



## The Implementation of Islamic Spiritual Values in Entrepreneurship at PLUT KUMKM Partners in Yogyakarta Special Region

Tazkiyah Ainul Qolbi<sup>a\*</sup>, Salmia<sup>b</sup>, Teguh Adimarta<sup>c</sup>

<sup>a</sup>IAID Ciamis West Java

email: [t.ainulqolbi@gmail.com](mailto:t.ainulqolbi@gmail.com)

<sup>b</sup>STAI Ahsanta Jambi

email: [salmiaamy@gmail.com](mailto:salmiaamy@gmail.com)

<sup>c</sup>STAI Ahsanta Jambi

email: [teguh.adimarta@gmail.com](mailto:teguh.adimarta@gmail.com)

---

### ARTICLE INFO

#### Article History:

Received: 2020-09-03

Revised: 2020-10-07

Accepted: 2020-11-18

**Keywords:** Spiritual Values of Islam; Entrepreneurship; Phenomenology.

---

#### Paper Type:

Research Paper

---

### ABSTRACT

**Objective:** Penelitian ini bertujuan untuk mengetahui implementasi nilai-nilai spiritual Islam dalam berwirausaha pada Mitra PLUT KUMKM DIY **Design/Method/ approach:** This study uses a qualitative method, a naturalistic research with a phenomenological approach. The data used are primary data collected through direct interviews. Determining the sources using purposive sampling technique. The interview guidelines used were semi-structured interviews. Data analysis techniques, namely the stage of data reduction, data presentation and conclusions. This method is used in order to determine the implementation of Islamic spiritual values in entrepreneurship in PLUT KUMKM Partners in the Special Region of Yogyakarta.

**Findings:** The results of this study namely first doing business to seek the pleasure of Allah SWT, Partners of PLUT KUMKM DIY have implemented this, entrepreneurship for worship and become a way of sustenance. Second, think positively, Partners of PLUT KUMKM DIY have a positive way of thinking in dealing with entrepreneurial failures. Third, oriented to the afterlife, Mitra PLUT KUMKM DIY tries to be afterward-oriented in entrepreneurship. Fourth, charity ma'ruf nahi munkar, in this case the implementation of PLUT KUMKM Partners is still lacking because they prefer to remain silent if there is no direct relationship with him.

**Originality/Value:** This research is expected to provide an illustration for PLUT KUMKM DIY in determining the direction of MSME assistance policies by applying Islamic spirituality values in entrepreneurship.

## INTRODUCTION

Being an entrepreneur is a good job, not only being able to meet their personal needs but also being able to open up jobs for other people to make ends meet. In the view of Islam, being an entrepreneur in a good and lawful business, in accordance with the guidance of Allah and His Messenger is a noble and noble job.<sup>1</sup>

The position of an honest and trustworthy entrepreneur occupies a very noble position before God and humans. The existence of entrepreneurs is very much needed in the economy of a region. The birth of an entrepreneur can provide employment and stimulate the economy. Entrepreneurs who are able to arouse economic activity are those who have honest, trustworthy characteristics and always remember Allah SWT, do not forget to pay zakat, and establish prayers.<sup>2</sup> One of the business institutions that are popular in the community, especially in the Special Region of Yogyakarta (DIY) is Micro, Small and Medium Enterprises (UMKM).

MSMEs have a very significant contribution to the Province of Yogyakarta Special Region (DIY). MSMEs in the Special Region of Yogyakarta (DIY) need to be considered considering that MSMEs are one of the businesses that contribute the highest to the regional economy compared to other businesses. MSMEs are the backbone of the DIY economy, micro enterprises dominate 55 percent, small businesses 25 percent, and medium enterprises 15 percent, so a total of 95 percent.<sup>3</sup>

The growth in the number of MSMEs in DIY also helped reduce the number of open unemployment. In general, one of the advantages of MSMEs is that they are able to absorb large numbers of workers, which has implications for reducing the number of unemployed. The Central Statistics Agency (BPS), according to the Head of BPS for the Special Region of Yogyakarta, BPS DIY noted that the open unemployment rate in this area has decreased because many small-scale businesses have grown. He said that "The open unemployment rate in February 2014-February 2016 was around 2.0-4.1 percent. In February 2016, the open unemployment rate reached 2.81 percent or decreased 1.26 points compared to the open unemployment rate in February 2015 of 4.07 percent.

---

<sup>1</sup>*Ibid.*, p. 43.

<sup>2</sup>*Ibid.*

<sup>3</sup>Dwi Nourma Handito, "LIPSUS: 95 Percent of DIY's Economy is Donated by MSMEs", quoted from <http://jogja.tribunnews.com/2016/06/22/lipsus-95-persen-perekonomi-diy-disumbang-oleh-umkm>, accessed on Friday, October 13 2017 at 11:09 WIB.

When compared with the national open unemployment rate, the figure is smaller. Nationally, the open unemployment rate reached 5.5 percent.<sup>4</sup>

The Center for Integrated Business Services for Cooperatives and Micro, Small, Medium Enterprises (PLUT-KUMKM) for the Special Region of Yogyakarta (DIY) which is on Jalan HOS Cokroaminoto No. 162, Tegalrejo, Yogyakarta City, Yogyakarta Special Region. PLUT-KUMKM DIY is an institution established by the Ministry of Cooperatives and MSMEs with the aim of developing potential productive resources as a capital to advance MSMEs throughout Indonesia, one of which is in Yogyakarta. PLUT-KUMKM DIY is an institution that provides non-financial services, activities carried out comprehensively and integratedly for cooperatives and micro, small and medium enterprises in an effort to improve production performance, marketing performance, access to finance, resource development human (HR) through increasing entrepreneurial, technical and managerial capacities,<sup>5</sup>

There was a conversation between the consultant and PLUT KUMKM DIY partners when PLUT KUMKM DIY partners conducted business consultations. During the consultation, the consultant tried to direct the PLUT KUMKM partners in running a business in accordance with Islamic spiritual values as a solution to the problem. The coordinator of PLUT KUMKM DIY said "what if you try to use Islamic spiritual values in running your business?". PLUT KUMKM partners responded "If I use Islamic values, later I will be left behind by Chinese entrepreneurs, Chinese alone will not use Islamic values they are successful". This phenomenon shows that there are still doubts among PLUT KUMKM DIY partners that Islamic spiritual values cannot be implemented in entrepreneurship.

As a mentoring agency, the consultant coordinator stated that "PLUT KUMKM DIY has a plan to develop a pattern of business assistance that prioritizes spiritual values for business actors, especially Islamic spiritual values. This development has not been able to be carried out because there is no analysis of the existence of MSME actors who have or have begun to implement spiritual values in their business."<sup>6</sup>

Therefore, this study aims to analyze the implementation of Islamic spiritual values in entrepreneurship at PLUT KUMKM partners in the Special

---

<sup>4</sup>Shinta Maharani, "BPS: Small Businesses in Yogyakarta Grow, Unemployment Declines", <https://bervirausaha.tempo.co/read/769573/bps-usaha-kecil-di-yogyakarta-tumbuh-peng-unemployment-turun>, accessed on Friday, October 13 2017 at 11:02 WIB.

