

Effect of Islamic Entrepreneurship Mind-programming on Entrepreneurial Performance in Jordan

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ABSTRACT

The purpose of this study is to explore the Islamic entrepreneurship phenomenon within the Jordanian context by focusing on the individual's/Muslim mindset and how it affects the success of firms. The paper specifically seeks to examine the effect of Islamic entrepreneurship mind-programming on entrepreneurial performance through entrepreneurial motivation as a mediating variable. This study was conducted in Jordan. The population of the study consists of Muslimpreneurs who met the criteria of being; Muslims and entrepreneurs, working in Jordan and working in a registered company. The study targeted a convenient sample of entrepreneurs (business founders, co-founders, employees, ... etc.) in Jordan. A survey questionnaire was adopted for data collection. A sample of 95 respondents was investigated. The SPSS program was used to conduct several methods of analysis, such as simple, multiple and hierarchical regression which aimed to test the study hypotheses. The findings of the study showed that Islamic entrepreneurship mind-programming affects entrepreneurial motivation positively. Entrepreneurial motivation affects entrepreneurial performance positively too. It was also found that entrepreneurial motivation mediates the effect of Islamic entrepreneurship mind-programming on entrepreneurial performance.

Keywords: Islamic entrepreneurship, Mind-programming, Entrepreneurial motivation, Entrepreneurial performance.

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أثر برمجة عقلية ريادة الأعمال الإسلامية على الأداء الريادي في الأردن

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ملخص

تهدف هذه الدراسة إلى استكشاف ظاهرة ريادة الأعمال الإسلامية في الأردن من خلال التركيز على برمجة عقلية الفرد المسلم وكيف تؤثر على نجاح شركته. وتسعى هذه الدراسة على وجه التحديد لدراسة أثر برمجة عقلية ريادة الأعمال الإسلامية على الأداء الريادي من خلال الحافز الريادي كمتغير وسيط. أجريت هذه الدراسة في الأردن. وتكون مجتمع الدراسة من رياضي الأعمال المسلمين. وقد توجب على مجتمع الدراسة استيفاء معايير معينة يكون المشاركون (مسلماً، وريادي أعمال، ويعمل في الأردن، وفي شركة مسجلة). وقد استهدفت الدراسة عينة ملائمة من 95 مشاركاً من رياضي الأعمال (هم مؤسسو أعمال أو مؤسسون مشاركون أو موظفون، ... إلخ) في الأردن. وتم اعتماد طريقة المسح الميداني لجمع البيانات. تم استخدام برنامج SPSS في عملية التحليل، وقد تم استخدام الانحدار الخطي (البسيط، والمتعدد، والهرمي) لاختبار فرضيات الدراسة. وقد أظهرت نتائج هذه الدراسة أن برمجة عقلية ريادة الأعمال الإسلامية تؤثر بشكل إيجابي على الحافز الريادي، وأن الحافز الريادي يؤثر بشكل إيجابي على الأداء الريادي. كذلك تبين وجود دور إيجابي للدافع الريادي كمتغير وسيط في أثر برمجة عقلية ريادة الأعمال الإسلامية على الأداء الريادي.

الكلمات الدالة: ريادة الأعمال الإسلامية، برمجة العقلية، الحافز الريادي، الأداء الريادي.

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1. INTRODUCTION

Entrepreneurship, from an Islamic point of view, creates a consensual formula between the meanings that have been developed for entrepreneurship, but those meanings have been formulated and codified in an Islamic form. These meanings are governed by Islamic standards and are thus subjected to Islamic laws (Gümüşay, 2015). The Islamic approach to entrepreneurship gives entrepreneurs a way to practice entrepreneurship in comparison with the Western way. Although Islamic and Western approaches agree on the importance of entrepreneurship in the economies of societies, they differ in the way of applying them, the principles that govern entrepreneurs, the goals aimed to achieve and the intentions and incentives behind these approaches. Both Western and Islamic economies provide significant incentives for engaging businesses in entrepreneurial activities. However, there are key differences between the two systems that may drive differences in their respective entrepreneurial output. “Although Western entrepreneurs often consider profit maximization as a chief goal, Muslim entrepreneurs have an obligation to also pursue religious and societal needs” (Hassan & Hippler, 2014). In this context, it should be mentioned that Islamic principles have guided Muslim entrepreneurs not only to create wealth, but also to serve other people. This entrepreneurial guidance is called “*Islamic entrepreneurship mind-programming*” “IEMP” (Abdullah et al., 2015).

