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EFFECTS OF THE ISLAMIC VALUES OF ENTREPRENEURS  
IN INFORMATION TECHNOLOGY INDUSTRY

(KESAN NILAI-NILAI ISLAM PARA USAHAWAN  
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Effects of the Islamic Values of Entrepreneurs in Information Technology Industry

(Vot: 71335)

By

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## 0.0 Introduction

This study examines the effect of Islamic values of Muslim entrepreneurs in business activities and reports the findings from a study of information technology companies. The aim of this study is to contribute to the understanding of entrepreneurship in information technology companies by adopting a perspective which has not been considered in previous studies of entrepreneurship. Unlike in existing research, religious practices in Islam were tested to seek the relationship between religious values and business performance.

In many countries, the information technology sector is one of major source of revenue generation. In this sector, small enterprises are more effective at servicing customers than large firms. Small firms especially in information technology sector play importance role to economic development. In Malaysia, the level of economic dependence on small firms in this sector has increased in recent years as a result of increasing demand on computers and related products. In small firms, ownership and control of capital are typically in the hands of one key decision maker who is able to exert a powerful influence on the way the firm pursues his or her objectives (Glancey 1998). However most of the customers face ethical or value issues at marketplace, and rarely know how to deal with them. Surveys both in the USA and internationally reveal rampant unethical behaviour in businesses (Cherrington and Cherrington 1993).



In Malaysia, the study on values is not very widely discussed. As a Muslim country, obviously, the islamic values are the values that should be instilled by all Muslim. The literature in this area suggests that entrepreneur personal values influence the strategies they adopt in operating their businesses and ultimately the performance of their businesses (Thompson and Strickland 1986 in Kotey and Meredith 1997). Further more, personal values create personality, judgements, decision, and commitments (Feather 1988 in Kotey and Meredith 1997). Many research in the West have proven that religious is the most strong factor that influence the morale of an individual (see for example Ebaugh and Haney 1978; Helen 1984; Madlin 1986; Woodrum 1988 and Scheepers and Frans 1998). For example, a survey of 1512 business owners and managers showed that nearly two-thirds considered themselves either religious or very religious (Madlin 1986). However, most of the researches lack empirical support. Most of them tend to be qualitative, based on a few case studies. In short, religion appears to play an important role in the perceptions and business practices of business managers and entrepreneurs. This research tries to test empirically the relationships between the personal and religious values of entrepreneurs.

The paper is structured as follows. Section 2 discusses about entrepreneurship, value and business performances. Section 3 reviews the methodology framework on which the subsequent empirical analysis is based. Section 4 describes the data and estimation methods for the empirical analysis; and reports the results from the



analysis. Section 5 discusses the policy implication from the findings. Section 6 offers some conclusions and suggestions for future research.

## 2.0 Entrepreneurship

### 2.1 Entrepreneurship and Value

This article begins with definition of entrepreneur. Since the earliest reviews about entrepreneurship, there has been little agreement on a definition. In other aspect, there is also overlap between entrepreneurship and small business (Rogoff and Lee, 1998). An entrepreneur is an innovator who organizes, manages, and assumes the risks of starting a business to develop and market a new product (Nickles 1990). Brockhaus (1980 in Gartner 1988) defines an entrepreneur as a major owner and manager of a business venture not employed elsewhere. The most classical concept of the entrepreneur belong to Schumpeter (1947), he said the key central concept of entrepreneurship is innovation in the broadest since of the word leading to increased economic efficiency and well-being. Gartner (1988) argued that the central fact of entrepreneurship is organizational creation. Cunningham and Lischeron (1991) point out that any definition focusing on business creation excludes those who inherit or purchase a business. From the literature, many entrepreneurs are not as interested in the creation of new enterprises as they are in operating or improving existing. McDonald and D'lites are two good example, the present owner is not the original founder. Nickles (1987: 146) wrote that entrepreneurs in small and medium industry have characteristics:



1. they may start off as small business, but that is not their goal
2. they may from a sole proprietor or partnership at first
3. it doesn't take much to start: a good idea, a few dollars, and lots of determination
4. they are special people, the driving force behind innovation and growth
5. they may invent a product also has the ability to develop the product into successfully marketed product

For summary, after careful analysis, the writers felt that in this study entrepreneur was viewed as the creation of organization, an individual or group of individuals who undertake to initiate, maintain, or aggrandize a profit-oriented business unit for a production or distribution of economic goods and services. As a whole, entrepreneurship is not limited to firms of certain size, industries, cultures, countries, origins, sexes, ages and backgrounds.

In islamic views, it recognizes the importance of material well-being. There are three basic ways of earning a permissible livelihood: (1) profits from agriculture, industry, trading and investment; (2) wages for work done and (3) rental income from leasing, letting or hiring (Abdul Wahid 1989). In the process of securing a livelihood and engaging in economic activity, a person may be either a producer, a trader or a professional and all these activities can be describe as entrepreneurs activities. Nearly all aspects of entrepreneurs require dealings with others. To preserve a natural and stable social order, all dealings



including business and commercial dealings must be based on the natural virtues of honesty, justice, responsibility and brotherhood. All these values govern economic activity and business relationships in Islam. The famous Moslem scholar, Al-Ghazali recommended that a Moslem who decides to adopt trade as a profession or to set up a business should first acquire a thorough understanding of the rules of business transactions. As conclusion the economic activity in Islam is therefore governed by what is economically, socially and morally good. Nor all earnings are good and meet the above conditions. People are often smitten by greed and may use fraud, deception and other vicious methods to increase their wealth.

As a whole, in the business activities, the problem of fraud, bribery and other related unethical conduct is increasing. A survey conducted in the US revealed rampant number of unethical behaviour in business (arranged in order): (1) drug and alcohol abuse, (2) employee theft, (3) conflicts of interest, (4) quality control issues, (5) discrimination in hiring and promotion, (6) misuse of proprietary information, (7) abuse of company expense accounts, (8) plant closings and lay-off, (9) misuse of company assets, and (10) environmental pollution (The Ethics Resource Center: US, 1990 in Rafik 1996). In writer's opinion, the main reason for this unethical behaviour to occur is nonetheless of the desire to accumulate wealth. In Islam, there is nothing wrong by wanting to be rich. The only thing wrong when the sources of the wealth itself come from unlawful sources.

Next, the writer continues with a discussion of value definition. One definition of value has become widely accepted is by Kluckhohn (1951 in Schlater and Sontag



1994). For Kluckhohn (1971: 395), a value is “ a conception, explicit or implicit, distinctive of an individual or characteristic of a group, of the desirable, which influences the selection from available modes, means, and ends of action”. Within an Islamic context, the term most closely related to value in the Qur'an is *Khulug* (Beekun 1996) Further more, according to Beekun (1996:2), the Qur'an also uses a whole array of terms to describe the concept of goodness such as *birr* (righteousness), *qist* (equity), *'adl* (equilibrium and justice), *haqq* (truth and right) and *taqwa* (piety). However, a central question relating to human values measurement is whether values can be measured (Handy 1970 in Schlater and Sontag 1994).

Most humanists and some social scientists are skeptical of a truly scientific study of human behaviour, especially religious behaviour (King 1991). However most of human behaviour is predictable. Scientific procedures can be used to make predictions and estimates of their margin of errors and it shall be provide useful knowledge. Furthermore, most significant human behaviour, especially religious behaviour does have important subjective elements such as beliefs, attitudes and emotions. This elements are often very essence, whether religion is considered the independent or dependent variable (King 1991). However it is not the purpose of this paper to explore those arguments or to take sides. The studies of any differences among entrepreneurs due to religion will add to our managerial knowledge of entrepreneurship toward the personality and behaviour.



## 2.2 Entrepreneurship, religion and Business Performance

The literature in value and entrepreneur suggests that owner-/manager/entrepreneurs' personalities are indistinguishable from the goals of their business (Kotey and Meredith 1997). Also found that owner-/manager/entrepreneurs' personal values influence the decision in operating their business and the performance of the businesses (Thompson and Strickland 1986 and Kotey and Meredith 1997). However Rokeach (1973) and Rafik (1996) showed that personal value influence all behaviour. This finding was supported by Kamakura and Mason (1991) and Kotey and Meredith (1997), they found that value have been used to predict various kind of behaviour. Therefore religious behaviour which was influenced by value can be studied with adequate reliability and validity (King 1991).

Many research in the West have proven that religious is the most strong factor that influence the morale of an individual and are highly correlated with their religiousity (example see Chusmir and Koberg 1988; Scheepers and Frans 1998 and Wimalasari and Abdul 1996). Other researchers concluded that religious entrepreneurs are more discipline and accountable (Hamby, 1973; Wiebe and Fleck 1980 in McDaniel and Burnett, 1990 and Sagie 1993), honest (Hamby, 1973; Kahoe, 1974; Tate and Miller, 1971 in Kotey and Meredith 1997), and influence the entrepreneur's performance (Ouchi 1981, Kotey and Meredith



1997). Most of the value that have been research above also values that have been determine in Islam according to the Holy book of Quran and Hadith (the sayings and acts of Prophet Muhammad s.a.w) and the characteristics in Islamic ethics (Siddiqui 1997). Further more, there are many studies link between religion, business performance and entrepreneurships such as using a sample of Jewish respondents (Homola, Knudsen and Marshall 1987; Sagie 1993), Confucian (Coates 1987), Catholic and mixed religion respondents (Chusmir and Koberg 1988) but none from Moslem or affiliates of Moslem. So that very little is known about the factor of values which was influence on Moslem entrepreneurs in their business activities especially in Malaysia.

## **2.0 Methodology**

The study reported in this article was part of a study of the entrepreneurship process in a sample of small firms in information technology sector in the middle and southern zone of Malaysia. In writer's opinion, this study can be considered as a pioneer study in Malaysia. However, this study will have to rely on methodologies that are highly and consistently accepted in many researches in other countries. At the beginning, the firms selected were source from the People Trust Council Database, the organization set-up by the Malaysian Government to help entrepreneurs in various sector of economic. However due to limited and uncompleted list from the database, the method of sampling procedure was change to non-probability sampling, the combination of judgment and preference



sampling. The entrepreneurs were defined in terms of being independently owned and controlled by one distinct individual and involved in non-government organization for islamic activities.

A total of 76 small business firms meeting the selection criteria were selected. However the sample size is still smaller, the data is of a reasonably acceptable for the analysis and the sample is still sufficiently large for the purposes of statistical inference. It is appropriate here to note that there is some debate regarding the acceptable unit of analysis in the small firm sector. According to Hand et al (1987) perceptions derived from a case studies can be too narrow; those derived from very large samples or databases can be too generic. Hatten, Schendel and Cooper (1977 in Cooper et al 1989) addressed the problem by stating "an emphasis on homogeneity of the sample focuses on the selection of more 'like' data – a step which reduces the ability of the researcher to generalize from the results, but which increases the confidence in the estimated parameters". In entrepreneurship study, Scott and Rosa (1996) argue that the proliferation of entrepreneurs owning multiple business units points to the importance of studying the entrepreneur as a wealth creator. Glancey, Greig and Pettigrew (1998: 255) suggest that the analysis of firm-level data is therefore employed specifically to obtain information relevant to the study of the entrepreneurial process. Furthermore the focus on entrepreneurship in the firms under analysis permits the inclusion of multiple business ownership.



The value survey instrument was adopted from Rokeach (1973); Allport and Ross (1964 in Genia 1993) and England (1973 in Kotey and Meredith 1997). Questions relating to activities described in the literature reviews were selected and reworded to meet levels of understanding of the respondents. Three criteria was applied in developing the questionnaires, included (1) test administration between 10 to 15 minutes, (2) elimination of variables with apparent low predictive value and (3) a questionnaire easily understood by the entrepreneurs. After the pre-test activity, a final 35-values item questions were ready to use. Respondents were asked to rate the extent to which each activity is undertaken in the operation of their firms on a seven points of a semantic differential technique, range from "not at all important" to "very important". The semantic differential technique was preferred to the hierarchical method as it is easier for respondents to rate than values (Kotey and Meredith 1997). The reliability of these measurements as measured by Cronbach's alpha is 69 percent.