<sup>5</sup>PLUT KUMKM DIY, "Profile of PLUT KUMKM DIY" Quoted from <http://www.plutjogja.com/profil/>, accessed on Saturday, October 14 2017 at 14:51 WIB.

<sup>6</sup>Interview with Yuli Afriyandi, Coordinator of PLUT KUMKM DIY Consultant in Yogyakarta, September 28, 2017.

Region of Yogyakarta. This research is expected to provide an overview for PLUT KUMKM DIY in determining the direction of development and mentoring policies for MSMEs by applying Islamic spiritual values in entrepreneurship.

From this description, this research seeks to answer how the implementation of Islamic spiritual values in entrepreneurship at PLUT KUMKM Partners in the Special Region of Yogyakarta? The purpose of this research is to understand and know the implementation of the spiritual values of Islam PLUT KUMKM DIY Partners in running their business.

## **RESEARCH METHODS**

### ***Types and Research Approaches***

The method used in this is qualitative research methods, this type of research is naturalistic research. Naturalistic research is research that is used to research in a natural place, and research does not treat it, because researchers in collecting data are emic, which is based on the view of the data source, not the view of the researcher.<sup>7</sup>

Naturalistic research is used by the author because this type of research is research that can find perfect qualitative characteristics. This means that the framework of thought, the philosophy that underlies, or the operational methodology is not reactive or merely responding and not merely challenging the quantitative. Thus the authors expect to make a discovery or conclusion that is natural. This means that the meaning of the phenomenon can only be captured as a whole and includes a form of reciprocal role results, not just a linear causal relationship.<sup>8</sup>

This research uses a phenomenological approach, this approach can be interpreted as an approach that interprets the phenomena it encounters, does not manipulate or control it, and mixes it as little as possible.<sup>9</sup>

### ***Place or Research Location***

This research was conducted at the Center for Integrated Business Services for Cooperatives of Micro, Small and Medium Enterprises, Yogyakarta Special Region (PLUT-KUMKM DIY). PLUT KUMKM DIY is on Jalan HOS Cokroaminoto No. 162, Tegalrejo, Yogyakarta City, Yogyakarta Special Region.

---

<sup>7</sup>Sugiyono, *Qualitative and Quantitative Research Methods R & D*, (Bandung: Alfabeta, 2014), p. 6.

<sup>8</sup>NoengMuhadjir, "Qualitative Research Methodology Positivistic, Rationalistic, Phenomenological, and Metaphysical Realism Approach Case Studies Text and Religious Research", (Yogyakarta: Rake Sarasin, 1998), p. 107-108.

<sup>9</sup>DeddyMulyana, "Qualitative Research Methodology New Paradigm of Communication and Other Social Sciences", (Bandung: PT RemajaRosdakarya, 2013), p. 159.

The research was conducted at the institution because PLUT KUMKM DIY is an institution that actively provides assistance and consulting services for MSME actors so that the results of this study are expected to contribute to MSME assistance based on spiritual values, especially Islamic spiritual values.

### ***Research Informants***

The informant in this research is Mitra PLUT KUMKM DIY, partner is a term used to refer to MSMEs who join as members of PLUT KUMKM DIY. PLUT KUMKM DIY partners consist of cooperatives and UMKM, so the informants in this study consisted of 1 consumer cooperative, 3 MSMEs, 9 employees, and 4 consumers from each PLUT KUMKM DIY partner. So that the total number of informants in this study were 17 people.

### ***Informant Determination Techniques***

The population in this study were all partners of PLUT KUMKM DIY. The technique of determining the informants in this study was using purposive sampling technique, namely the technique of sampling data sources with certain considerations<sup>10</sup>. The selection of informants as data sources in this study were subjects who mastered the research focus, had data, and were willing to provide complete and accurate information. Selection of informants must be a credible subject to answer each question. In this case the authors have criteria or considerations to determine informants, namely PLUT KUMKM partners who are active for at least one year, are Muslims, businesses have a minimum turnover of Rp. 15,000,000, - per month, have employees, and have an entrepreneurial spirit.

### ***Data Collection Technique***

Data collection techniques in this study using the interview method. An interview is an activity of meeting two people with the aim of exchanging information and ideas through question and answer using interview guidelines, so that meaning can be constructed in a particular topic. The type of interview used is a semi-structured interview.<sup>11</sup>

### ***Data Validity***

Triangulation of sources to test the credibility of the data in this study was carried out by checking the data that had been obtained through several sources. In this study the authors used several informants, namely four PLUT KUMKM DIY Partners, nine PLUT KUMKM DIY Partners, and four PLUT KUMKM DIY Partners.

---

<sup>10</sup>*Ibid.*,p. 218-219.

<sup>11</sup>*Ibid.*, p. 223.

### ***Data Analysis Technique***

The qualitative data analysis technique proposed by Miles and Huberman (1984) can be used as a data analysis technique as follows:<sup>12</sup>

a. Data Reduction

Data reduction is the stage of summarizing, selecting main things, focusing on important things, looking for themes and patterns. Data reduction serves to facilitate the author in further data collection. Choosing the main items from the field notes can be done by making categorization. Categorization can be arranged according to uppercase, lowercase, and numbers.

b. Data Presentation (Data Display)

Data presentation can be done in the form of brief descriptions, charts, relationships between categories, flowcharts, and others. Presentation of data with narrative text is often done to make it easier to understand what happened, know the description of the findings, and plan the next steps based on what has been understood.

c. Conclusion (Conclusion Drawing / Verification)

A credible conclusion is a conclusion that is supported by field data, there is clear and justified evidence.

### **DISCUSSION**

This study discusses the implementation of Islamic spiritual values in entrepreneurship at PLUT KUMKM Partners in the Special Region of Yogyakarta. There are four speakers, namely, first, Mr. Agus Suratno as the manager of the Kotamas Consumer Cooperative as well as the owner of a business in the field of furniture and carpets (Mas Carpets), a Kotamas cooperative that carries the concept of "Congregational Economy". Second, Mrs. Evi Rosalina as the owner of Batik Namburan which carries the concept of "Contemporary and classic Batik" and is waste free. Third, Mrs. Ade Rokaya as an entrepreneur in the culinary field, namely Bakpia Juara, which carries the concept of "Halal Bakpia, without preservatives, without artificial sweeteners, and uses quality ingredients". Fourth, Mr. Ardi Sehami, who has a business in the traditional culinary field, namely Sempe Arumanis Haji Ardi, which carries the concept of "contemporary traditional food without preservatives and artificial sweeteners". In addition to the four sources above, the author also has nine sources who are employees of each entrepreneur and four consumers of each entrepreneur.

