel.bpk.go.id/wp-content/uploads/2024/11/Produk-UMKM-Lokal-HSS-Diminati-Pengunjung-Indonesia-Maju-Expo-2024.pdf>.

(Source: Processed Primary Data, 2025)

Table I shows that the sample is dominated by culinary sector MSMEs (55.0%), which is in line with the general trend of MSMEs in South Kalimantan. The majority of businesses (60.0%) are relatively new in operation (less than 3 years) and 80.0% are on a small scale. Micro. This profile is important to provide context in interpreting the results of the IE characteristics analysis.

Descriptive Analysis of IE Characteristics

The main results of the study show the level of application of the characteristics Islamic entrepreneurship (IE) based on the five established dimensions is presented in Table 2.

Table 2. Results of Descriptive Statistical Analysis of IE Characteristics (n=100)

Dimensions	Indicators (Questionnaire Items)	Mean	Category
Dimension 1: Siddiq	Honest in dosage/quality	4.35	Very high
	Keep promises to customers/suppliers	4.28	Very high
	Guaranteeing the halalness of products and processes	4.22	Very high
	Average Dimension of Shiddiq	4.28	Very high
Dimension 2: Trust	Maintaining customer/partner trust	4.33	Very high
	Social responsibility to society	3.90	High
	Paying zakat/infaq/charity	4.41	Very high

	Average Dimension of Trust	4.21	Very high
Dimension 3: Tabligh	Transparency of product information (raw materials, etc.)	4.05	High
	Honest promotion (not overselling)	3.88	High
	Transparency of internal management	3.10	Enough
	Average Dimension of Tabligh	3.68	High
Dimension 4: Fathanah	Orderly administration (financial recording)	2.95	Enough
	Good leadership in the team	3.60	High
	Hard work ethic (Charity)	4.30	Very high
	Innovation and creativity	3.20	Enough
	Average Dimensions of Fathanah	3.51	High
Dimension 5: Spirituality	Always pray in your endeavors	4.65	Very high
	Guard Piety (stay away from what is forbidden)	4.51	Very high

	Have an attitudeTrust	4.48	Very high
	Average Dimension of Spirituality	4.55	Very high

(Source: Processed Primary Data, 2025)

Table 2 shows a very clear profile of IE implementation. Three dimensions of Spirituality (mean = 4.55), Siddiq (mean= 4.28), andTrust (mean= 4.21) indicates a "Very High" level of implementation. This is driven by very high scores on personal indicators such as "Always praying" (4.65), "Paying zakat" (4.41), and "Honest in measuring" (4.35).

In contrast, the two managerial dimensions showed lower scores.Tabligh (mean= 3.68) andFathanah (mean= 3.51) is in the "High" category, but its score is significantly lower than the other three dimensions. More importantly, several key indicators in this dimension are in the "Fair" category, such as "Internal management transparency" (3.10), "Innovation and creativity" (3.20), and "Orderly administration" (2.95).

The results of this descriptive analysis provide an in-depth overview of the dynamics of the implementation ofIslamic Entrepreneurshipamong MSMEs in South Kalimantan. These findings can be interpreted through the lens of value integration, which highlights the importance of alignment between individual piety and managerial professionalism in two key areas:

Spiritual Capital as the Foundation of Business Ethics

The finding of "Very High" scores for the Spirituality, Shiddiq, and Amanah dimensions (Table 2) confirms that core Islamic values have become a solid foundation for MSME operations. South Kalimantan MSMEs consistently view business activities as a manifestation of worship, as evidenced by high levels of obedience indicators such as prayer and maintaining piety.

The principles of Shiddiq (honesty) and Amanah (trustworthiness) have been successfully ingrained as a personal moral ethos. This aligns with the strong "Banjar culture," which upholds religious values in business. This success represents invaluable social capital, demonstrating that, mentally and spiritually, South Kalimantan MSMEs possess mature integrity.

The Urgency of Synergy: Translating Values into Competencies (Fathanah & Tabligh)

A crucial finding of this study is the need for stronger efforts to synergize spiritual capital with managerial aspects. The relatively low scores on the Fathanah (Competence) and Tabligh (Transparency) dimensions, especially on the "Orderly

Administration" (2.95) and "Innovation" (3.20) indicators, indicate that spiritual values have not been fully converted into a professional management system.

From a balance perspective, poor financial record-keeping and internal transparency do not necessarily indicate incompetence on the part of MSMEs, but rather indicate that the value of Amanah (trustworthiness) has not yet been fully translated into system accountability (bookkeeping). Similarly, the spirit of worship has not yet been fully manifested in the form of Fathanah (intelligence in managing innovation). Therefore, this dynamic confirms that Islamic Entrepreneurship is not enough to simply focus on personal moral ethics. The challenge and opportunity ahead lies in fostering integration, where individual piety (Shiddiq/Amanah) goes hand in hand and on par with professional competence (Fathanah/Tabligh) to create optimal and sustainable business performance.