Non-financial measures were adopted following suggestions made by many researchers (for example Gupta and Govindarajan 1984; Dess and Robinson 1984, Cooper et al 1989; Cooper et al 1994, Lussier 1995, Baharun 1996). These suggestions were made because small firm entrepreneurs are reluctant to share any financial information with the researchers. Further more, small firms typically do not think in these terms and do not calculate these ratios (Miner et al 1989). According to Dess and Robinson (1984), the performance measured by this



method has been found to have high reliability and validity rates and to reflect accurately the firm's objective performance.

#### 4.0 Survey Results

##### 4.1 Descriptive Statistics

The sample represented small business entrepreneurs in the information technology industry. Based on the methodology, entrepreneurs were questioned with 35-item questions to indicate their performance and opinions about the values practicing in their daily business activities. For the analysis of control variables (mostly demographic), all the respondents were asked to indicate their demographic profiles. The summaries of the variables are shown in Table 1.

The majority of the 76 Moslem entrepreneurs in the sample have been in information technology industry for more than 3 years or more. 59 or 77.6 per cent were male and 17 or 22.4 per cent were female, 72.4 per cent were married. Nearly 45 per cent of the entrepreneurs were born in the city area, and 45 per cent had degrees in the various fields. Only 26 per cent spend their time less than 8 hours per day in operating their business.

From the respondents' profile's, education played an important role in the backgrounds of the entrepreneurs. This high education level of the entrepreneurs indicated that they grew up in the middle to upper-class environments. This result supported by other findings suggested that the



entrepreneurs who are more educated have an impact on the success of firms( Hise et al 1983, Hisrich and Brush 1984, Birley and Norburn 1987, Cooper et al 1994).

Table 1

|                    | Frequency | Percentage |
|--------------------|-----------|------------|
| Level of Education |           |            |
| High School        | 23        | 30.3       |
| Diploma            | 19        | 25.0       |
| Degree             | 26        | 34.2       |
| Post-graduate      | 8         | 10.5       |
| Total              | 76        | 100        |
| Place of Birth     |           |            |
| City               | 34        | 44.7       |
| Village            | 12        | 15.8       |
| Town               | 30        | 39.5       |
| Total              | 76        | 100        |
| Marital Status     |           |            |
| Married            | 55        | 72.4       |
| Single             | 20        | 26.3       |
| Others             | 1         | 1.3        |
| Total              | 76        | 100        |



## 4.2 Causal Statistics

A total of 35 items were used to measure the values dimensions on seven-point “strongly agree” to “strongly disagree”. Items used and factor analysis results are displayed in Table 2. Factor analysis was performed on the explanatory variables with the primary goal of data reduction (Malhotra 1999). Principle components factor analysis with varimax rotation was performed to better reveal the factor structure among the 35 items. The method reduced the 35 explanatory variables to 4 factors having eigenvalues greater than 2.0 (more than 1.0 by the eigenvalue criterion) because it is easier to interpret. For the purpose of interpretation, each factor comprised variables that loaded 0.50 or higher on the factor. In all four factors explained 44 percent of the total variance.

Interpretation of the factor-loading matrix was straightforward. The four separate and interpretable factors emerge: (1) sincere and goodness (2) honesty. (3) truth and right and (4) equilibrium and just. The pattern of factor loading provides strong evidence for the convergent and discriminant validity of four constructs. Coefficient alpha for each construct more less the 0.70 suggested by Nunnally (1978). Only factor 3, “truth and right” did not load to the nearest value of coefficient alpha.



Table 2

Islamic Value Items  
Principal Components Analysis

| Factors  | 1            | 2            | 3            | 4            |
|--|--------------|--------------|--------------|--------------|
| <b>Sincere and goodness</b>                          |              |              |              |              |
| Fulfills the customer need and want                  | 0.625        |              |              |              |
| Payment according to customer capability             | 0.634        |              |              |              |
| Signing contract when company capable to deliver     | 0.621        |              |              |              |
| Change with customer acknowledgement                 | 0.631        |              |              |              |
| Introduce others when product is not available       | 0.709        |              |              |              |
| Information and advice available without restriction | 0.675        |              |              |              |
| Service after sale without time constraint           | 0.549        |              |              |              |
| Insure customer satisfaction                         | 0.587        |              |              |              |
| Customer always right                                | 0.505        |              |              |              |
| Highly passion with customer                         | 0.548        |              |              |              |
| Entertain customer without prejudice                 | 0.780        |              |              |              |
| <b>Honesty</b>                                       |              |              |              |              |
| Free service to selected customer                    |              | 0.596        |              |              |
| Provide good and quality product                     |              | 0.582        |              |              |
| Clear information                                    |              | 0.699        |              |              |
| Delivery on time                                     |              | 0.634        |              |              |
| True persuasion                                      |              | 0.568        |              |              |
| <b>Truth and Right</b>                               |              |              |              |              |
| Avoid unlawful income                                |              |              | 0.734        |              |
| Strategic alliances with customer                    |              |              | 0.543        |              |
| Equal competition                                    |              |              | 0.520        |              |
| Reasonable price for same product                    |              |              | 0.649        |              |
| Organize and influence resources                     |              |              | 0.535        |              |
| <b>Just and Equilibrium</b>                          |              |              |              |              |
| Customer first/focus                                 |              |              |              | 0.598        |
| Customer-Oriented services                           |              |              |              | 0.660        |
| Relationship Marketing                               |              |              |              | 0.798        |
| Highly commitment                                    |              |              |              | 0.630        |
|  |              |              |              |              |
| <b>Coefficient alpha</b>                             | <b>0.867</b> | <b>0.740</b> | <b>0.551</b> | <b>0.668</b> |



A one-way analysis of variance (ANOVA) was conducted on the factor scores and the performance to examine different priorities among factors. Table 3 displays the results that are significant for the four factors.

Table 3  
Factor Means Across Performance

| Factors              | Performance<br>(F) |
|----------------------|--------------------|
| Sincere and Goodness | 0.698              |
| Honesty              | 1.263              |
| Trust and right      | 0.838              |
| Just and equilibrium | 1.567**            |
| All four factors     | 2.520*             |

- Significant at  $p < 0.05$  \*\* Significant at  $p < 0.10$

From the table, the results provide little support that there is a relationship between values and performance. If the all factors included in the analysis, the results show the significant between values and the performance. The problem of multicollinearity may be rise in this analysis. However according to Hise et al (1983), the multicollinearity problem is a question of degree. Furthermore, by using the factor analysis is a way to reducing the multicollinearity problem (Ghosh and McLafferty 1987). In other context, these findings may support Kohlbergian theory, which stated that a person not only used religion knowledge in decision making process but also used socio-moral experiences. In this study, the value factors explained only 44 per cent of the total variance. These findings also support the research done by Cusmir and Koberg (1988). They found that there are separation between values and business activities. The element of fraud,



bribery and other unethical conduct may be practices by the entrepreneurs. Although they knew that was wrong but to get any opportunities the business, they have to put aside the religious values that they hold.

## 5.0 Discussion

This study has examined the relationships between islamic values practice by the entrepreneurs and their performance in the information technology industry. The nature of the analysis is such that the results cannot be inferred to the wider population of information technology of small business firms. However, in common with previous studies of value and religiosity by Kotey and Meredith (1997) and Chusmir and Koberg (1988), it found that entrepreneurs in the sample were try to persuade themselves to follow their religious practices in the business. However, there appear to be no significant connections between the value itself with the performance. In writer's view, this study is an exploratory with a relative small sample size and the findings are broadly consistent with those presented by other researchers who have attempted to analyze the diverse range of interrelated factors associated with performance. Beside that, there are still level of unexplained variables in the analysis. The writer believes that there are more important variables excluded in this study. It will be important to find out in the future studies, to include others important variables or values. Although there are not evidence during the interview, the self-report in values and performance may pose limitations to relationships portrayed. The respondents were vulnerable to response consistency bias. As suggested by Kotey and Meredith (1997), future



research should address the issue of response consistency bias in questionnaire design.

Further research is needed to clarify why value in general effect the attitude and behaviour but religious values do not also impact on performance. Hunt and Vitell (1986 in Clark and Dawson 1996) suggest that all moral obligations include fidelity, justice, beneficence and non-injury were accepted in the non-business applications but it is difficult to apply when they are put into business situations. Further more in their findings, Chusmir and Koberg (1988) suggested that religion and work should not mix. However in Islam, it recognizes the importance of material well-being but they are no separation between religion and business or livelihood. In researcher's opinion, these phenomena begin when the impact of colonialism has created two tiers of educated Moslems. First group of Moslems who studied in Islamic education only and been out of touch with developments in the field of other areas such as science and technology. The second group who have studied in the science and technology or other areas of thought and society by colonial or western system of education. This situation is a completely new phenomenon in every Moslems' countries. These phenomenon were effected all Moslems directly or indirectly in their daily lives especially in business or trade.

## 6.0 Policy Implication

The research findings have implications for the management assistance for Moslem entrepreneurs. Although it would be impractical to formulate policies and



to design assistance programs for different personal islamic value types, the delivery of assistance programs can be specially tailored to personal value types. They should be encouraged to pursue their objective of growth, technological advancement and industry leadership especially in IT industry. Banking is one of the effective ways to delivery of assistance programs. This statement was supported by Kotey and Meredith (1997). They suggested that bank managers and accountants are the people whom are most likely to be consulted by conservative entrepreneurial owner/managers. Islamic banking products and services also can be introduces to the owner/managers as a supporting element to encourage the healthy environment in business. Beside the financial assistance, other assistance should be focused on the day-to-day management of their firms to ensure viability because the nature of the IT industry was very rapidly changing.

The Malaysian government on the other side, has stated its strong commitment and interest to the promotion the IT industry and small and medium sectors. However, the policy has not been translated into effective action. Results from few studies (e.g Mahmud 1977 and Abdullah 1993) concluded that the effectiveness of the agencies involved in training and developing entrepreneurs was limited, overlapped and fragmented. For the time being, none of the policies stress the important of value and moral in business sectors. Most of them are emphasize on fiscal and non-fiscal incentives.



## 7.0 Concluding Remarks

The present study provided provisional information on relationship between islamic practices and entrepreneurs on their daily operation at their business premises. The research indicates that entrepreneurial owners and managers personal values and enterprise performance are empirically related although it is not a strong significant. However, "significant" does not always mean "important" (Lussier 1995). Statistical results can be data artifacts, and included variables can be collinear with left-outs ones. For example, the element of trust and right failed correlated with performance. Should one conclude that entrepreneurs must do always wrong to excel? Perhaps not. This difference in value or opinions may indicate the basic problem was inherent in the translation of religion and religious (Strumpfer 1997) or various definitions of performance in research or in entrepreneur's perception (example Venkatraman and Ramanujam 1986, Chandler and Hanks 1993; Walters 1994; Cooper et al 1994; Westhead and Cowling 1997; and Laing and Weir 1999).

Suggestion for extending this exploratory study in the future research include replication on other geographic regions or in the whole country, using data from other sectors in business, using larger data sets, introducing extra variables or using the more deeper or detailed of moral and religion variables. This study also dealt with only one type of industry and was non-probability-sampling procedure. Additional research should be expanded to different types of industry or in retailing sector such as franchise stores, specialties stores and other small



businesses because the number of entry and failure in business normally came from these sectors.

Although there are some inherent weaknesses, the research overcomes several serious hurdles. Future comparative research needs to address systematically problems and limitations found from this research. Such research should be based on samples of business carefully selected from well-defined populations and followed over time. The clear conclusion is that we must use care in interpreting prior research. On the other hand, better theoretical frameworks for value and religiosity are also needed so that we can be able to think about variables directly or indirectly affecting performance in wider perspectives.



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# LAMPIRAN



# SOALAN KAJI SELIDIK

Tajuk Penyelidikan:

*HUBUNGAN NILAI-NILAI ISLAM*

*DENGAN*

*PRESTASI PERNIAGAAN*

*DI DALAM INDUSTRI TEKNOLOGI MAKLUMAT*

UNIVERSITI TEKNOLOGI MALAYSIA



## INDUSTRI KECIL TEKNOLOGI MAKLUMAT

- .....

### DATA PERIBADI

1. Umur : .....tahun.

Sila tandakan 'X' di tempat yang berkenaan:

- Sekolah Rendah ( )

Sekolah Menengah ( )

Diploma ( )

Ijazah (                      )                      Lain-lain (                      )



5. Taraf Perkahwinan: Berkahwin (        )      Bujang (        )  
Lain-lain (        )

6. Bilangan anak :    1-3 orang (        )    4-5 orang (        )  
lebih dari 6 orang (        )

7. Senaraikan jenis-jenis kursus yang pernah anda ikuti:

Kursus Kewangan            (        )

Kursus Pentadbiran        (        )

Kursus Keusahawanan    (        )

Lain-lain .....