---

<sup>12</sup>Miles and Huberman in Sugiyono, *Qualitative and Quantitative Research Methods R & D*, (Bandung: Alfabeta, 2014), p. 243-252.

Several theories are presented in a series of data analysis that can support the research results. The results of the interviews as well as the excerpts of the interviews from the main sources are presented in a narrative. Before examining in more depth the forms of implementation of the spiritual values of Islam Mitra PLUT KUMKM DIY, it is necessary to know the definition of the word implementation itself. Big Indonesian Dictionary defines implementation as implementation or application.<sup>13</sup> Thus the implementation of Islamic spiritual values is the implementation or application of spiritual values carried out by entrepreneurs in carrying out or running their business.

Spirituality is human awareness of human relations with God, or something that is appreciated as a transcendent figure. Spirituality includes an individual's inner life, idealism, attitudes, thoughts, feelings, and expectations of the Absolute, as well as how individuals express these relationships in everyday life.<sup>14</sup> One of the spiritual aspects is having a direction. This aspect continuously increases the wisdom and will power of a person. Purpose will always lead a person to achieve a closer relationship with divinity and the universe. In turn, this aspect is able to remove illusions from wrong ideas that come from the sense organs, feelings, and thoughts.<sup>15</sup>

Spirituality can grow from a person's experiences, whether experiences that make him happy or experiences that make him unhappy. The experiences that occur can shape the way a person views himself and realizes transcendent awareness. This awareness is a formulation of the understanding that the foundation of reality is spirit. This understanding is then confirmed about the existence of a transcendent reality, which Schreurs devotes to a person's personal relationship to a transcendent figure.<sup>16</sup>

The informant believes that Islam is a Kaffah religion. God's commandment to always do the slightest good will be rewarded with kindness too, and vice versa. They cannot separate this belief in carrying out every activity, including business activities. Spirituality in this paradigm is a complex intelligence that has or forms several characters.<sup>17</sup>

Assuming other elements are in a stable state, positioning spirituality as the primary unit that leads is able to change one's perspective. Spirituality can tear down, dismantle existing paradigms, patterns of thought and behavior and

---

<sup>13</sup>Quoted from <https://kbbi.web.id/implementation>, accessed on Tuesday 9 January 2018 at 09.42 WIB.

<sup>14</sup>Abdul Jalil, *Spiritual Entrepreneurship: Transformation of Entrepreneurship Spirituality*, (Yogyakarta: LkiS Yogyakarta, 2013), p. 24.

<sup>15</sup>Abdul Wadud Nafis, "Spiritual Entrepreneur", *Justicia Islamica, Journal of Legal and Social Studies*, No. 1, Year (2011), p. 80, column 8.

<sup>16</sup>Abdul Jalil, *Spiritual Entrepreneurship: Transformation of Entrepreneurship Spirituality*, (Yogyakarta: LkiS Yogyakarta, 2013), p. 144.

<sup>17</sup>*Ibid.*, p. 199-200.



be compiled into new paradigms that are in line with the spirit of entrepreneurship. This spirituality can have a positive effect in the form of an enlightened entrepreneurial character called spiritual entrepreneurship, namely spiritual values that can be implemented in entrepreneurship.<sup>18</sup>

The research is based on the theory of spiritual values in entrepreneurship as stated in Muhammad Syahril Yusuf's book. There are four outlines of Islamic spiritual values in entrepreneurship, namely doing business to seek Rida Allah, positive thinking, afterlife orientation, and charity Makruf nahi munkar. The afterlife orientation is divided into several parts, namely honesty, trustworthy, sincere, unruly or not arrogant, tawadu, generous, friendship, good relations with family, good relations with parents, avoiding usury, and not being wasteful.<sup>19</sup>

The dimensions of the purpose and purpose of the business are oriented to seek the Rida Allah. Business is not only for obtaining economic and financial benefits for the benefit of life between humans. More than that, doing business is done because you want to get non-economic and non-financial benefits and solve problems in society.<sup>20</sup>

Mrs. Evi started a batik business when she wanted to help a neighbor who has been known for a long time, she came to ask for a job and Mrs. Evi gave her the opportunity to work through batik. Mrs. Evi says:

*"... This business must run and cannot stop because it is responsible for employees. So in the beginning, why did you end up making batik there were two of the three people. The two people came to Mr. Bagus to ask for work, then asked what kind of work, he said usually batik, yowes you try batik later you won't see. What kind of batik can be sold or not. Finally making batik, how come it's good. Now, if the business doesn't work, pity them. That's why this business must stay afloat to help them keep a job..."*<sup>21</sup>

The entrepreneur who means that this business is a form of worship is Mr. Agus. Hea carpet entrepreneur and furniture entrepreneur as well as a manager of the Kotamas Consumer Cooperative. Mr. Agus promotes the concept of congregational economy. He considers that business is direct worship to Allah (meaning to believe in a vertical concept). He said: *"... The main intention is worship, in addition to the family economy, it is also for worship"*.<sup>22</sup>

Mrs. Ade Rokaya, a Bakpia Juara Production Manager, had spiritual experiences before she made a big decision in her business. Initially he was a

---

<sup>18</sup>*Ibid.*

<sup>19</sup>Muhammad Syahril Yusuf, Reaching the Miracle of Rezeki with Entrepreneurship: The Latest Method to Hone Your Spiritual Entrepreneurship Quotient (SEQ), (Jakarta: Erlangga, 2013), p. 7

<sup>20</sup>Muslich, Islamic Business Ethics: Philosophical, Normative and Implementative Substances, (Yogyakarta: Ekonosia, 2004), p. 52.

<sup>21</sup>Interview with Evi Rosalina in Yogyakarta, December 7, 2017.

<sup>22</sup>Interview with AgusSuratno in Yogyakarta, December 6, 2017.



bakpia entrepreneur named Bakpia Kun 76. He participated in a bakpia-making competition and became a champion. He was offered capital by an investor but had to change his name to Bakpia Djuara. Before deciding to receive the capital, Ibu Ade dreamed of getting a very large fish, but in her dream she asked her husband to cut up the fish and share it with her neighbors. He believes that the meaning of the big fish is that it will get a large fortune but it must be shared with others, otherwise the benefits will decrease and it can even become rotten and wasted. The following are the results of the interview:

*"... before accepting the championship, I can also get a sign from my spiritual way that I will get sustenance for many people and it is impossible to eat it alone, it must be shared with other people. If it is not shared with other people, it will become a carcass, right if the Javanese dreamed that the big fish got a big fortune, but at that time I asked my husband to help cut it up because it was shared with neighbors, if in a dream I did not share it with others. neighbors surely this will turn rotten will not provide benefits, but if given to neighbors, neighbors in the sense of the crowd this will provide benefits to many people ...".<sup>23</sup>*