Abdullah et al. (2015) stated that Muslim entrepreneurs believe that they are “*Al-Khalifah*” of Allah on earth. Based on that, they tend to create businesses that can generate profit to deliver this message. Profit generation in Islamic business models was guided by Islamic principles of creating wealth. Muslims also believe in the importance of the social dimension of business. This comes from the Islamic concept of “*Fard Al-Kifaya*” (the obligation of sufficiency). Accordingly, a model like the CSR (Corporate Social Responsibilities) model could be found in Islamic

businesses, where the business is guided by Islamic principles to serve other people. Anggadwita et al. (2017) mentioned that the Islamic concept of entrepreneurship covers social, economic and legal aspects. Religiously, Islam urges people to get involved in entrepreneurship for the welfare of all. Socially, it creates many jobs and hence reduces unemployment. “The aim of Islamic development is to achieve a state of human well-being “*Al-Falah*” that is based on spiritual/humanitarian and socio-economic foundations as a stage towards the ultimate destination; i.e., well-being in the hereafter” (Kayed, 2006), see the Holy *Qur'an* (*Al-Baqarah* 2:5). The verse in the Holy *Qur'an* (*Al-Qasas*, 28:77) mentions that there is a call to Muslims to do good deeds through the livelihood that God has given them and to take their share in this life and not neglect it. This indicates that the previous noble verse urges Muslims to balance their deeds to include materialized matters as well as spiritual matters. This will make them more prepared for the day of the Hereafter and increase their virtues to win the highest paradise.

Islamic concepts encompass the classical elements of entrepreneurship (innovation, uncertainty & risk) through organizing the business process in terms of Islamic meanings and applied models that are specialized in this subject. Therefore, this research focused on the entrepreneur as the unit on which society is based, as well as on his/her mentality, which is based on Islamic beliefs. The mindset of an entrepreneur is his/her engine and is translated through his/her actions.

In this regard, it is worth noting that mental programming for entrepreneurship in an appropriate manner can form the motivation for entrepreneurs later (Ajzen, 2001).

However, there is still a controversy that entrepreneurs are primarily a result of culture and society, in addition to their mental capabilities, or that

they are a product of mental programming that ultimately motivates their performance. It is important for the entrepreneur to define his/ her goals and future visions to ensure the success of his/her business and this can only be achieved with adequate entrepreneurial psychological preparation (Abdullah et al., 2015). Here, Dana (2009) added that the issues of entrepreneurial mentality are not considered when the psychological characteristics of entrepreneurs and the resulting entrepreneurial actions are discussed. From here, a distinction must be made between the entrepreneur's mentality and his/ her psychological characteristics without mixing them up.

This research merges business entrepreneurship and Islamic perspectives in business. This merger is shown through Islamic entrepreneurial behaviours that are based on the way that Muslims think, their entrepreneurial mindsets and on how their minds are programmed according to the great religion of Islam. This is clearer when their tendency to apply these beliefs in their businesses is observed, knowing that there is a huge gap between Islamic entrepreneurship in its ideal case and the way that it is applied by Muslim entrepreneurs. This research also focuses on entrepreneurial motivation and entrepreneurial performance through the adopted model of this study. In the model, entrepreneurial motivation is placed as a mediating variable, knowing that entrepreneurial motivation is an important factor and has a major impact on entrepreneurial performance (Adamu et al., 2013).

1.1 Research Focus and Problem

Islam contains virtuous entrepreneurial practices, since it covers the aspect of wealth creation in light of “*Halal*” and “*Haram*” and covers the care about the Islamic nation “*Al-Ummah*” when it discourages self-interest only. Consequently, it became necessary to find a way to enhance the programming of the Muslim entrepreneur’s mentality and to study the impact of this programming through performance at work and the motivation created by this mindset. This of course will affect Muslims’ behaviours and

business practices. Thus, this study focuses on exploring the Islamic entrepreneurship phenomenon within the Jordanian context and on the elements of Islamic entrepreneurship mind-programming through studying the mentalities of Muslims and how they affect the success of their firms.