(Sila nyatakan) .....

.....

8. Nyatakan sebab mengapa anda berkecimpung di bidang perniagaan:

• Kebebasan                            (        )

• Untuk Menjadi Kaya            (        )

• Lebih Mencabar                    (        )

• Perniagaan Keluarga            (        )

• Untuk Mendapat Keredhaan Allah swt. (        )

• Lain-lain (sila nyatakan) .....

9. Masa yang diperuntukkan di dalam perniagaan:

(        ) Kurang dari 6 jam sehari

(        ) 6 – 8 jam sehari

(        ) 9 – 11 jam sehari

(        ) lebih dari 11 jam sehari

10. Jumlah kakitangan tetap: .....orang.



## BAHAGIAN I

Soalan-soalan yang disediakan di bawah ini hanya ingin mengetahui pendirian anda terhadap isu-isu yang berkaitan dengan agama dan hubungannya dengan aktiviti harian atau pemiagaan anda. Sila tandakan hanya satu 'X' pada kategori yang mewakili pendirian anda.

|   | Sangat<br>Setuju | Setuju | Kurang<br>Setuju | Tidak<br>Setuju | Amat<br>Tidak<br>Setuju |
|---|------------------|--------|------------------|-----------------|-------------------------|
| 1. Agama penting di dalam kehidupan manusia.  | ( )              | ( )    | ( )              | ( )             | ( )                     |
| 2. Saya suka berjemaah ke surau/masjid bila ada kelapangan.   | ( )              | ( )    | ( )              | ( )             | ( )                     |
| 3. Semua premis pemiagaan harus menyediakan tempat bersolat.  | ( )              | ( )    | ( )              | ( )             | ( )                     |
| 4. Setiap individu harus berusaha untuk mempercepatkan waktu solat.   | ( )              | ( )    | ( )              | ( )             | ( )                     |
| 5. Ada banyak perkara lain yang harus diutamakan di dalam hidup selain agama.   | ( )              | ( )    | ( )              | ( )             | ( )                     |
| 6. Saya berusaha untuk mempraktikkan nilai Islam di dalam semua aktiviti kehidupan.   | ( )              | ( )    | ( )              | ( )             | ( )                     |
| 7. Kepercayaan terhadap agama banyak mencorakkan kehidupan saya.  | ( )              | ( )    | ( )              | ( )             | ( )                     |
| 8. Saya bersolat semata-mata kerana saya telah diajar untuk bersolat.   | ( )              | ( )    | ( )              | ( )             | ( )                     |
| 9. Walaupun saya berpegang kepada ajaran agama, namun saya tidak mahu faktor keagamaan mempengaruhi aktiviti kehidupan harian saya. | ( )              | ( )    | ( )              | ( )             | ( )                     |



- |   | Sangat Setuju | Setuju | Kurang Setuju | Tidak Setuju | Amat Tidak Setuju |
|---|---------------|--------|---------------|--------------|-------------------|
| 10. Perlu untuk bertolak ansur dengan pegangan agama demi menjaga nama baik dan pemiagaan.  | (   )         | (   )  | (   )         | (   )        | (   )             |
| 11. Perlu membaca buku atau mendengar kaset agama, untuk mendekatkan dan menambah pengetahuan tentang agama.                            | (   )         | (   )  | (   )         | (   )        | (   )             |
| 12. Tingkat keagamaan seseorang itu tidak penting asalkan dia menjalani kehidupan dengan moral yang baik.                               | (   )         | (   )  | (   )         | (   )        | (   )             |
| 13. Bersolat memberikan saya ketenangan dan kekuatan untuk menempuh dugaan kehidupan.   | (   )         | (   )  | (   )         | (   )        | (   )             |
| 14. Sehingga kini saya telah menunaikan empat dari lima tuntutan rukun Islam dengan baik.   | (   )         | (   )  | (   )         | (   )        | (   )             |
| 15. Kepentingan agama tidak boleh dicampur adukkan dengan pemiagaan.  | (   )         | (   )  | (   )         | (   )        | (   )             |
| 16. Kadangkala saya terpaksa menolak hukum agama untuk mendapatkan sesuatu projek.  | (   )         | (   )  | (   )         | (   )        | (   )             |
| 17. Ketika di landa musibah, keyakinan saya terhadap kekuasaanNya sedikit tergugat.   | (   )         | (   )  | (   )         | (   )        | (   )             |
| 18. Saya makin tabah menghadapi dugaan hidup apabila saya mendekatkan diri dengan Allah.  | (   )         | (   )  | (   )         | (   )        | (   )             |
| 19. Kejayaan di dunia dan akirat harus dikejar seiringan tetapi setakat ini saya mementingkan kejayaan dunia sementara usia masih muda. | (   )         | (   )  | (   )         | (   )        | (   )             |
| 20. Saya cuba untuk menunaikan solat, walau pun saya sibuk.   | (   )         | (   )  | (   )         | (   )        | (   )             |



## BAHAGIAN II

Soalan di bawah cuma ingin mengetahui nilai-nilai yang anda pegang di dalam kehidupan anda.

Sila tandakan hanya satu 'X' kepada kategori yang mewakili pendirian anda.

- |  | Sangat<br>Setuju | Setuju  | Kurang<br>Setuju | Tidak<br>Setuju | Amat<br>Tidak<br>Setuju |
|--|------------------|---------|------------------|-----------------|-------------------------|
| 1. Saya tetap menawarkan harga lama, walaupun harga barangan telah turun.  | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 2. Saya berusaha menghantar barangan kepada pelanggan, walau selepas waktu perniagaan.   | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 3. Saya tetap memberikan layanan yang mesra kepada semua pelanggan.  | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 4. Tidak perlu sangat mengikut spesifikasi pelanggan, untuk mengelakkan keuntungan yang minima.                                | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 5. Saya tetap akur kepada kehendak pelanggan yang cerewet, walaupun keuntungan dari pembelian mereka tidaklah seberapa.        | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 6. Tetap melayan pertanyaan pelanggan walaupun tahu pelanggan tidak berhasrat untuk membeli.                                   | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 7. Pelanggan saya dicadangkan ke kedai rakan niaga yang lain apabila barangan yang dikehendaki tidak ada di premis perniagaan. | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 8. Saya tidak pernah bersaing secara tidak jujur kerana yakin yang semua rezeki datangnya dari Allah s.w.t.                    | (     )          | (     ) | (     )          | (     )         | (     )                 |



|  | Sangat Setuju | Setuju  | Kurang Setuju | Tidak Setuju | Amat Tidak Setuju |
|--|---------------|---------|---------------|--------------|-------------------|
| 9. Saya akan meminta persetujuan pelanggan sebelum membuat sebarang pengubahsuaian.  | (     )       | (     ) | (     )       | (     )      | (     )           |
| 10. Saya hanya memberi lebih peratus diskaun kepada pelanggan yang dapat membantu saya di dalam mengembangkan perniagaan saya. | (     )       | (     ) | (     )       | (     )      | (     )           |
| 11. Kerap kali saya mengambil sendiri dari pembekal supaya pelanggan menerima barangan mengikut jadual.                        | (     )       | (     ) | (     )       | (     )      | (     )           |
| 12. Perlu berdolak-dalik sedikit untuk mengekalkan pelanggan dan keuntungan.   | (     )       | (     ) | (     )       | (     )      | (     )           |
| 13. Saya tidak akan mencadangkan barangan yang kurang bermutu walaupun mendapat komisen yang tinggi dari pembekal.             | (     )       | (     ) | (     )       | (     )      | (     )           |
| 14. Demi mengekalkan pelanggan, saya tetap memberikan tarikh penghantaran walaupun kehabisan stok.                             | (     )       | (     ) | (     )       | (     )      | (     )           |
| 15. Hanya pelanggan 'tertentu' mendapat perkhidmatan selepas jualan secara percuma.  | (     )       | (     ) | (     )       | (     )      | (     )           |
| 16. Mempengaruhi pelanggan supaya membeli barangan yang tidak sepatutnya, penting jika kita inginkan keuntungan.               | (     )       | (     ) | (     )       | (     )      | (     )           |
| 17. Memberi rasuah perlu di dalam perniagaan.  | (     )       | (     ) | (     )       | (     )      | (     )           |
| 18. Saya bersedia kehilangan kontrak dari mendapat rezeki yang tidak halal.  | (     )       | (     ) | (     )       | (     )      | (     )           |



|  | Sangat Setuju | Setuju  | Kurang Setuju | Tidak Setuju | Amat Tidak Setuju |
|--|---------------|---------|---------------|--------------|-------------------|
| 19. Saya suka jika pelanggan bertanya apa saja berkenaan dengan IT dari mereka tertipu oleh penjual lain.  | (     )       | (     ) | (     )       | (     )      | (     )           |
| 20. Saya tidak mengenakan bayaran lebih kepada pelanggan yang kurang berkemampuan.   | (     )       | (     ) | (     )       | (     )      | (     )           |
| 21. Saya mendahulukan pelanggan tetap di dalam setiap servis perniagaan.   | (     )       | (     ) | (     )       | (     )      | (     )           |
| 22. Saya akan berlaku jujur selagi ianya tidak memudaratkan perniagaan.  | (     )       | (     ) | (     )       | (     )      | (     )           |
| 23. Saya sengaja melambatkan tarikh pembayaran kepada pemiutang.   | (     )       | (     ) | (     )       | (     )      | (     )           |
| 24. Saya tidak akan menandatangani sebarang perjanjian jika saya tahu syarikat tidak mampu untuk melaksanakannya.  | (     )       | (     ) | (     )       | (     )      | (     )           |
| 25. Saya cepat naik darah dan akan memarahi pelanggan yang menuduh harga barangan/ servis di kedai saya lebih mahal dari peniaga lain.                               | (     )       | (     ) | (     )       | (     )      | (     )           |
| 26. Menyalurkan sedikit wang dari keuntungan, untuk membantu kebajikan masyarakat.   | (     )       | (     ) | (     )       | (     )      | (     )           |
| 27. Saya lebih suka memilih rakan niaga yang telah 'establish' di dalam pergaulan saya kerana banyak pengetahuan tentang perniagaan boleh saya perolehi dari mereka. | (     )       | (     ) | (     )       | (     )      | (     )           |



|   | Sangat<br>Setuju | Setuju  | Kurang<br>Setuju | Tidak<br>Setuju | Amat<br>Tidak<br>Setuju |
|---|------------------|---------|------------------|-----------------|-------------------------|
| 28. Peniaga yang telah berjaya harus membantu rakan yang baru bemiaga dengan memberikan kredit umpamanya.               | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 29. Perlu mempunyai akauntan yang boleh dipengaruhi.  | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 30. Rakaniaga yang di dalam kesempitan akan saya bantu jika mereka pernah membantu saya dulu.                           | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 31. Saya akan tetap mengawal perasaan walau tidak tahan dengan kerenah pelanggan.                                       | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 32. Kepercayaan yang pelanggan telah berikan kepada perniagaan saya, saya pelihara hingga kini.                         | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 33. Saya membenarkan pembelian secara kredit kepada semua pelanggan tanpa mengira bangsa jika saya mempercayai mereka.  | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 34. Saya tahu untuk berjaya, saya harus mempunyai tahap kesabaran yang tinggi.  | (     )          | (     ) | (     )          | (     )         | (     )                 |
| 35. Kita patut memenuhi permintaan pelanggan mengikut giliran mereka. Ini akan membuatkan mereka lebih menghargai kita. | (     )          | (     ) | (     )          | (     )         | (     )                 |



### BAHAGIAN III

Pernyataan di bawah hanya ingin melihat samada usahawan benar-benar tahu tentang prestasi syarikat mereka berbanding tahun sebelumnya. Ini untuk menolak dakwaan yang mengatakan bahawa usahawan industri kecil kurang mengikuti perkembangan perniagaan mereka. Sila tandakan "X" di tempat kosong yang telah disediakan.