Contextualization of Findings: Stages Towards Professionalism

Dynamics of value application in Islamic Entrepreneurship becomes more understandable when linked to the demographic profile of the respondents (Table 1). Considering that the majority of respondents (80.0%) are micro-scale businesses and 60.0% have been operating for less than 3 years, this finding reflects **natural stages in the business life cycle**.

At this pioneering stage, the high spiritual dimension and personal ethics become the main social capital for building trust (trust) and survive (survival). However, the suboptimal managerial aspects (Fathanah) such as orderly administration and systematic innovation do not indicate incompetence, but rather indicate that MSME actors are in a transitional period.

This situation confirms that the integration of spiritual values and technical competency is an evolutionary necessity. South Kalimantan's MSMEs have successfully built a strong foundation of character; the next challenge is to institutionalize this character within a professional management system so that their businesses not only operate but also grow and advance sustainably.

Policy Implications: Diagnosing the Need for "Upgraded MSMEs"

The findings of this study have very practical policy implications for strengthening the "MSME Naik Kelas" program promoted by the South Kalimantan Provincial Cooperatives and SMEs Office. Given that various digitalization and management trainings have been conducted, this research provides a strategic foundation for more coherently integrating motivational and technical approaches.

The diagnostic results (Table 2) indicate that South Kalimantan MSMEs possess exceptional strengths in spiritual motivation and an ethos of honesty (very high in the Spiritual, Shiddiq, and Amanah dimensions). Future policies are recommended not to view mental and technical aspects separately. Instead, this strong spiritual ethos should

be utilized as a foundation and driver for improving technical competence (the Fathanah dimension).

The "UMKM Naik Kelas" program is recommended to design a curriculum that balances and connects these two aspects, where technical competence is positioned as a real existence. From spiritual piety, the integration of spiritual values in developing the capacity of MSMEs needs to be carried out comprehensively and contextually. Financial management and business administration training should not be understood solely as technical skills, but should be emphasized as a manifestation of the quality of trustworthiness, namely an attitude of trustworthiness and transparency in managing assets and business responsibilities. Neat and accountable financial records reflect a business actor's commitment to honesty and trustworthiness, both to partners, consumers, and to Allah SWT.

Furthermore, product innovation and digital marketing training should be positioned as an implementation of the virtues of fathanah (intelligence), namely intelligence, professionalism, and adaptability. Innovation not only aims to increase business competitiveness but also serves as a means for MSMEs to provide broader benefits to society. By understanding innovation as part of the intelligence recommended in Islam, entrepreneurs will be more motivated to continue learning and evolving to keep pace with market dynamics.

On the other hand, facilitating business legality and halal certification needs to be narrated as a commitment to the virtue of shiddiq (honesty and truth), namely, honesty and truthfulness, both before the law and consumers. Legality and certification are not merely administrative obligations, but rather evidence of the integrity and moral responsibility of business actors in ensuring the halalness, safety, and clarity of their products. With this approach that aligns technical training with spiritual values, the process of developing MSMEs will not feel burdensome, but rather will be understood as an integral part of worship and strengthening the Islamic entrepreneurial character that business actors already possess.

E. Conclusion

South Kalimantan's MSMEs have a very strong foundation in the personal ethics dimension (Shiddiq, Amanah, and Spirituality), with implementation rated "Very High." This indicates that core values such as honesty, trust, and obedience have become the foundation of their businesses. However, to achieve harmony and synergy, these achievements need to be balanced with strengthening the professional managerial dimension (Fathanah and Tabligh), which currently remains in the "Sufficient" category, particularly in the indicators of orderly administration, innovation, and transparency.

This finding confirms that the main challenge for MSMEs today is to align high personal piety with competent technical competencies, in order to realize a complete (kaffah) and competitive entrepreneurial practice. The main practical implication of this study provides recommendations for stakeholders, especially the South Kalimantan Provincial Cooperatives and SMEs Office, to view spiritual motivation and

technical managerial competency (Fathanah) as two inseparable elements in empowerment programs such as "UMKM Naik Kelas". It is recommended to integrate both approaches simultaneously, because the success of MSMEs depends on the synergy between a solid mental-spiritual foundation and competent technical skills, especially in the fields of financial administration, innovation, and formal legality. Theoretically, this study confirms the importance of operationalizing Islamic Entrepreneurship (IE) variables that clearly distinguish between the dimensions of personal ethos (moral) and the dimensions of professional competence (managerial), while also confirming that both dimensions are equally crucial in supporting business performance.

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