Based on the interpretation of her dream, Mrs. Ade decided to accept investment from investors and change to Bakpia Djuara. For him entrepreneurship is something that has the value of worship, can open new jobs and become a way of sustenance for others. He said that:

*"... entrepreneurial people have a great value of worship, so the way of sustenance is many people, it benefits many people, I believe in that dream and I really hold that it is a sign that it is time for me to be useful to many people ...".<sup>24</sup>*

In line with Mrs. Ade, Mr. Ardi Sehami, a traditional food entrepreneur, sempe arumanis, has a goal to become a person who is more beneficial to others. For Mr. Ardi entrepreneurship is one of the ways to spread benefits to others. Departing from his experience as a salesperson at a food company in Yogyakarta, finally Mr. Ardi started his own business by building Sempe Arumanis Haji Ardi. In addition to providing benefits to others, entrepreneurship is also used as a motivation to worship more actively. For him, if basic needs have been met, the next thing to do is to be more active in worship. Entrepreneurship is one of the ways that he does to improve the economic condition of his family and create jobs for others. He said that:

*"Because I have experienced being an employee, of course I want to make my dream come true. My dream is that I have to become an entrepreneur, because previously I was a coolie. It can be useful for others, then it can increase our motivation to worship, so the more effort is a good way and the more things we get from what we want, so as our motivation, the worship is getting more active. Like this, if a person is fulfilled economically, God willing, if he worships his mind is focused, congregational prayer,*

---

<sup>23</sup>Interview with Ade Rokaya in Sleman, 10 December 2017.

<sup>24</sup>*Ibid.*

*recitation. So in my opinion, if people already have a business then success is actually to make it easier for them to worship ... ”.*<sup>25</sup>

An entrepreneur who has an entrepreneurial spirit should have a different point of view in seeing and responding to every problem. Behind the problems faced there is a wisdom contained in it. Only entrepreneurs who always think positively are able to take lessons from every incident. An entrepreneur must be able to see a great opportunity behind the failures he faces.

Some of the things they did in the face of a failure, among others; Deliberation, be more careful and make decisions that are Win-Win Solution (not detrimental to either party). Keep trying and don't give up. Stay enthusiastic, confident, confident, and look for other opportunities. Looking for other opportunities, believing that God has prepared another way. Making a decision with a calm mind, not accompanied by a moment's emotion. Listening to and appreciating suggestions from employees is also a good thing, so that it provides comfort for employees and every policy can be implemented without burdening employees.

Entrepreneurship is not only talking about the benefits of the world but also needs to consider the benefits of the hereafter. Allah has promised that every servant who follows His rules will receive blessings while living in the world as well as in the hereafter. Allah says in QS. Thaha: 123, namely:<sup>26</sup>

قَالَ اهْبِطَا مِنْهَا جَمِيعًا بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ فَأَمَّا يَا تَيْبَتُكُم مِّمِّي هُدَىٰ فَمَنِ اتَّبَعَ  
هُدَايَ فَلَا يَضِلُّ وَلَا يَشْقَىٰ

*Meaning: He (Allah) said, "Bring down the two of you from heaven together, some of you become enemies for others. If guidance comes to you from Me, then (know) whoever follows My instructions, he will not go astray and will not be harmed ”.*

Practices that can bring entrepreneurial blessings in the world and the hereafter are honesty, trustworthy, sincere, not Riya and not arrogant, tawadu, generous, hospitality, good relations with family, good relations with parents, avoiding usury, and not being wasteful.<sup>27</sup>

Honesty is the main asset in doing business, someone feels calm when buying something from someone who can be trusted. A trustworthy

<sup>25</sup>Interview with Ardi Sehami in Sleman, 16 February 2018.

<sup>26</sup>Ahmad Hatta, Interpretation of the Qur'an by Word Equipped with AsbabunNuzuldan Translated, (Jakarta: MaghfirahPustaka, 2011), p. 320.

<sup>27</sup>Muhammad Syahril Yusuf, Reaching the Miracle of Rezeki with Entrepreneurship: The Latest Method to Hone Your Spiritual Entrepreneurship Quotient (SEQ), (Jakarta: Erlangga, 2013), p. 7

entrepreneur is someone who is honest in his business. Honest in the broadest sense is not doing actions such as lying, cheating, making up, but always acting based on facts, not betraying, and never breaking promises.<sup>28</sup>

Honesty creates enormous benefits for him, his family, and the community around him. Likewise in business, business is not only thinking about the maximum profit so that it justifies any means. Lies are like opiates that mislead the culprit. One time he lies, he will continue to lie to cover up another lie, and so on. So the impact of dishonesty is to cause even greater dishonesty.

Often times, dishonesty appears in promotional activities, in order to attract consumer sympathy, entrepreneurs make attractive advertisements but are not in accordance with the actual condition of the product. Marketing is something that is very important in achieving profits, because the size of the profit depends on how to market it. Therefore, the concept of spiritual marketing emerged that entrepreneurs could use in conducting promotions.

*Spiritual marketing* is a marketing activity that is able to provide happiness to everyone involved in doing business, be it themselves, customers, suppliers, distributors, owners of capital, and even competitors. Entrepreneurs not only love customers but also respect competitors. Spiritual marketing aims to achieve a fair and transparent solution for all parties involved. In practice, moral values and honesty are embedded. The parties involved in it do not feel aggrieved and neither party is prejudiced.<sup>29</sup>

The concept was carried out by Mrs. Ade, it has the principle that producing food is not to harm others. business is not only looking for material benefits, but the real advantage is that the products marketed can provide happiness for their consumers. He said that "My principle when making food is that I don't want to harm others, not just for profit, I will do my best. My advantage is when I can make other people happy and my economic condition is quite ..."<sup>30</sup>

This principle is applied in the promotional activities it carries out. One way of promotion by using a slogan<sup>31</sup> superiority of their products which are conveyed through advertisements in online media, print media and other media. Bakpia Juara's company slogan is "No Preservatives and Artificial Sweeteners".

---

<sup>28</sup>Department of Business Development, Trade and Sharia Entrepreneurship Central Executive of the Sharia Economic Community, "Islamic Business Ethics", (Jakarta: Gramata Publishing, 2011), p. 52

<sup>29</sup>HermawanKartajaya and Muhammad Syakir Sula, Sharia Marketing, (Bandung: Mizan Publisher, 2006), p. 16-19.

<sup>30</sup>Interview with Ade Rokaya in Sleman, 10 December 2017.

<sup>31</sup>The slogan is catchy or striking and easy to remember words or short sentences to tell something, quoted from <https://www.kbbi.web.id/slogan>, accessed on Wednesday, 28 March 2018 at 07.24 WIB.

Currently consumers tend to choose foods that are free of harmful chemicals such as preservatives and artificial sweeteners, so this slogan is very effective in attracting consumers.