|  | Lebih dari<br>Tahun Lepas | Sama Seperti<br>Tahun Lepas | Kurang dari<br>Tahun Lepas |
|--|---------------------------|-----------------------------|----------------------------|
| 1. Jumlah pulangan terhadap aset<br>selepas cukai.     | (        )                | (        )                  | (        )                 |
| 2. Jumlah pulangan terhadap jualan<br>selepas cukai.   | (        )                | (        )                  | (        )                 |
| 3. Jumlah pertumbuhan terhadap jualan syarikat.        | (        )                | (        )                  | (        )                 |
| 4. Prestasi dan kejayaan keseluruhan<br>bagi syarikat. | (        )                | (        )                  | (        )                 |

Sila nyatakan posisi syarikat anda berbanding syarikat pesaing dengan menandakan "X" di tempat yang disediakan.

|  | Mendahului<br>pesaing | Sama Kedudukan<br>dengan pesaing | Pesaing<br>lebih Kehadapan |
|--|-----------------------|----------------------------------|----------------------------|
| 5. Kedudukan syarikat berbanding syarikat<br>pesaing yang lain di dalam lokasi yang<br>sama. | (        )            | (        )                       | (        )                 |



# Factor Analysis

## Communalities

|      | Initial | Extraction |
|------|---------|------------|
| AD   | 1.000   | .402       |
| AD15 | 1.000   | .414       |
| AD20 | 1.000   | .546       |
| AD21 | 1.000   | .397       |
| AD35 | 1.000   | .459       |
| AM   | 1.000   | .286       |
| AM13 | 1.000   | .661       |
| AM18 | 1.000   | .575       |
| AM24 | 1.000   | .530       |
| AM32 | 1.000   | .530       |
| AM9  | 1.000   | .420       |
| I    | 1.000   | .511       |
| I10  | 1.000   | .540       |
| I19  | 1.000   | .476       |
| I26  | 1.000   | .257       |
| I27  | 1.000   | .676       |
| I28  | 1.000   | .314       |
| I30  | 1.000   | .369       |
| I33  | 1.000   | .243       |
| I8   | 1.000   | .323       |
| J    | 1.000   | .549       |
| J12  | 1.000   | .532       |
| J14  | 1.000   | .515       |
| J16  | 1.000   | .381       |
| J17  | 1.000   | .221       |
| J22  | 1.000   | .491       |
| J29  | 1.000   | .545       |
| MJ   | 1.000   | .356       |
| MJ11 | 1.000   | .227       |
| MJ23 | 1.000   | .291       |
| SA   | 1.000   | .380       |
| SA25 | 1.000   | .403       |
| SA31 | 1.000   | .518       |
| SA34 | 1.000   | .472       |
| SA6  | 1.000   | .751       |

Extraction Method: Principal  
Component Analysis.



Total Variance Explained

| Component | Initial Eigenvalues |               |              | Extraction Sums of Squared Loadings |               |              |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|
|           | Total               | % of Variance | Cumulative % | Total                               | % of Variance | Cumulative % |
| 1         | 6.767               | 19.335        | 19.335       | 6.767                               | 19.335        | 19.335       |
| 2         | 3.925               | 11.215        | 30.550       | 3.925                               | 11.215        | 30.550       |
| 3         | 2.642               | 7.550         | 38.100       | 2.642                               | 7.550         | 38.100       |
| 4         | 2.225               | 6.356         | 44.456       | 2.225                               | 6.356         | 44.456       |
| 5         | 1.756               | 5.017         | 49.473       |                                     |               |              |
| 6         | 1.681               | 4.802         | 54.274       |                                     |               |              |
| 7         | 1.435               | 4.101         | 58.376       |                                     |               |              |
| 8         | 1.332               | 3.806         | 62.182       |                                     |               |              |
| 9         | 1.257               | 3.591         | 65.772       |                                     |               |              |
| 10        | 1.100               | 3.144         | 68.916       |                                     |               |              |
| 11        | .989                | 2.826         | 71.742       |                                     |               |              |
| 12        | .942                | 2.693         | 74.434       |                                     |               |              |
| 13        | .850                | 2.429         | 76.863       |                                     |               |              |
| 14        | .784                | 2.240         | 79.103       |                                     |               |              |
| 15        | .721                | 2.059         | 81.162       |                                     |               |              |
| 16        | .701                | 2.004         | 83.167       |                                     |               |              |
| 17        | .653                | 1.865         | 85.031       |                                     |               |              |
| 18        | .582                | 1.662         | 86.693       |                                     |               |              |
| 19        | .520                | 1.486         | 88.179       |                                     |               |              |
| 20        | .508                | 1.450         | 89.629       |                                     |               |              |
| 21        | .469                | 1.341         | 90.970       |                                     |               |              |
| 22        | .429                | 1.226         | 92.196       |                                     |               |              |
| 23        | .382                | 1.092         | 93.288       |                                     |               |              |
| 24        | .316                | .903          | 94.191       |                                     |               |              |
| 25        | .313                | .894          | 95.085       |                                     |               |              |
| 26        | .300                | .858          | 95.942       |                                     |               |              |
| 27        | .269                | .768          | 96.711       |                                     |               |              |
| 28        | .223                | .638          | 97.349       |                                     |               |              |
| 29        | .199                | .570          | 97.919       |                                     |               |              |
| 30        | .174                | .498          | 98.417       |                                     |               |              |
| 31        | .141                | .404          | 98.821       |                                     |               |              |
| 32        | .133                | .379          | 99.200       |                                     |               |              |
| 33        | .118                | .338          | 99.537       |                                     |               |              |
| 34        | 9.230E-02           | .264          | 99.801       |                                     |               |              |
| 35        | 6.966E-02           | .199          | 100.000      |                                     |               |              |



Total Variance Explained

| Component | Rotation Sums of Squared Loadings |               |              |
|-----------|-----------------------------------|---------------|--------------|
|           | Total                             | % of Variance | Cumulative % |
| 1         | 5.817                             | 16.621        | 16.621       |
| 2         | 3.508                             | 10.022        | 26.642       |
| 3         | 3.419                             | 9.768         | 36.410       |
| 4         | 2.816                             | 8.046         | 44.456       |
| 5         |                                   |               |              |
| 6         |                                   |               |              |
| 7         |                                   |               |              |
| 8         |                                   |               |              |
| 9         |                                   |               |              |
| 10        |                                   |               |              |
| 11        |                                   |               |              |
| 12        |                                   |               |              |
| 13        |                                   |               |              |
| 14        |                                   |               |              |
| 15        |                                   |               |              |
| 16        |                                   |               |              |
| 17        |                                   |               |              |
| 18        |                                   |               |              |
| 19        |                                   |               |              |
| 20        |                                   |               |              |
| 21        |                                   |               |              |
| 22        |                                   |               |              |
| 23        |                                   |               |              |
| 24        |                                   |               |              |
| 25        |                                   |               |              |
| 26        |                                   |               |              |
| 27        |                                   |               |              |
| 28        |                                   |               |              |
| 29        |                                   |               |              |
| 30        |                                   |               |              |
| 31        |                                   |               |              |
| 32        |                                   |               |              |
| 33        |                                   |               |              |
| 34        |                                   |               |              |
| 35        |                                   |               |              |

Extraction Method: Principal Component Analysis.



Component Matrix<sup>a</sup>

|      | Component |      |       |      |
|------|-----------|------|-------|------|
|      | 1         | 2    | 3     | 4    |
| AD   | .569      |      |       |      |
| AD15 |           | .577 |       |      |
| AD20 | .621      |      |       |      |
| AD21 |           |      |       |      |
| AD35 | .544      |      |       |      |
| AM   |           |      |       |      |
| AM13 |           |      | .751  |      |
| AM18 |           |      | .545  |      |
| AM24 | .686      |      |       |      |
| AM32 | .594      |      |       |      |
| AM9  | .612      |      |       |      |
| I    | .594      |      |       |      |
| I10  |           |      |       |      |
| I19  | .624      |      |       |      |
| I26  |           |      |       |      |
| I27  |           | .573 |       |      |
| I28  |           |      |       |      |
| I30  |           |      |       |      |
| I33  |           |      |       |      |
| I8   |           |      |       |      |
| J    |           | .502 |       |      |
| J12  |           |      | -.534 |      |
| J14  |           | .687 |       |      |
| J16  |           |      |       |      |
| J17  |           |      |       |      |
| J22  |           |      |       | .537 |
| J29  |           | .558 |       |      |
| MJ   | .566      |      |       |      |
| MJ11 |           |      |       |      |
| MJ23 |           |      |       |      |
| SA   | .555      |      |       |      |
| SA25 |           |      |       |      |
| SA31 | .649      |      |       |      |
| SA34 | .653      |      |       |      |
| SA6  | .514      |      |       | .570 |

Extraction Method: Principal Component Analysis.

a. 4 components extracted.



Rotated Component Matrix<sup>a</sup>

|      | Component |       |      |      |
|------|-----------|-------|------|------|
|      | 1         | 2     | 3    | 4    |
| AD   | .625      |       |      |      |
| AD15 |           | .596  |      |      |
| AD20 |           |       |      |      |
| AD21 |           |       |      | .598 |
| AD35 | .634      |       |      |      |
| AM   |           |       |      |      |
| AM13 |           | -.582 |      |      |
| AM18 |           |       | .734 |      |
| AM24 | .621      |       |      |      |
| AM32 |           |       | .543 |      |
| AM9  | .631      |       |      |      |
| I    | .709      |       |      |      |
| I10  |           |       |      | .660 |
| I19  | .675      |       |      |      |
| I26  |           |       |      |      |
| I27  |           |       |      | .798 |
| I28  |           |       |      |      |
| I30  |           |       |      |      |
| I33  |           |       |      |      |
| I8   |           |       | .520 |      |
| J    |           |       | .649 |      |
| J12  |           | .699  |      |      |
| J14  |           | .634  |      |      |
| J16  |           | .568  |      |      |
| J17  |           |       |      |      |
| J22  |           |       |      | .630 |
| J29  |           |       | .535 |      |
| MJ   | .549      |       |      |      |
| MJ11 |           |       |      |      |
| MJ23 |           |       |      |      |
| SA   | .587      |       |      |      |
| SA25 |           |       |      |      |
| SA31 | .505      |       |      |      |
| SA34 | .548      |       |      |      |
| SA6  | .780      |       |      |      |

Extraction Method: Principal Component Analysis.  
 Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 7 iterations.

Component Transformation Matrix

| Component | 1     | 2     | 3     | 4     |
|-----------|-------|-------|-------|-------|
| 1         | .867  | .200  | .455  | -.001 |
| 2         | -.312 | .740  | .271  | .530  |
| 3         | -.142 | -.635 | .551  | .522  |
| 4         | .360  | -.090 | -.645 | .668  |

Extraction Method: Principal Component Analysis.  
 Rotation Method: Varimax with Kaiser Normalization.



# Cluster

## Case Processing Summary<sup>a,b</sup>

| Cases |         |         |         |       |         |
|-------|---------|---------|---------|-------|---------|
| Valid |         | Missing |         | Total |         |
| N     | Percent | N       | Percent | N     | Percent |
| 76    | 100.0   | 0       | .0      | 76    | 100.0   |

a. Squared Euclidean Distance used

b. Ward Linkage

## Ward Linkage

### Agglomeration Schedule

| Stage | Cluster Combined |           | Coefficients | Stage Cluster First Appears |           | Next Stage |
|-------|------------------|-----------|--------------|-----------------------------|-----------|------------|
|       | Cluster 1        | Cluster 2 |              | Cluster 1                   | Cluster 2 |            |
| 1     | 52               | 53        | .000         | 0                           | 0         | 2          |
| 2     | 52               | 54        | .667         | 1                           | 0         | 10         |
| 3     | 64               | 70        | 2.167        | 0                           | 0         | 9          |
| 4     | 8                | 32        | 4.167        | 0                           | 0         | 29         |
| 5     | 1                | 2         | 6.167        | 0                           | 0         | 27         |
| 6     | 36               | 62        | 8.667        | 0                           | 0         | 19         |
| 7     | 50               | 58        | 11.667       | 0                           | 0         | 21         |
| 8     | 13               | 34        | 14.667       | 0                           | 0         | 45         |
| 9     | 64               | 69        | 17.833       | 3                           | 0         | 40         |
| 10    | 30               | 52        | 21.167       | 0                           | 2         | 29         |
| 11    | 12               | 71        | 24.667       | 0                           | 0         | 19         |
| 12    | 47               | 61        | 28.167       | 0                           | 0         | 16         |
| 13    | 14               | 29        | 31.667       | 0                           | 0         | 41         |
| 14    | 7                | 24        | 35.167       | 0                           | 0         | 25         |
| 15    | 6                | 21        | 38.667       | 0                           | 0         | 39         |
| 16    | 26               | 47        | 42.500       | 0                           | 12        | 42         |
| 17    | 27               | 55        | 46.500       | 0                           | 0         | 22         |
| 18    | 31               | 45        | 50.500       | 0                           | 0         | 33         |
| 19    | 12               | 36        | 54.500       | 11                          | 6         | 28         |
| 20    | 15               | 22        | 58.500       | 0                           | 0         | 33         |
| 21    | 33               | 50        | 63.500       | 0                           | 7         | 28         |
| 22    | 27               | 65        | 68.833       | 17                          | 0         | 61         |
| 23    | 4                | 57        | 74.333       | 0                           | 0         | 59         |
| 24    | 42               | 51        | 79.833       | 0                           | 0         | 45         |
| 25    | 7                | 37        | 85.667       | 14                          | 0         | 54         |
| 26    | 60               | 72        | 91.667       | 0                           | 0         | 49         |
| 27    | 1                | 56        | 97.667       | 5                           | 0         | 60         |
| 28    | 12               | 33        | 103.667      | 19                          | 21        | 44         |
| 29    | 8                | 30        | 109.667      | 4                           | 10        | 35         |
| 30    | 20               | 25        | 115.667      | 0                           | 0         | 61         |
| 31    | 35               | 44        | 122.167      | 0                           | 0         | 51         |
| 32    | 10               | 41        | 128.667      | 0                           | 0         | 36         |
| 33    | 15               | 31        | 135.167      | 20                          | 18        | 57         |
| 34    | 39               | 63        | 142.167      | 0                           | 0         | 49         |
| 35    | 5                | 8         | 149.310      | 0                           | 29        | 65         |
| 36    | 10               | 73        | 150.810      | 32                          | 0         | 56         |



# Agglomeration Schedule

| Stage | Cluster Combined |           | Coefficients | Stage Cluster First Appears |           | Next Stage |
|-------|------------------|-----------|--------------|-----------------------------|-----------|------------|
|       | Cluster 1        | Cluster 2 |              | Cluster 1                   | Cluster 2 |            |
| 37    | 38               | 49        | 164.310      | 0                           | 0         | 46         |
| 38    | 28               | 40        | 171.810      | 0                           | 0         | 63         |
| 39    | 6                | 16        | 179.643      | 15                          | 0         | 52         |
| 40    | 59               | 64        | 187.726      | 0                           | 9         | 50         |
| 41    | 14               | 66        | 196.893      | 13                          | 0         | 48         |
| 42    | 19               | 26        | 206.060      | 0                           | 16        | 51         |
| 43    | 48               | 68        | 216.060      | 0                           | 0         | 47         |
| 44    | 12               | 67        | 226.060      | 28                          | 0         | 48         |
| 45    | 13               | 42        | 236.310      | 8                           | 24        | 64         |
| 46    | 11               | 38        | 246.810      | 0                           | 37        | 54         |
| 47    | 46               | 48        | 257.476      | 0                           | 43        | 62         |
| 48    | 12               | 14        | 268.446      | 44                          | 41        | 58         |
| 49    | 39               | 60        | 279.446      | 34                          | 26        | 53         |
| 50    | 43               | 59        | 290.696      | 0                           | 40        | 53         |
| 51    | 19               | 35        | 302.529      | 42                          | 31        | 66         |
| 52    | 6                | 76        | 316.446      | 39                          | 0         | 63         |
| 53    | 39               | 43        | 330.890      | 49                          | 50        | 68         |
| 54    | 7                | 11        | 346.057      | 25                          | 46        | 60         |
| 55    | 3                | 17        | 361.557      | 0                           | 0         | 71         |
| 56    | 9                | 10        | 377.807      | 0                           | 36        | 65         |
| 57    | 15               | 18        | 395.307      | 33                          | 0         | 69         |
| 58    | 12               | 23        | 413.587      | 48                          | 0         | 64         |
| 59    | 4                | 75        | 434.087      | 23                          | 0         | 70         |
| 60    | 1                | 7         | 454.698      | 27                          | 54        | 73         |
| 61    | 20               | 27        | 476.565      | 30                          | 22        | 68         |
| 62    | 46               | 74        | 500.648      | 47                          | 0         | 67         |
| 63    | 6                | 28        | 525.232      | 52                          | 38        | 66         |
| 64    | 12               | 13        | 552.190      | 58                          | 45        | 67         |
| 65    | 5                | 9         | 581.888      | 35                          | 56        | 73         |
| 66    | 6                | 19        | 611.971      | 63                          | 51        | 70         |
| 67    | 12               | 46        | 642.546      | 64                          | 62        | 72         |
| 68    | 20               | 39        | 674.973      | 61                          | 53        | 69         |
| 69    | 15               | 20        | 711.534      | 57                          | 68        | 71         |
| 70    | 4                | 6         | 749.284      | 59                          | 66        | 74         |
| 71    | 3                | 15        | 789.533      | 55                          | 69        | 72         |
| 72    | 3                | 12        | 856.885      | 71                          | 67        | 75         |
| 73    | 1                | 5         | 933.383      | 60                          | 65        | 74         |
| 74    | 1                | 4         | 1018.112     | 73                          | 70        | 75         |
| 75    | 1                | 3         | 1246.553     | 74                          | 72        | 0          |

## Cluster Membership

| Case | 2 Clusters |
|------|------------|
| 1    | 1          |
| 2    | 1          |
| 3    | 2          |
| 4    | 1          |
| 5    | 1          |
| 6    | 1          |
| 7    | 1          |



# Discriminant

## Analysis Case Processing Summary

| Unweighted Cases |   | N  | Percent |
|------------------|---|----|---------|
| Valid            |   | 76 | 100.0   |
| Excluded         | Missing or out-of-range group codes   | 0  | .0      |
|                  | At least one missing discriminating variable  | 0  | .0      |
|                  | Both missing or out-of-range group codes and at least one missing discriminating variable | 0  | .0      |
|                  | Total   | 0  | .0      |
| Total            |   | 76 | 100.0   |

## Group Statistics

| Prestasi Perniagaan |         | Mean  | Std. Deviation | Valid N (listwise) |          |
|---------------------|---------|-------|----------------|--------------------|----------|
|                     |         |       |                | Unweighted         | Weighted |
| Rendah              | adil    | 41.74 | 12.76          | 23                 | 23.000   |
|                     | AMANAHA | 81.57 | 13.63          | 23                 | 23.000   |
|                     | ikhlas  | 87.04 | 8.04           | 23                 | 23.000   |
|                     | JUJUR   | 69.74 | 12.05          | 23                 | 23.000   |
| Tinggi              | adil    | 45.09 | 15.30          | 53                 | 53.000   |
|                     | AMANAHA | 77.58 | 11.98          | 53                 | 53.000   |
|                     | ikhlas  | 87.51 | 7.63           | 53                 | 53.000   |
|                     | JUJUR   | 65.61 | 11.22          | 53                 | 53.000   |
| Total               | adil    | 44.08 | 14.58          | 76                 | 76.000   |
|                     | AMANAHA | 78.79 | 12.55          | 76                 | 76.000   |
|                     | ikhlas  | 87.37 | 7.71           | 76                 | 76.000   |
|                     | JUJUR   | 67.00 | 11.54          | 76                 | 76.000   |

## Tests of Equality of Group Means

|         | Wilks' Lambda | F     | df1 | df2 | Sig. |
|---------|---------------|-------|-----|-----|------|
| adil    | .989          | .848  | 1   | 74  | .360 |
| AMANAHA | .978          | 1.627 | 1   | 74  | .206 |
| ikhlas  | .999          | .061  | 1   | 74  | .806 |
| JUJUR   | .975          | 1.880 | 1   | 74  | .174 |



# Pooled Within-Groups Matrices

|             |         | adil  | AMANAHA | ikhlas | JUJUR |
|-------------|---------|-------|---------|--------|-------|
| Correlation | adil    | 1.000 | .202    | .000   | .470  |
|             | AMANAHA | .202  | 1.000   | .302   | .253  |
|             | ikhlas  | .000  | .302    | 1.000  | .183  |
|             | JUJUR   | .470  | .253    | .183   | 1.000 |

## Analysis 1

## Summary of Canonical Discriminant Functions

### Eigenvalues

| Function | Eigenvalue        | % of Variance | Cumulative % | Canonical Correlation |
|----------|-------------------|---------------|--------------|-----------------------|
| 1        | .100 <sup>a</sup> | 100.0         | 100.0        | .302                  |

a. First 1 canonical discriminant functions were used in the analysis.

### Wilks' Lambda

| Test of Function(s) | Wilks' Lambda | Chi-square | df | Sig. |
|---------------------|---------------|------------|----|------|
| 1                   | .909          | 6.881      | 4  | .142 |

### Standardized Canonical Discriminant Function Coefficients

|         | Function |
|---------|----------|
|         | 1        |
| adil    | -.842    |
| AMANAHA | .551     |
| ikhlas  | -.410    |
| JUJUR   | .835     |

### Structure Matrix

|         | Function |
|---------|----------|
|         | 1        |
| JUJUR   | .503     |
| AMANAHA | .468     |
| adil    | -.338    |
| ikhlas  | -.090    |

Pooled within-groups correlations between discriminating variables and standardized canonical discriminant functions. Variables ordered by absolute size of correlation within function.



# Functions at Group Centroids

| Prestasi<br>Perniagaan | Function |
|------------------------|----------|
|                        | 1        |
| Rendah                 | .474     |
| Tinggi                 | -.206    |

Unstandardized  
canonical discriminant  
functions evaluated at  
group means

## Classification Statistics

### Classification Processing Summary

|                |   |    |
|----------------|---|----|
| Processed      |   | 76 |
| Excluded       | Missing or<br>out-of-range<br>group codes             | 0  |
|                | At least one<br>missing<br>discriminating<br>variable | 0  |
| Used in Output |   | 76 |

### Prior Probabilities for Groups

| Prestasi<br>Perniagaan | Prior | Cases Used in Analysis |          |
|------------------------|-------|------------------------|----------|
|                        |       | Unweighted             | Weighted |
| Rendah                 | .500  | 23                     | 23.000   |
| Tinggi                 | .500  | 53                     | 53.000   |
| Total                  | 1.000 | 76                     | 76.000   |

### Classification Function Coefficients

|            | Prestasi Perniagaan |           |
|------------|---------------------|-----------|
|            | Rendah              | Tinggi    |
| adil       | 5.626E-02           | 9.551E-02 |
| AMANAH     | .206                | .176      |
| ikhlas     | 1.270               | 1.306     |
| JUJUR      | .282                | .232      |
| (Constant) | -75.372             | -74.471   |

Fisher's linear discriminant functions



# Classification Results<sup>a</sup>

|          |       | Prestasi<br>Perniagaan | Predicted Group<br>Membership |        | Total |
|----------|-------|------------------------|-------------------------------|--------|-------|
|          |       |                        | Rendah                        | Tinggi |       |
| Original | Count | Rendah                 | 11                            | 12     | 23    |
|          |       | Tinggi                 | 14                            | 39     | 53    |
|          | %     | Rendah                 | 47.8                          | 52.2   | 100.0 |
|          |       | Tinggi                 | 26.4                          | 73.6   | 100.0 |

a. 65.8% of original grouped cases correctly classified.