Honesty also needs to be accompanied by caution so that what is conveyed can be accounted for. Not being careful in promotion can lead to misunderstanding between consumers and producers. This has happened to Mr. Agus, who markets food products, these products come from a member of his cooperative. It turns out that there are consumers who are not satisfied with their products. He did not confirm the packaging of the products he was selling.

This is indeed supported by employees who state that one of the obstacles is that sometimes a lot of out-of-date food or products are caused by rarely consumers who buy directly so that the stock of goods in the store has piled up. Therefore, currently in stores only store products for samples only with a relatively long expiration period. He stated that "... yes, the problem here is that there are rarely people who buy directly, so most of them go online so there are lots of stock items that have not been sold. Finally, we ask the manufacturer to only keep one or two samples of the product and even those whose expiration date is still long".<sup>32</sup>

Informing the product in detail is a must in the buying and selling process so that consumers know the state of the product they are going to buy. The information submitted must be in accordance with the physical condition of the product. This concept was carried out by Mr. Agus in promoting his carpet.

Every human action will be held accountable, as well as entrepreneurial activities. The responsibility in question is willing and able to maintain the trust of consumers or in a broader scope maintaining good relations with company stakeholders.<sup>33</sup> Not only responsibility to consumers, but also to owners of capital and employees who also have important positions in business activities.

Responsibility to the owner of capital is important, as the Kotamas Consumer Cooperative has two sources of capital, namely capital from cooperative members in the form of mandatory contributions and from investors in the form of investments. Managing the finances of cooperative members as well as investors is not an easy thing. Pak Agus as treasurer of the cooperative makes a balance sheet financial report that is reported once a month and can be accessed by all members so that there is a principle of transparency (open) as an effort to maintain trust. He said that "... maintaining our mandate is that we have a balance sheet to report finances, in fact there is a balance sheet

---

<sup>32</sup>Interview with Devi Nurhana in Yogyakarta, 31 January 2018.

<sup>33</sup>Department of Business Development, Trade, and Sharia Entrepreneurship Central Executive of the Islamic Economic Community, Islamic Business Ethics, (Jakarta: Gramata Publishing, 2011), p. 95.

every month but the system is still being improved, so we plan to have the benefits for one month and it can be accessed by members ...".

Not all MSMEs have good records according to the accounting standards, and it is not even rare for MSMEs to have financial reports. This was experienced by Mr. Ardi, Sempe Arumanis entrepreneur Haji Ardi, whose capital mostly came from private banks and government banks. He realizes that the financial management of his company is not well ordered so that it is not uncommon for the return on borrowed capital to the bank to be missed from the predetermined time, but always paid when the money has been collected. A fair division of duties and not looking at seniority in the workplace and being given full trust and responsibility is a good thing for employees. This was felt by one of the Batik Namburan employees.

The implementation of the trust from investors can be done in the following ways; There is a balance sheet financial report that can be accessed by investors, ensures production is on target and does not harm the company, makes financial reports, and records every production activity. Meanwhile, maintaining employee trust can be done by creating a work culture that provides a sense of comfort, dividing tasks or assigning employees according to their abilities, and paying wages on time and providing wages according to the performance of the employees. As well as maintaining trust to consumers by maintaining service and maintaining product quality.

Sincerity can be interpreted as a very commendable quality and not many are able to do it. Sincerity is not expecting a change in this world and the hereafter. This suggests that the part of lust and prioritizing desire for lust is a defect of sincerity. Ikhlas is also defined to do charity for Allah and does not like to be praised for these deeds. It also shows the purification of Riya's charity, no matter what others praise the charity for.<sup>34</sup>

Some of the virtues in sincerity are as follows:<sup>35</sup>

- 1) Give up charity, you will be rewarded a little of it.
- 2) In a moment's sincerity there is eternal salvation, but sincerity is so difficult.
- 3) What Allah wants from the deeds of creatures is only sincerity.

Someone who is sincere he will never show off his kindness or Riya. In essence, Riya is cultivating a place in people's hearts with the various forms of piety she displays. Riya's limits are the will of the servant in obedience to Allah.<sup>36</sup> A person who has the character of Riya, he always wants to be praised or

---

<sup>34</sup>Syekh Yahya ibn Hamzah al-Yamani, "Complete Training on Tazkiyatun Nafs Guides You to Clean Your Heart and Cultivate a Noble Spirit to Live More Successfully and Happier", (Jakarta: Zaman, 2012), p. 486-487.

<sup>35</sup>*Ibid.*, p. 488-491.

<sup>36</sup>*Ibid.*, p. 342.

flattered by others. There is excessive satisfaction when someone is praised. A Muslim entrepreneur should not have these characteristics.

Tawaddu character must also be upheld in Islamic entrepreneurship. Humble oneself without insulting him or belittling his self-esteem so that others dare to insult him and take him lightly.<sup>37</sup> An entrepreneur who has a humble character will not be proud of his achievements and do not feel that what he achieves is absolutely the result of his efforts without the interference of others. A humble person realizes that his success is not only because of himself, but there is the intervention of Allah SWT and the people around him who make him successful.

The view of Mrs. Evi who successfully passed the Gerebek UMKM exhibition which took place at the Jogja Expo Center (JEC), the number of exhibitors who took part in the selection was approximately three hundred MSMEs, of the three hundred participants who took part in the selection only sixty-five best MSMEs were taken, one of them is Batik Namburan. There was a sense of joy when he learned that his efforts passed the exhibition. Congratulations coming from other business partners. But for him, congratulations, flattery from others are a motivation and a challenge to become better, he must try to be responsible for the achievements he gets. The following are the results of the interview:

*"I actually like yesterday passed the UMKM raid, right? Of about three hundred UMKM, sixty-five were taken to participate in the UMKM raid, so it's nice to get through there. Many congratulate, congratulate, congratulate, yes, happy to say congratulations but it is a challenge. We have arrived here, so the steps must continue to go up. So if it's already in such a challenge, this is a challenge, so it's more of a motivation".*<sup>38</sup>

Generous in the Big Indonesian Dictionary (KBBI) is defined as, someone who likes giving (charity). A person who has the nature of kindness towards fellow human beings and has generosity is called generosity.<sup>39</sup> Thus an entrepreneur who has a generous nature, that is, he who shares the profits of his business with others, can be done in the form of alms.

Alms can be done every day, both for income and assets, without a limit on the amount and value. Issuing alms should be intended because of Allah SWT. In contrast to infak which has levels or portions that must be fulfilled, namely:<sup>40</sup>

<sup>37</sup>Masdar Helmy, *Morals of the Prophet Muhammad SAW, his Straightness and Glory*, (Bandung: Gema Risalah Press, 1995), p. 390.

<sup>38</sup>Interview with Evi Rosalina in Yogyakarta, December 7, 2017.