Coefficients<sup>a</sup>

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
|       |            | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant) | 76.147                      | 28.933     |                           | 2.632  | .010 |
|       | adil       | .427                        | .182       | .293                      | 2.344  | .022 |
|       | AMANAHA    | -.392                       | .203       | -.232                     | -1.932 | .057 |
|       | ikhlas     | .465                        | .323       | .169                      | 1.438  | .155 |
|       | JUJUR      | -.391                       | .236       | -.213                     | -1.659 | .102 |
| 2     | (Constant) | 108.673                     | 18.175     |                           | 5.979  | .000 |
|       | adil       | .398                        | .182       | .274                      | 2.184  | .032 |
|       | AMANAHA    | -.314                       | .197       | -.186                     | -1.594 | .115 |
|       | JUJUR      | -.343                       | .235       | -.187                     | -1.460 | .149 |
| 3     | (Constant) | 95.433                      | 15.870     |                           | 6.013  | .000 |
|       | adil       | .287                        | .167       | .197                      | 1.720  | .090 |
|       | AMANAHA    | -.375                       | .194       | -.222                     | -1.936 | .057 |

a. Dependent Variable: Business Performance

Excluded Variables<sup>c</sup>

| Model |        | Beta In            | t      | Sig. | Partial Correlation | Collinearity Statistics |
|-------|--------|--------------------|--------|------|---------------------|-------------------------|
|       |        |                    |        |      |                     | Tolerance               |
| 2     | ikhlas | .169 <sup>a</sup>  | 1.438  | .155 | .168                | .893                    |
| 3     | ikhlas | .141 <sup>b</sup>  | 1.201  | .234 | .140                | .911                    |
|       | JUJUR  | -.187 <sup>b</sup> | -1.460 | .149 | -.170               | .766                    |

a. Predictors in the Model: (Constant), JUJUR, AMANAHA, adil

b. Predictors in the Model: (Constant), AMANAHA, adil

c. Dependent Variable: Business Performance

Residuals Statistics<sup>a</sup>

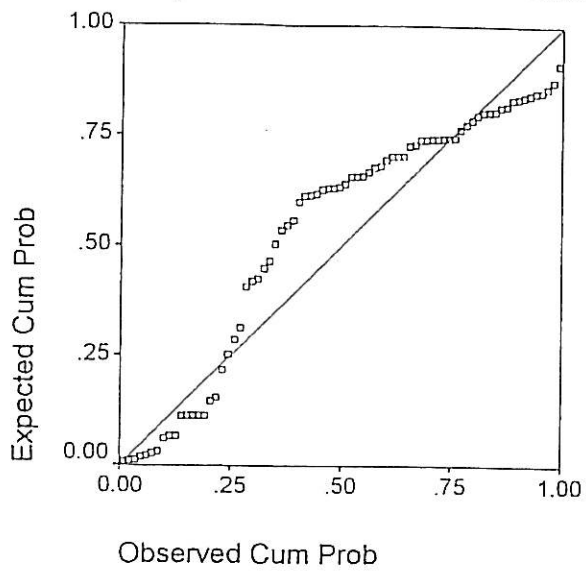
|                      | Minimum | Maximum | Mean      | Std. Deviation | N  |
|----------------------|---------|---------|-----------|----------------|----|
| Predicted Value      | 65.072  | 94.834  | 78.509    | 5.697          | 76 |
| Residual             | -49.290 | 28.194  | 2.880E-14 | 20.431         | 76 |
| Std. Predicted Value | -2.359  | 2.866   | .000      | 1.000          | 76 |
| Std. Residual        | -2.380  | 1.361   | .000      | .987           | 76 |

a. Dependent Variable: Business Performance

## Charts

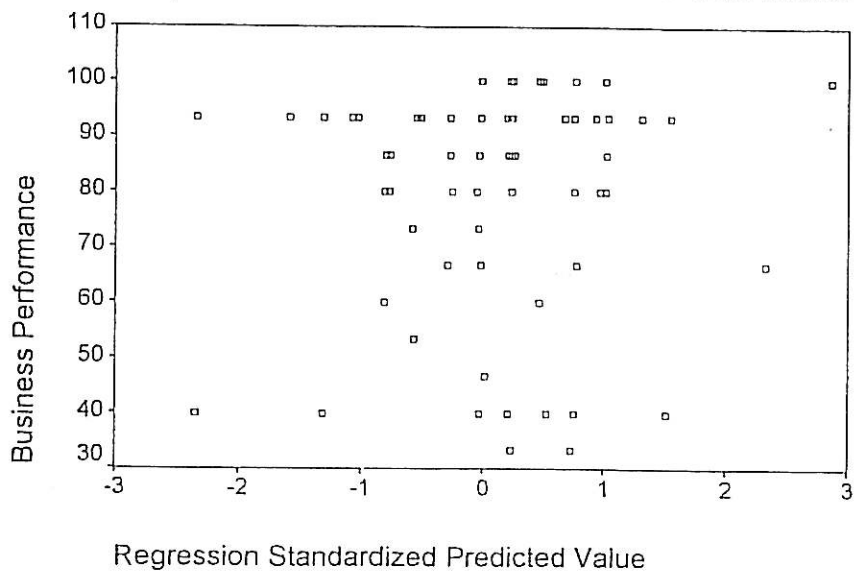


Normal P-P Plot of Regression Sta  
Dependent Variable: Business Per



Scatterplot

Dependent Variable: Business Performance





# Cluster Membership

| Case | 2 Clusters |
|------|------------|
| 8    | 1          |
| 9    | 1          |
| 10   | 1          |
| 11   | 1          |
| 12   | 2          |
| 13   | 2          |
| 14   | 2          |
| 15   | 2          |
| 16   | 1          |
| 17   | 2          |
| 18   | 2          |
| 19   | 1          |
| 20   | 2          |
| 21   | 1          |
| 22   | 2          |
| 23   | 2          |
| 24   | 1          |
| 25   | 2          |
| 26   | 1          |
| 27   | 2          |
| 28   | 1          |
| 29   | 2          |
| 30   | 1          |
| 31   | 2          |
| 32   | 1          |
| 33   | 2          |
| 34   | 2          |
| 35   | 1          |
| 36   | 2          |
| 37   | 1          |
| 38   | 1          |
| 39   | 2          |
| 40   | 1          |
| 41   | 1          |
| 42   | 2          |
| 43   | 2          |
| 44   | 1          |
| 45   | 2          |
| 46   | 2          |
| 47   | 1          |
| 48   | 2          |
| 49   | 1          |
| 50   | 2          |
| 51   | 2          |
| 52   | 1          |
| 53   | 1          |
| 54   | 1          |
| 55   | 2          |
| 56   | 1          |
| 57   | 1          |
| 58   | 2          |
| 59   | 2          |



# Cluster Membership

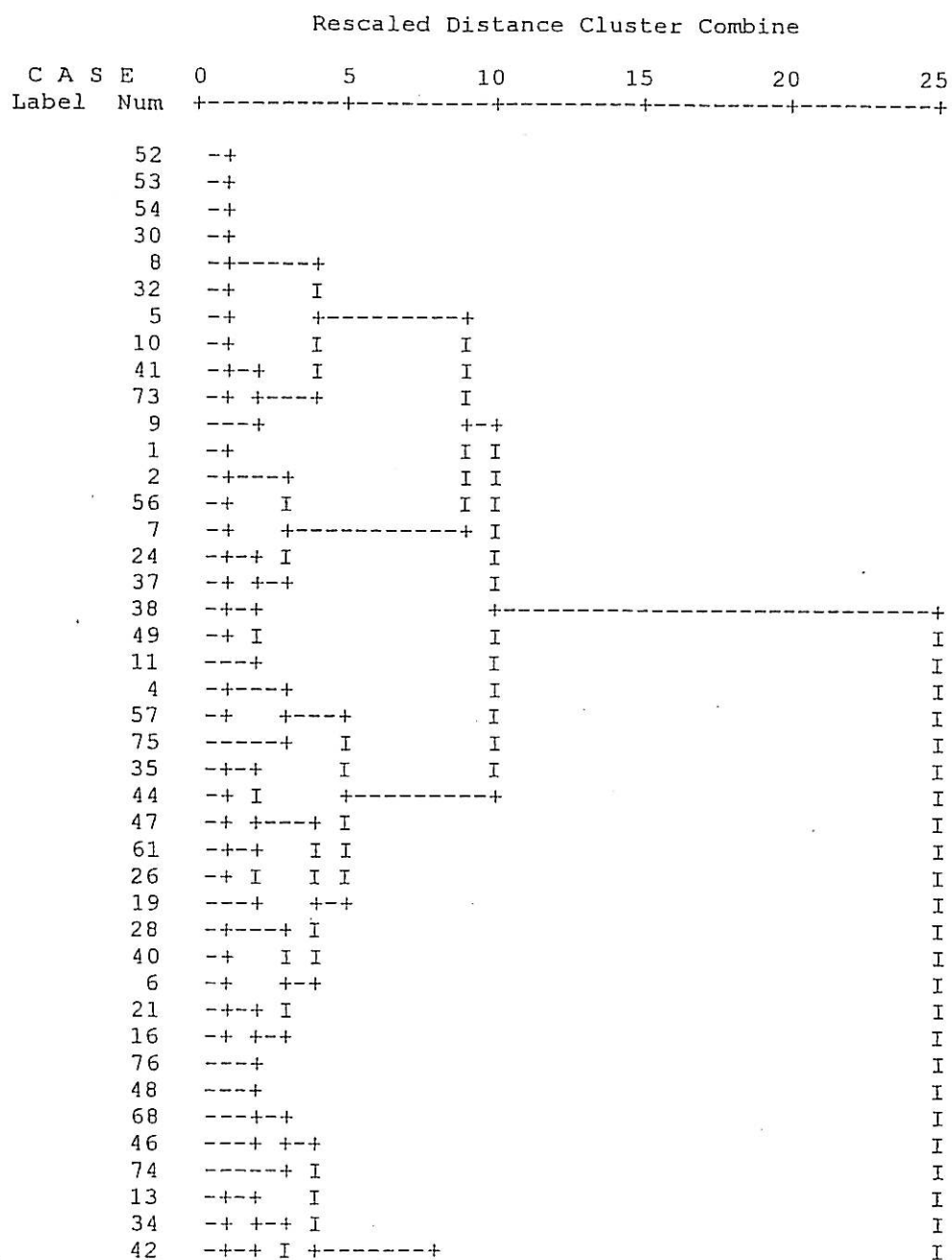
| Case | 2 Clusters |
|------|------------|
| 60   | 2          |
| 61   | 1          |
| 62   | 2          |
| 63   | 2          |
| 64   | 2          |
| 65   | 2          |
| 66   | 2          |
| 67   | 2          |
| 68   | 2          |
| 69   | 2          |
| 70   | 2          |
| 71   | 2          |
| 72   | 2          |
| 73   | 1          |
| 74   | 2          |
| 75   | 1          |
| 76   | 1          |



# Dendrogram

\*\*\*\*\* H I E R A R C H I C A L C L U S T E R A N A L Y S I S \*\*\*\*\*

Dendrogram using Ward Method





\*\*\*\*\* H I E R A R C H I C A L C L U S T E R A N A L Y S I S \*\*\*\*\*

| C A S E   | 0                               | 5     | 10      | 15 | 20 | 25 |
|-----------|---------------------------------|-------|---------|----|----|----|
| Label Num | +-----+-----+-----+-----+-----+ |       |         |    |    |    |
| 51        | ++                              | I I   | I       |    |    | I  |
| 14        | ++                              | I I   | I       |    |    | I  |
| 29        | ++                              | I I I | I       |    |    | I  |
| 66        | ++                              | ++    | I       |    |    | I  |
| 36        | ++                              | I I   | I       |    |    | I  |
| 62        | ++                              | ++    | I       |    |    | I  |
| 12        | ++                              | I I   | I       |    |    | I  |
| 71        | ++                              | I     | I       |    |    | I  |
| 50        | ++                              | I I   | +-----+ |    |    |    |
| 58        | ++                              | I I   | I       |    |    |    |
| 33        | ++                              | I I   | I       |    |    |    |
| 67        | ++                              | I     | I       |    |    |    |
| 23        | ++                              |       | I       |    |    |    |
| 3         | ++                              | ++    | I       |    |    |    |
| 17        | ++                              | I     | I       |    |    |    |
| 31        | ++                              | I     | I       |    |    |    |
| 45        | ++                              | I     | I       |    |    |    |
| 15        | ++                              | ++    | +-----+ |    |    |    |
| 22        | ++                              | I     | I       |    |    |    |
| 18        | ++                              | I     |         |    |    |    |
| 60        | ++                              | I     |         |    |    |    |
| 72        | ++                              | I     | I       |    |    |    |
| 39        | ++                              | I     |         |    |    |    |
| 63        | ++                              | I     | I       |    |    |    |
| 64        | ++                              | ++    | I       |    |    |    |
| 70        | ++                              | I     | I I     |    |    |    |
| 69        | ++                              | I I   |         |    |    |    |
| 59        | ++                              | I ++  |         |    |    |    |
| 43        | ++                              | I     |         |    |    |    |
| 27        | ++                              | I     |         |    |    |    |
| 55        | ++                              | ++    | I       |    |    |    |
| 65        | ++                              | ++    |         |    |    |    |
| 20        | ++                              | ++    |         |    |    |    |
| 25        | ++                              |       |         |    |    |    |



### Chi-Square Tests

|                                    | Value              | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|--------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | 3.609 <sup>b</sup> | 1  | .057                  |                      |                      |
| Continuity Correction <sup>a</sup> | 2.722              | 1  | .099                  |                      |                      |
| Likelihood Ratio                   | 3.648              | 1  | .056                  |                      |                      |
| Fisher's Exact Test                |                    |    |                       | .081                 | .049                 |
| Linear-by-Linear Association       | 3.561              | 1  | .059                  |                      |                      |
| N of Valid Cases                   | 76                 |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.20.

### Symmetric Measures

|                    |                         | Value | Approx. Sig. |
|--------------------|-------------------------|-------|--------------|
| Nominal by Nominal | Phi                     | -.218 | .057         |
|                    | Cramer's V              | .218  | .057         |
|                    | Contingency Coefficient | .213  | .057         |
| N of Valid Cases   |                         | 76    |              |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## amanahtr \* Tahap Agama

### Crosstab

|          |        |            | Tahap Agama |        | Total  |
|----------|--------|------------|-------------|--------|--------|
|          |        |            | Tinggi      | Rendah |        |
| amanahtr | Rendah | Count      | 11          | 28     | 39     |
|          |        | % of Total | 14.5%       | 36.8%  | 51.3%  |
|          | Tinggi | Count      | 24          | 13     | 37     |
|          |        | % of Total | 31.6%       | 17.1%  | 48.7%  |
| Total    |        | Count      | 35          | 41     | 76     |
|          |        | % of Total | 46.1%       | 53.9%  | 100.0% |



### Chi-Square Tests

|                                    | Value               | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|---------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | 10.271 <sup>b</sup> | 1  | .001                  |                      |                      |
| Continuity Correction <sup>a</sup> | 8.848               | 1  | .003                  |                      |                      |
| Likelihood Ratio                   | 10.511              | 1  | .001                  |                      |                      |
| Fisher's Exact Test                |                     |    |                       | .003                 | .001                 |
| Linear-by-Linear Association       | 10.136              | 1  | .001                  |                      |                      |
| N of Valid Cases                   | 76                  |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.04.

### Symmetric Measures

|                    |                         | Value | Approx. Sig. |
|--------------------|-------------------------|-------|--------------|
| Nominal by Nominal | Phi                     | -.368 | .001         |
|                    | Cramer's V              | .368  | .001         |
|                    | Contingency Coefficient | .345  | .001         |
| N of Valid Cases   |                         | 76    |              |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## Ikhlastr \* Prestasi Perniagaan

### Crosstab

|          |            |            | Prestasi Perniagaan |        | Total |
|----------|------------|------------|---------------------|--------|-------|
|          |            |            | Rendah              | Tinggi |       |
| Ikhlastr | Rendah     | Count      | 9                   | 26     | 35    |
|          |            | % of Total | 11.8%               | 34.2%  | 46.1% |
|          | Tinggi     | Count      | 14                  | 27     | 41    |
|          |            | % of Total | 18.4%               | 35.5%  | 53.9% |
| Total    | Count      | 23         | 53                  | 76     |       |
|          | % of Total | 30.3%      | 69.7%               | 100.0% |       |



## Crosstabs

### Case Processing Summary

|                                      | Cases |         |         |         |       |         |
|--------------------------------------|-------|---------|---------|---------|-------|---------|
|                                      | Valid |         | Missing |         | Total |         |
|                                      | N     | Percent | N       | Percent | N     | Percent |
| adiltr *<br>Prestasi<br>Perniagaan   | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |
| adiltr *<br>Tahap<br>Agama           | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |
| amanahtr *<br>Prestasi<br>Perniagaan | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |
| amanahtr *<br>Tahap<br>Agama         | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |
| ikhlastr *<br>Prestasi<br>Perniagaan | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |
| ikhlastr *<br>Tahap<br>Agama         | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |
| Jujurtr *<br>Prestasi<br>Perniagaan  | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |
| Jujurtr *<br>Tahap<br>Agama          | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |

### adiltr \* Prestasi Perniagaan

#### Crosstab

|        |        |            | Prestasi Perniagaan |        | Total  |
|--------|--------|------------|---------------------|--------|--------|
|        |        |            | Rendah              | Tinggi |        |
| adiltr | Rendah | Count      | 11                  | 24     | 35     |
|        |        | % of Total | 14.5%               | 31.6%  | 46.1%  |
|        | Tinggi | Count      | 12                  | 29     | 41     |
|        |        | % of Total | 15.8%               | 38.2%  | 53.9%  |
| Total  |        | Count      | 23                  | 53     | 76     |
|        |        | % of Total | 30.3%               | 69.7%  | 100.0% |



### Chi-Square Tests

|                                    | Value             | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|-------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | .042 <sup>b</sup> | 1  | .838                  | 1.000                | .517                 |
| Continuity Correction <sup>a</sup> | .000              | 1  | 1.000                 |                      |                      |
| Likelihood Ratio                   | .042              | 1  | .838                  |                      |                      |
| Fisher's Exact Test                |                   |    |                       |                      |                      |
| Linear-by-Linear Association       | .041              | 1  | .839                  |                      |                      |
| N of Valid Cases                   | 76                |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.59.

### Symmetric Measures

|                    |                         | Value | Approx. Sig. |
|--------------------|-------------------------|-------|--------------|
| Nominal by Nominal | Phi                     | .023  | .838         |
|                    | Cramer's V              | .023  | .838         |
|                    | Contingency Coefficient | .023  | .838         |
| N of Valid Cases   |                         | 76    |              |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## adilr \* Tahap Agama

### Crosstab

|       |        |            | Tahap Agama |        | Total  |
|-------|--------|------------|-------------|--------|--------|
|       |        |            | Tinggi      | Rendah |        |
| adilr | Rendah | Count      | 12          | 23     | 35     |
|       |        | % of Total | 15.8%       | 30.3%  | 46.1%  |
|       | Tinggi | Count      | 23          | 18     | 41     |
|       |        | % of Total | 30.3%       | 23.7%  | 53.9%  |
| Total |        | Count      | 35          | 41     | 76     |
|       |        | % of Total | 46.1%       | 53.9%  | 100.0% |



### Chi-Square Tests

|                                    | Value              | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|--------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | 3.616 <sup>b</sup> | 1  | .057                  |                      |                      |
| Continuity Correction <sup>a</sup> | 2.791              | 1  | .095                  |                      |                      |
| Likelihood Ratio                   | 3.654              | 1  | .056                  |                      |                      |
| Fisher's Exact Test                |                    |    |                       | .068                 | .047                 |
| Linear-by-Linear Association       | 3.568              | 1  | .059                  |                      |                      |
| N of Valid Cases                   | 76                 |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.12.

### Symmetric Measures

|                    |                         | Value | Approx. Sig. |
|--------------------|-------------------------|-------|--------------|
| Nominal by Nominal | Phi                     | -.218 | .057         |
|                    | Cramer's V              | .218  | .057         |
|                    | Contingency Coefficient | .213  | .057         |
| N of Valid Cases   |                         | 76    |              |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## amanahtr \* Prestasi Perniagaan

### Crosstab

|          |        |            | Prestasi Perniagaan |        | Total  |
|----------|--------|------------|---------------------|--------|--------|
|          |        |            | Rendah              | Tinggi |        |
| amanahtr | Rendah | Count      | 8                   | 31     | 39     |
|          |        | % of Total | 10.5%               | 40.8%  | 51.3%  |
|          | Tinggi | Count      | 15                  | 22     | 37     |
|          |        | % of Total | 19.7%               | 28.9%  | 48.7%  |
| Total    |        | Count      | 23                  | 53     | 76     |
|          |        | % of Total | 30.3%               | 69.7%  | 100.0% |



### Chi-Square Tests

|                                    | Value             | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|-------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | .636 <sup>b</sup> | 1  | .425                  |                      |                      |
| Continuity Correction <sup>a</sup> | .299              | 1  | .584                  |                      |                      |
| Likelihood Ratio                   | .640              | 1  | .424                  |                      |                      |
| Fisher's Exact Test                |                   |    |                       | .463                 | .293                 |
| Linear-by-Linear Association       | .628              | 1  | .428                  |                      |                      |
| N of Valid Cases                   | 76                |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.59.

### Symmetric Measures

|                         | Value | Approx. Sig. |
|-------------------------|-------|--------------|
| Nominal by Nominal      |       |              |
| Phi                     | -.091 | .425         |
| Cramer's V              | .091  | .425         |
| Contingency Coefficient | .091  | .425         |
| N of Valid Cases        | 76    |              |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## ikhlastr \* Tahap Agama

### Crosstab

|          |            |            | Tahap Agama |        | Total |
|----------|------------|------------|-------------|--------|-------|
|          |            |            | Tinggi      | Rendah |       |
| Ikhlastr | Rendah     | Count      | 11          | 24     | 35    |
|          |            | % of Total | 14.5%       | 31.6%  | 46.1% |
|          | Tinggi     | Count      | 24          | 17     | 41    |
|          |            | % of Total | 31.6%       | 22.4%  | 53.9% |
| Total    | Count      | 35         | 41          | 76     |       |
|          | % of Total | 46.1%      | 53.9%       | 100.0% |       |



### Chi-Square Tests

|                                    | Value              | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|--------------------|----|-----------------------|----------------------|----------------------|
| *Pearson Chi-Square                | 5.585 <sup>b</sup> | 1  | .018                  |                      |                      |
| Continuity Correction <sup>a</sup> | 4.547              | 1  | .033                  |                      |                      |
| Likelihood Ratio                   | 5.673              | 1  | .017                  |                      |                      |
| Fisher's Exact Test                |                    |    |                       | .022                 | .016                 |
| Linear-by-Linear Association       | 5.511              | 1  | .019                  |                      |                      |
| N of Valid Cases                   | 76                 |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.12.

### Symmetric Measures

|                    |                         | Value | Approx. Sig. |
|--------------------|-------------------------|-------|--------------|
| Nominal by Nominal | Phi                     | -.271 | .018         |
|                    | Cramer's V              | .271  | .018         |
|                    | Contingency Coefficient | .262  | .018         |
| N of Valid Cases   |                         | 76    |              |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## Jujurtr \* Prestasi Perniagaan

### Crosstab

|         |        |            | Prestasi Perniagaan |        | Total  |
|---------|--------|------------|---------------------|--------|--------|
|         |        |            | Rendah              | Tinggi |        |
| Jujurtr | Rendah | Count      | 10                  | 29     | 39     |
|         |        | % of Total | 13.2%               | 38.2%  | 51.3%  |
|         | Tinggi | Count      | 13                  | 24     | 37     |
|         |        | % of Total | 17.1%               | 31.6%  | 48.7%  |
| Total   |        | Count      | 23                  | 53     | 76     |
|         |        | % of Total | 30.3%               | 69.7%  | 100.0% |



### Chi-Square Tests

|                                    | Value             | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|-------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | .811 <sup>b</sup> | 1  | .368                  |                      |                      |
| Continuity Correction <sup>a</sup> | .423              | 1  | .515                  |                      |                      |
| Likelihood Ratio                   | .812              | 1  | .367                  |                      |                      |
| Fisher's Exact Test                |                   |    |                       | .456                 | .258                 |
| Linear-by-Linear Association       | .800              | 1  | .371                  |                      |                      |
| N of Valid Cases                   | 76                |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.20.