<sup>39</sup>Quoted from <https://kbbi.web.id/dermawan>, accessed on Thursday 10 January 2018 at 11.08 WIB.

<sup>40</sup>*Ibid.*, p. 32-33.



- 1) Minimum income of 10 percent of monthly income, applies to people who have low income or above the nishab.
- 2) Middle income is 20 percent to 35 percent of monthly income for those with middle and adequate income.
- 3) Infak above 50 percent of income for those with high income.

As a Bakpia Juara entrepreneur, Ibu Ade has a habit of investing her assets in the way of Allah at least ten percent of the income she earns. He distributed the donations to the pesantren to which he was related, following the results of the interview, "If I personally already have a program, I was given the choice, want ten percent, twenty percent, thirty percent or fifty percent to be used for religious, religious purposes. it could be for the Kyainya, the pesantren, to help the neighbors, that was the choice, at that time I chose ten percent ...".<sup>41</sup>

Gathering is an important component in business because with friendship you will get business relations, information, and various other things. For Mrs. Evi, hospitality can provide business information such as exhibition information, information on access to foreign countries which is one of her business goals. Therefore, he joined several business organizations, namely B-Craft, APIKI, a member of BI assistance. The following are the results of the interview:

*"We are under the guidance of BI, especially for the use of the SLAPIK application, BI belongs to it. B Craft joined, PLUT KUMKM, APIKI, there were so many WhatsApp, that yesterday, after the exhibition, I added four groups. Let us get information about business, such as training, exhibitions, developments in other MSMEs. We hope we can get information from abroad. Yesterday I already went to Jeddah so I already joined an exhibition in Jeddah. Continue to be promoted as an Indonesian product. accompanied by PUMP Senior Export from Netherlands"*<sup>42</sup>

Business is an activity that has many challenges, business competition is often colored by fraud. Businesses that prioritize only material benefits will lead entrepreneurs to justify any means in reaching their success. When we see relatives or friends doing something that is not right, Islam teaches us to advise each other in kindness and piety. But advising him must be in a kind and wise manner, with words that do not hurt and patronize.

Mr. Agus has a passion for jihad in the way of Allah by prioritizing the economic aspect of Rabbani, which is far from usury. It has its own way of inviting mosque worshipers to stay away from usury. Initially by reminding gradually and in accordance with individual characteristics. This means that he will see who he is talking to, not being equated with one another. If the interlocutor is older than him, the rules and grammar should also be considered. The following are the results of the interview, "The preaching is direct and

<sup>41</sup>Interview with Ade Rokaya in Sleman, 10 December 2017.

<sup>42</sup>Interview with Evi Rosalina in Yogyakarta, December 7, 2017.



gradual. Regarding who we face preaching usury, if he is at this level I have to do this. So it is not the same as fear, there is actually surprise ”.<sup>43</sup>

## CONCLUSION

Based on the formulation of problems and the results of research conducted by the author regarding the Implementation of Islamic Spiritual Values at PLUT KUMKM Partners in the Special Region of Yogyakarta, in general, there are four Islamic spiritual values in entrepreneurship, namely the first to do business to seek Ridha Allah SWT, Mitra PLUT KUMKM DIY In entrepreneurship, it has implemented these values, the aim of PLUT KUMKM DIY Partners in entrepreneurship is to worship, be a way of sustaining others, and provide benefits to the community.

*Second*, think positively, partners of PLUT KUMKM DIY in responding to every problem in entrepreneurship have a positive perspective, for them the problems faced in entrepreneurship are a lesson that can provide opportunities for their business, make their business better, and every problem there must be a lesson.

*Third*, afterlife oriented, PLUT KUMKM DIY Partners have tried to be honest, trustworthy, sincere, tawadu, generous, maintain good relations with parents and family, not wasteful, but not all PLUT KUMKM Partners stay away from Riba because they don't know beforehand.

*Fourth*, amar makruf nahi munkar, in this case the implementation of PLUT KUMKM DIY Partners is still lacking in responding to the phenomenon of cheating committed by other people, both professional colleagues, employees, and others in entrepreneurship. PLUT KUMKM DIY partners choose not to interfere if it does not harm their business, but there are also those who are slowly reprimanding them.

## REFERENCES

- Abdillah, Adi., Shuniyya Ruhama H., 2010, "The Power of Thinking", Yogyakarta: Qudsi Media.
- Ade Rokaya, Production Manager of Bakpia Djuara, Sleman, December 10, 2017.
- Agus Suratno, Treasurer II of Kotamas Consumer Cooperative, Yogyakarta, December 6, 2017.
- Al-Fandi, Haryanto., 2011, Ethics of Bermuamalah Based on Al-Quran and Sunnah, Jakarta: Amzah.
- Amien, A. Riawan., "The Importance of Spirituality in Business," quoted from <http://www.republika.co.id/berita/ensiklopedia->

---

<sup>43</sup>Interview with Agus Suratno in Yogyakarta, December 6, 2017.

- islam/himah/10/07/18/125244-pentingnya-unsur-spiritual-dalam-berbisnis, on Wednesday, 11 October 2017, 14:15 WIB.
- Anggadwita, Grisna., Et al., "Women Entrepreneurship in Islamic Perspective: a Driver for Social Change", *International Journal Business and Globalization*, p. 389-402, accessed 12 October 2017, doi: abs / 10.1504.
- Ardi Sehami, Sempe Entrepreneur Arumanis Haji Ardi, Sleman, 16 February 2018.
- Arifin, Johan., 2009, *Islamic Business Ethics*, Semarang: Walisongo Press.
- Aril, Sempe Employee Arumanis Haji Ardi, Sleman, 21 February 2018.
- Aulia Syaiful, Irfan., Ririn Nur Abdiah Bahar., 2016, "The Role of Spirituality and Life Satisfaction on Quality of Life in Young Entrepreneurs", *Humanitas, Indonesian Psychology Journal*, Vol. 13, No. 2, 2016, Yogyakarta: Faculty of Psychology, Ahmad Dahlan University.
- Ayu, Bakpia Juara Employee, Sleman, 12 December 2017.
- Bambang, Sempe Arumanis Employee Haji Ardi, Sleman, 21 February 2018.
- Budi, Chandra., 2013, *Millions of MSMEs Tax Heroes: Managing Taxes is Very Easy*, Jakarta: PT Elex Media Komputindo.
- Budiarto, Rachmawan., 2015, *MSME Development: Between Conceptual and Practical Experience*, Yogyakarta: Gadjah Mada University Press.
- Bungin, M. Burhan., 2008 "Qualitative Research: Communication, Economics, Public Policy, and Other Social Sciences", Jakarta: Kencana.
- Casson, Mark., 2012, *Entrepreneurship: Theory, Networks, History*, Jakarta: Rajawali Pers.
- Dede, consumer of Bakpia Juara, Yogyakarta, 31 January 2018.
- Department of Industry, Trade, Cooperatives and MSMEs, "Number of UMKM Yogyakarta Special Region 2014-2015", quoted from <http://disperindag.jogjaprovo.go.id/>, on Friday, October 13 2017, at 13.10 WIB.
- Department of Trade Business Development, and Sharia Entrepreneurship Central Management of the Islamic Economic Community., 2011, "Islamic Business Ethics", Jakarta: Gramata Publishing.
- Devi Nurhana, Employee of Kotamas Consumer Cooperative, Yogyakarta, 31 January 2018.