### Symmetric Measures

|                    |                         | Value | Approx. Sig. |
|--------------------|-------------------------|-------|--------------|
| Nominal by Nominal | Phi                     | -.103 | .368         |
|                    | Cramer's V              | .103  | .368         |
|                    | Contingency Coefficient | .103  | .368         |
| N of Valid Cases   |                         | 76    |              |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## Jujurtr \* Tahap Agama

### Crosstab

|         |            |            | Tahap Agama |        | Total |
|---------|------------|------------|-------------|--------|-------|
|         |            |            | Tinggi      | Rendah |       |
| Jujurtr | Rendah     | Count      | 10          | 29     | 39    |
|         |            | % of Total | 13.2%       | 38.2%  | 51.3% |
|         | Tinggi     | Count      | 25          | 12     | 37    |
|         |            | % of Total | 32.9%       | 15.8%  | 48.7% |
| Total   | Count      | 35         | 41          | 76     |       |
|         | % of Total | 46.1%      | 53.9%       | 100.0% |       |



### Chi-Square Tests

|                                    | Value               | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|---------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | 13.434 <sup>b</sup> | 1  | .000                  |                      |                      |
| Continuity Correction <sup>a</sup> | 11.799              | 1  | .001                  |                      |                      |
| Likelihood Ratio                   | 13.855              | 1  | .000                  |                      |                      |
| Fisher's Exact Test                |                     |    |                       | .000                 | .000                 |
| Linear-by-Linear Association       | 13.257              | 1  | .000                  |                      |                      |
| N of Valid Cases                   | 76                  |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.04.

### Symmetric Measures

|                    |                         | Value | Approx. Sig. |
|--------------------|-------------------------|-------|--------------|
| Nominal by Nominal | Phi                     | -.420 | .000         |
|                    | Cramer's V              | .420  | .000         |
|                    | Contingency Coefficient | .388  | .000         |
| N of Valid Cases   |                         | 76    |              |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## Crosstabs

### Case Processing Summary

|                                   | Cases |         |         |         |       |         |
|-----------------------------------|-------|---------|---------|---------|-------|---------|
|                                   | Valid |         | Missing |         | Total |         |
|                                   | N     | Percent | N       | Percent | N     | Percent |
| Prestasi Perniagaan * Tahap Agama | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |

### Prestasi Perniagaan \* Tahap Agama Crosstabulation

|                     |        |            | Tahap Agama |        | Total  |
|---------------------|--------|------------|-------------|--------|--------|
|                     |        |            | Tinggi      | Rendah |        |
| Prestasi Perniagaan | Rendah | Count      | 11          | 12     | 23     |
|                     |        | % of Total | 14.5%       | 15.8%  | 30.3%  |
|                     | Tinggi | Count      | 24          | 29     | 53     |
|                     |        | % of Total | 31.6%       | 38.2%  | 69.7%  |
| Total               |        | Count      | 35          | 41     | 76     |
|                     |        | % of Total | 46.1%       | 53.9%  | 100.0% |



### Chi-Square Tests

|                                    | Value             | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|-------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | .042 <sup>b</sup> | 1  | .838                  |                      |                      |
| Continuity Correction <sup>a</sup> | .000              | 1  | 1.000                 |                      |                      |
| Likelihood Ratio                   | .042              | 1  | .838                  |                      |                      |
| Fisher's Exact Test                |                   |    |                       | 1.000                | .517                 |
| Linear-by-Linear Association       | .041              | 1  | .839                  |                      |                      |
| N of Valid Cases                   | 76                |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.59.

### Symmetric Measures

|                      |                      | Value | Asymp. Std. Error <sup>a</sup> | Approx. T <sup>b</sup> | Approx. Sig.      |
|----------------------|----------------------|-------|--------------------------------|------------------------|-------------------|
| Nominal by Nominal   | Phi                  | .023  |                                |                        | .838              |
|                      | Cramer's V           | .023  |                                |                        | .838              |
| Interval by Interval | Pearson's R          | .023  | .115                           | .202                   | .841 <sup>c</sup> |
| Ordinal by Ordinal   | Spearman Correlation | .023  | .115                           | .202                   | .841 <sup>c</sup> |
| N of Valid Cases     |                      | 76    |                                |                        |                   |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

## Crosstabs

### Case Processing Summary

|                     | Cases |         |         |         |       |         |
|---------------------|-------|---------|---------|---------|-------|---------|
|                     | Valid |         | Missing |         | Total |         |
|                     | N     | Percent | N       | Percent | N     | Percent |
| Tahap Agama * Nilai | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |

### Tahap Agama \* Nilai Crosstabulation

|             |        |            | Nilai  |        | Total  |
|-------------|--------|------------|--------|--------|--------|
|             |        |            | Rendah | Tinggi |        |
| Tahap Agama | Tinggi | Count      | 12     | 23     | 35     |
|             |        | % of Total | 15.8%  | 30.3%  | 46.1%  |
|             | Rendah | Count      | 30     | 11     | 41     |
|             |        | % of Total | 39.5%  | 14.5%  | 53.9%  |
| Total       |        | Count      | 42     | 34     | 76     |
|             |        | % of Total | 55.3%  | 44.7%  | 100.0% |



### Chi-Square Tests

|                                    | Value               | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|---------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | 11.548 <sup>b</sup> | 1  | .001                  |                      |                      |
| Continuity Correction <sup>a</sup> | 10.029              | 1  | .002                  |                      |                      |
| Likelihood Ratio                   | 11.823              | 1  | .001                  |                      |                      |
| Fisher's Exact Test                |                     |    |                       | .001                 | .001                 |
| Linear-by-Linear Association       | 11.396              | 1  | .001                  |                      |                      |
| N of Valid Cases                   | 76                  |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 15.66.

### Symmetric Measures

|                      |                         | Value | Asymp. Std. Error <sup>a</sup> | Approx. T <sup>b</sup> | Approx. Sig.      |
|----------------------|-------------------------|-------|--------------------------------|------------------------|-------------------|
| Nominal by Nominal   | Phi                     | -.390 |                                |                        | .001              |
|                      | Cramer's V              | .390  |                                |                        | .001              |
|                      | Contingency Coefficient | .363  |                                |                        | .001              |
| Interval by Interval | Pearson's R             | -.390 | .106                           | -3.641                 | .001 <sup>c</sup> |
| Ordinal by Ordinal   | Spearman Correlation    | -.390 | .106                           | -3.641                 | .001 <sup>c</sup> |
| N of Valid Cases     |                         | 76    |                                |                        |                   |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

## Crosstabs

### Case Processing Summary

|                             | Cases |         |         |         |       |         |
|-----------------------------|-------|---------|---------|---------|-------|---------|
|                             | Valid |         | Missing |         | Total |         |
|                             | N     | Percent | N       | Percent | N     | Percent |
| Prestasi Perniagaan * Nilai | 76    | 100.0%  | 0       | .0%     | 76    | 100.0%  |



Prestasi Perniagaan \* Nilai Crosstabulation

|                     |        |            | Nilai  |        | Total  |
|---------------------|--------|------------|--------|--------|--------|
|                     |        |            | Rendah | Tinggi |        |
| Prestasi Perniagaan | Rendah | Count      | 9      | 14     | 23     |
|                     |        | % of Total | 11.8%  | 18.4%  | 30.3%  |
|                     | Tinggi | Count      | 33     | 20     | 53     |
|                     |        | % of Total | 43.4%  | 26.3%  | 69.7%  |
| Total               |        | Count      | 42     | 34     | 76     |
|                     |        | % of Total | 55.3%  | 44.7%  | 100.0% |

Chi-Square Tests

|                                    | Value              | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|--------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | 3.472 <sup>b</sup> | 1  | .062                  |                      |                      |
| Continuity Correction <sup>a</sup> | 2.599              | 1  | .107                  |                      |                      |
| Likelihood Ratio                   | 3.473              | 1  | .062                  |                      |                      |
| Fisher's Exact Test                |                    |    |                       | .081                 | .054                 |
| Linear-by-Linear Association       | 3.426              | 1  | .064                  |                      |                      |
| N of Valid Cases                   | 76                 |    |                       |                      |                      |

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.29.

Symmetric Measures

|                      |                         | Value | Asymp. Std. Error <sup>a</sup> | Approx. T <sup>b</sup> | Approx. Sig.      |
|----------------------|-------------------------|-------|--------------------------------|------------------------|-------------------|
| Nominal by Nominal   | Phi                     | -.214 |                                |                        | .062              |
|                      | Cramer's V              | .214  |                                |                        | .062              |
|                      | Contingency Coefficient | .209  |                                |                        | .062              |
| Interval by Interval | Pearson's R             | -.214 | .113                           | -1.882                 | .064 <sup>c</sup> |
| Ordinal by Ordinal   | Spearman Correlation    | -.214 | .113                           | -1.882                 | .064 <sup>c</sup> |
| N of Valid Cases     |                         | 76    |                                |                        |                   |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.



# Regression

## Descriptive Statistics

|                      | Mean   | Std. Deviation | N  |
|----------------------|--------|----------------|----|
| Business Performance | 78.509 | 21.211         | 76 |
| adil                 | 44.08  | 14.58          | 76 |
| AMANAHA              | 78.79  | 12.55          | 76 |
| ikhlas               | 87.37  | 7.71           | 76 |
| JUJUR                | 67.00  | 11.54          | 76 |

## Correlations

|                     |                      | Business Performance | adil  | AMANAHA | ikhlas | JUJUR |
|---------------------|----------------------|----------------------|-------|---------|--------|-------|
| Pearson Correlation | Business Performance | 1.000                | .156  | -.186   | .064   | -.115 |
|                     | adil                 | .156                 | 1.000 | .183    | .003   | .445  |
|                     | AMANAHA              | -.186                | .183  | 1.000   | .294   | .270  |
|                     | ikhlas               | .064                 | .003  | .294    | 1.000  | .177  |
|                     | JUJUR                | -.115                | .445  | .270    | .177   | 1.000 |
| Sig. (1-tailed)     | Business Performance | .                    | .088  | .054    | .291   | .161  |
|                     | adil                 | .088                 | .     | .056    | .490   | .000  |
|                     | AMANAHA              | .054                 | .056  | .       | .005   | .009  |
|                     | ikhlas               | .291                 | .490  | .005    | .      | .063  |
|                     | JUJUR                | .161                 | .000  | .009    | .063   | .     |
| N                   | Business Performance | 76                   | 76    | 76      | 76     | 76    |
|                     | adil                 | 76                   | 76    | 76      | 76     | 76    |
|                     | AMANAHA              | 76                   | 76    | 76      | 76     | 76    |
|                     | ikhlas               | 76                   | 76    | 76      | 76     | 76    |
|                     | JUJUR                | 76                   | 76    | 76      | 76     | 76    |



# Variables Entered/Removed<sup>b</sup>

| Model | Variables Entered                        | Variables Removed | Method  |
|-------|--|-------------------|---|
| 1     | JUJUR, ikhlas, AMANAH, adil <sup>a</sup> |                   | Enter   |
| 2     |  | ikhlas            | Backward (criterion: Probability of F-to-remove >= .100). |
| 3     |  | JUJUR             | Backward (criterion: Probability of F-to-remove >= .100). |

a. All requested variables entered.

b. Dependent Variable: Business Performance

## Model Summary<sup>d</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .353 <sup>a</sup> | .124     | .075              | 20.400                     |
| 2     | .314 <sup>b</sup> | .099     | .061              | 20.551                     |
| 3     | .269 <sup>c</sup> | .072     | .047              | 20.709                     |

a. Predictors: (Constant), JUJUR, ikhlas, AMANAH, adil

b. Predictors: (Constant), JUJUR, AMANAH, adil

c. Predictors: (Constant), AMANAH, adil

d. Dependent Variable: Business Performance

## ANOVA<sup>d</sup>

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.              |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1     | Regression | 4194.353       | 4  | 1048.588    | 2.520 | .049 <sup>a</sup> |
|       | Residual   | 29547.75       | 71 | 416.166     |       |                   |
|       | Total      | 33742.11       | 75 |             |       |                   |
| 2     | Regression | 3333.784       | 3  | 1111.261    | 2.631 | .057 <sup>b</sup> |
|       | Residual   | 30408.32       | 72 | 422.338     |       |                   |
|       | Total      | 33742.11       | 75 |             |       |                   |
| 3     | Regression | 2434.140       | 2  | 1217.070    | 2.838 | .065 <sup>c</sup> |
|       | Residual   | 31307.97       | 73 | 428.876     |       |                   |
|       | Total      | 33742.11       | 75 |             |       |                   |

a. Predictors: (Constant), JUJUR, ikhlas, AMANAH, adil

b. Predictors: (Constant), JUJUR, AMANAH, adil

c. Predictors: (Constant), AMANAH, adil

d. Dependent Variable: Business Performance