- Dian, Bernadheta., "DIY UMKM Grows Up to 10% Per Year", quoted from <http://www.harianjogja.com/baca/2016/01/19/usaha-kecil-menengah-umkm-diy-tumbuh-Jadi-10-per-tahun-682072>, on Friday, October 13 2017, 11:02 WIB.
- Diskop UMKM DIY, "Organizational Structure of Diskop UMKM DIY", quoted from <http://diskopumkm.jogjaprov.go.id/publik/struktur-organisasi-diskop-umkm-diy/>, on Monday, March 26 2018, at 15.01 WIB.
- Dwi Cahyani, Putri., Makhrus., 2017 "The Concept of Islamicpreneurship in Efforts to Encourage Islamic Business Practices", *Islamadina, Journal of Islamic Thought*, Vol. XVIII, No. 1, March 2017, Purwokerto: Faculty of Islamic Studies, Muhammadiyah University of Purwokerto.
- Evi Rosalina, Namburan Batik Entrepreneur, Yogyakarta, December 7, 2017.
- Fahmi, Nashir., 2009, *Spiritual Excellence The Power of Sincerity Creates Miracles of Life*, Jakarta: Gema Insani.
- Fauroni, Lukman., 2006, *Business Ethics in the Koran*, (Yogyakarta: Pustaka Pesantren).
- Grine, Fadila., Et al., 2015, "Islamic Spirituality and Entrepreneurship: A Case Study of Women Entrepreneurship in Malaysia", *The Journal of Happiness & Well-Being*, quoted from [http://repository.um.edu.my/97381/1/Islamic\\_spirituality\\_and\\_entrepreneurship\\_A\\_case\\_study\\_of\\_women-libre.pdf](http://repository.um.edu.my/97381/1/Islamic_spirituality_and_entrepreneurship_A_case_study_of_women-libre.pdf). Retrieved October 12, 2017.
- Haq, Farooq., Ho Yin Wong., 2013, "Branding Islamic Spiritual Tourism: An Exploratory Study in Australia & Pakistan", *EJBM-Special Issue: Islamic Management and Business*, (Online), quoted from <http://hdl.handle.net/10536/DRO/DU:30053349>.
- Harsono, Budi., 2014, *Everyone Can Be A Successful and World Class Entrepreneur Through MSMEs*, Jakarta: PT Elex Media Komputindo.
- Hatta, Ahmad., 2011, *Al-Quran and Interpretation by Word Equipped with Nuzul Ashbab and Translations*, Jakarta: Maghfirah Pustaka.
- Helmy, Masdar., 1995, *Morals of Prophet Muhammad SAW, Overall and Glory*, Bandung: Gema Risalah Press.
- Heri, Batik Namburan employee, Yogyakarta, December 7, 2017.
- Heru Prasetyo, Aries., 2010, *Successfully Managing Finances for Micro, Small and Medium Enterprises*, Jakarta: PT Elex Media Komputindo.
- Huda, Nurul., Et al., 2017, "Development of Accountability and Islamic Based Community Business Group Organizations (KUMM)", *Al-Ikhlâs*,

Journal of Community Service, Vol 2, No. 2, April 2017, Banjarmasin: Kalimantan Islamic University (UNISKA).

Hulwati., 2006, *Islamic Economics, Theory and Practice in Sharia Bond Trading in the Indonesian and Malaysian Capital Markets*, Ciputat: Ciputat Press Group.

Iis, Sempe Arumanis Employee Haji Ardi, Sleman, 21 February 2018.

Irni, Consumer of Batik Namburan, Yogyakarta, February 03 2018.

Isna, Sempe Arumanis Consumer Haji Ardi, Sleman, 21 February 2018.

J. Moleong, Lexy., 2017, *I Research Methodologist Qualitative*, Bandung: PT RemajaRosdakarya.

Jalil, Abdul., 2013, *Spiritual Entrepreneurship: Transformation of Entrepreneurship Spirituality*, Yogyakarta: LkiS Yogyakarta.

Janu, Sempe Arumanis Haji Ardi, Sleman, 21 February 2018.

Kartajaya, Hermawan., Muhammad Syakir Sula., 2006, *Sharia Marketing*, Bandung: Mizan Publishers.

Khasanah, Employee of Bakpia Juara, Sleman, 12 December 2017.

Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises ", quoted from <http://www.ojk.go.id/sustainable-finance/id/peraturan/undang-undang/Pages/Undang-Undang-Republik-Indonesia-Nomor-20-Tahun-2008-Tentang-Usaha-Mikro,-Kecil,-and-Intermediate.aspx>, on Friday, 26 January 2018, at 08.56 WIB.

Maharani, Shinta., "BPS: Small Businesses in Yogyakarta Grow, Unemployment Declines", <https://bisnis.tempo.co/read/769573/bps-usaha-kecil-di-yogyakarta-tumbuh-peng-unemployment-turun>, on Friday, October 13 2017, at 11:02 WIB.

Mande Tsafe, Bashir., Rashidah Abd Rahman., 2014, *Effects of Spirituality on Board Service Performance in Malaysian Microfinance Firms*, *Journal of Finance, Accounting and Management*, (Online), quoted from <http://search.proquest.com/openview/d8bc29fac458/c2e6f7f7e240bb42d714>, accessed on 12 October 2017.

Ma'ruf., 2013, *Sharia-Based Entrepreneurship*, Yogyakarta: Aswaja Pressindo.

May, Batik Namburan Employee, Yogyakarta, December 7, 2017.

Mhd Sarif, Suhaimi., Et al., 2013, "The Effects of Spirituality on Social Entrepreneurship From Islamic Perspective", *Paper Proceeding of the 5th Islamic Economics System Conference (Iecons)*, 4-5 Septemer 2013,

Kuala Lumpur: Faculty of Economics and Muamalat , Malaysian Islamic Science University.

- Mohammed Adamu, Isa., Et al., 2011, "Spirituality in Entrepreneurship from Islamic Perspectives: A Conceptual Analysis on the Effects on Entrepreneurial Motivation and Social Responsibility", Paper Prepared for the 10th International Conference of the Academy of HRD (Asia Chapter), 3-6 December 2011, Kuala Lumpur: International Islamic University Malaysia.
- Muhadjir, Noeng., 1998, *Qualitative Research Methodology Positivistic, Rationalistic, Phenomenological, and Metaphysical Realism Approaches Case Studies Studies and Religious Research*, Yogyakarta: Rake Sarasin.
- Muhamad., 2006, *Calculation Techniques for Profit Sharing and Profit Margin at SyaiIah Bank*, Yogyakarta: UII Pess Yogyakarta.
- Mulyana, Deddy., 2013, *Qualitative Research Methodology Paradigm New Science Communication and Social Science Others*, Bandung: PT RemajaRosdakarya.
- Muslich., 2004, *Islamic Business Ethics: Philosophical Basis, Normative and Implementative Substances*, Yogyakarta: Ekonosia.
- Nourma Handito, Dwi., "LIPSUS: 95 Percent of DIY's Economy is Donated by MSMEs", quoted from <http://jogja.tribunnews.com/2016/06/22/lipsus-95-persen-perekonomi-diy-disumbang-oleh-umkm>, on Friday, October 13 2017, at 11:09 WIB.
- P. Robbins, Stephen., Timothy A. Judge., 2016, *Organizational Behavior: Organization Behavior*, Jakarta: Salemba Empat.
- PLUT KUMKM DIY., "Profile of PLUT KUMKM DIY" is quoted from <http://www.plutjogja.com/profil/>, on Saturday, October 14 2017, at 14.51 WIB.
- Quoted from <https://kbbi.web.id/boros>, on Sunday, January 14 2018, at 18.58 WIB.
- Quoted from <https://kbbi.web.id/dermawan>, on Thursday, January 10, 2018, at 11.08 WIB.
- Quoted from <https://kbbi.web.id/hemat>, on Sunday, January 14 2018, at 18.58 WIB.
- Quoted from <https://kbbi.web.id/implementation>, on Tuesday, January 9, 2018, at 09.42 WIB.

- Quoted from <https://www.kbbi.web.id/keluarga>, on Wednesday, March 28 2018, at 07.36 WIB.
- Quoted from <https://www.kbbi.web.id/nilai>, on Wednesday, March 14 2018, at 13.51 WIB.
- Quoted from <https://www.kbbi.web.id/religius>, on Wednesday, March 28 2018, at 07.30 WIB.
- Quoted from <https://www.kbbi.web.id/slogan>, on Wednesday, 28 March 2018, at 07.24 WIB.
- Quoted from [www.kbbi.web.id/menjalin](http://www.kbbi.web.id/menjalin), on Thursday, January 10 2018, at 14.57 WIB.
- Quoted from [www.kbbi.web.id/silaturahmi](http://www.kbbi.web.id/silaturahmi), on Thursday, January 10 2018, at 14.57 WIB.
- Quoted from <https://kbbi.web.id/boros>, on Sunday, January 14 2018, at 18.58 WIB.
- Quoted from <https://kbbi.web.id/implementation>, on Tuesday, January 9, 2018, at 09.42 WIB.
- Quoted from <https://kbbi.web.id/transenden>, on Wednesday, December 9 2018, at 09.59 WIB.
- Rulindo, Ronald., Amy Mardhatillah., 2011, "Spirituality, Religiosity and Economics Performances of Muslim Micro-Entrepreneurs", 8th International Conference on Islamic Economics and Finance, quoted from [www.ieffedia.com/englishup-content/uploads/2011/12/Ronaldrulindo.pdf](http://www.ieffedia.com/englishup-content/uploads/2011/12/Ronaldrulindo.pdf). Retrieved October 12, 2017.
- Saiman, Leonardus., 2015, *Entrepreneurship-Theory, Practice, and Cases*, Issue 2, Jakarta: Salemba Empat.
- Salarzahi, Habibollah., Et al., "Waqf as a Social Entrepreneurship Model in Islam", *International Journal of Business and Management*, (Online), quoted from <http://www.ccsenet.org/journal/index.php/ijbm/article/download/6636/6090>. Retrieved October 12, 2017.
- Sami, Abdus., Muhammad Nafik HARI., "The Impact of Sadaqah on Business Sustainability (Case Study: Testimonies of 4 Muslim Entrepreneurs in Surabaya)", *Journal of Theory and Applied Sharia Economics*, Vol. 1 No. March 3, 2014. Surabaya: Airlangga University.

- Setiawan, Guntur., 2004, *Implementation in the Development Bureaucracy*, Jakarta: Balai Pustaka.
- Suandi Hamid, Edy., Y. Sri Susilo., "Strategy for the Development of Micro, Small and Medium Enterprises in the Province of Yogyakarta Special Region", *Journal of Development Economics*, Vol. 12, No. 1, June 2011, Surakarta: Muhammadiyah University Surakarta.
- Subianto, Achmad., 2004, *Shadaqah, Infaq, and Zakat as Instruments for Building a Clean, Healthy and Right Indonesia*, Jakarta: Foundations Start From the Right.
- Sugiyono., 2014, *Qualitative and Quantitative Research Methods R & D*, Bandung: Alfabeta.
- Suryana, Yuyus., Kartib Bayu., 2014, *Entrepreneurship: A Characteristic Approach to Successful Entrepreneurs*, Jakarta: Kencana.
- Syafi'i, Muhammad., 2012 "The Relevance of Muhammad's Basic Concept of Entrepreneurship in Facing the Global Era", *Proceedings of Competitive Advantage Seminas*, Vol. 1, No. 2, 2012.
- Syahril Yusuf, Muhammad., 2013, *Reaching the Miracle of Sustenance with Entrepreneurship: The Latest Method to Sharpen Your Spiritual Entrepreneurship Quotient (SEQ)*, Jakarta: The Essence.
- Wadud Nafis, Abdul., 2011, "Spiritual Entrepreneur", *Justicia Islamica, Journal of Legal and Social Studies*, Vol. XII, No. 1, 2011, Ponorogo: Faculty of Sharia and Islamic Economics STAIN Ponorogo.
- Wibowo, Wahyu., 2011, *Smart Ways to Write Scientific Articles*, Jakarta: Kompas Media Nusantara.
- Winardi, J., 2015, *Entrepreneur and Entrepreneurship*, Jakarta: Kencana.
- Winda, Consumer of Kotamas Consumer Cooperative, Yogyakarta, 31 January 2018.
- Yahya ibn Hamzah al-Yamani, Shaykh., 2012, *The Complete Training of Tazkiyatun Nafs Guides You to Clean Your Heart and Cultivate Your Spiritual Spirit to Live More Successfully and Happier*, Jakarta: Zaman.
- Yuli Afriyandi, Coordinator of the PLUT KUMKM Consultant for the Special Region of Yogyakarta, September 28, 2017.
- Yuliatul Hijriah, Hanafiyah., 2016, "Spiritual Islam in Entrepreneurship", *Tsaqafah, Journal of Islamic Civilization*, Vol. 12, No. 1, May 2016, Ponorogo: Darussalam Gontor University.