The research studied the characteristics and dimensions of Islamic entrepreneurship mind-programming (Islamic principles to create wealth and Islamic principles to serve other people) and defined the measures of entrepreneurial performance and entrepreneurial motivation and their relation to each other. The research also had a deep look at the entrepreneurship ecosystem in Jordan in relationship with Islamic entrepreneurship as a main component in the entrepreneurial process as a tool that facilitates applying the concepts of Islamic entrepreneurship and as a tool to spread the Islamic entrepreneurship culture. This corresponds to the focus of researchers and policymakers in different countries to develop and strengthen entrepreneurship and its related activities (Turker and Selcuk, 2009).

2. Literature Review

2.1 Islamic Entrepreneurship

Islamic entrepreneurship focuses on basic principles, where entrepreneurship is an integral part of Islamic religion and Muslim entrepreneurs are trustees or vicegerents “*Al-Khulafa*” of Allah on earth, where business activities are considered as worshipping God “*Ibadah*”. Islam encourages Muslims to venture into business and be entrepreneurs. Islamic entrepreneurship is guided by both “*Al-Qur’an*” and “*Al-Hadith*” and Islamic entrepreneurship shall operate under the umbrella of the Islamic economic system (Vargas-Hernández, et al., 2010). A Muslim entrepreneur has the responsibility to perform “*Ibadah*” to be “*Al-Khalifah*” of Almighty Allah on earth. He/she searches for Allah’s blessings above all

factors. Muslim entrepreneurs perform entrepreneurial activity not only to gain profit, but also to fulfill the obligation of sufficiency “*Fard Al-Kifaya*” concept. Prophet Mohammad (PBUH) and his companions are prominent examples of entrepreneurs. Islam supports and encourages people to be entrepreneurs, where religion and entrepreneurial activity have no separation (Faizal et al., 2013).

Performing “*Al-Khalifah*” Concept: Islam treats man as “*Al-Khalifah*”. “*Al-Qur’an*” mentions many verses that support this concept; (*Al-Qur’an* 2:30, 6:165, 7:6 & 74, 10:14 & 73, 27:62, 35:39, 38:26, 24:55 and 57:7). An individual is supposed to manage the resources at his/ her command and share them in accordance with the dictates of God to deserve eternal life in paradise (Elfakhani & Ahmed, 2013). Through the previous verses, it could be found out that Almighty God has created humankind and made them “*Al-Khalifah*”; the successor of Allah on earth and ordered them to build it. Being “*Al-Khalifah*” of Allah on earth is part of the faith “*Imaan*” to perform “*Ibadah*”, thereby creating wealth to achieve the pleasure of Almighty God. This emphasizes the importance of the *wealth creation dimension* of Islamic entrepreneurship to achieve success “*Al-Falah*” in worldly life and the Hereafter.

Performing “*Fard Al-Kifaya*” Concept: Regarding Oxford Islamic studies, the concept of “*Fard Al-Kifaya*” means literally: “A communal obligation in Muslim legal doctrine. In juxtaposition to “*Fard Al-Ain, Fard Al-Kifayah*” is a legal obligation that must be expelled by the Muslim community as a whole, such as military struggle”. If it is done by a group of individuals in the Muslim community, the imposition of the rest is lost, otherwise, the Muslim individual must cover this deficiency (Oxford Islamic studies, 2017). This concept is a simple and intuitive concept for Muslims.

Enterprise formation and entrepreneurial behaviour within the Islamic community are motivated by the concept of “*Fard Al-Kifayah*” (the obligation of sufficiency).

“The concept of “*Fard Al-Kifayah*” (the collective obligation) in Islam is based on the ability of the society to meet its minimum and basic needs from a specified activity or to meet national challenges and obligations” (Kayed, 2006). “*Fard Al-Kifayah*” is a combination of all the socially obligatory duties that the Islamic community “*Al-Ummah*” should perform under all circumstances to reach a sufficient level. This applies to entrepreneurial activities as well. “*Fard Al-Kifayah*” includes creating businesses to support “*Al-Ummah*” to increase employment and sources (financial and others) as a social duty (Davis, 2015). Based on this concept, a *social dimension* can be found in the Islamic model of businesses.

The primary factor motivating Muslim entrepreneurs (Muslimpreneurs) is the combination of religious beliefs - such as social responsibility - and business ideas. Muslimpreneurs should differ from other entrepreneurs in their motives and aims. Muslimpreneurs are those who start their businesses according to Islamic religious guidelines, which include equality and fair trading. Based on Faizal et al. (2013), some Muslimpreneur characteristics were recognized by “*Al-Qur’an*” and “*Al-Hadith*”; it is stated that the Muslimpreneur adopts the forbearance “*Taqwa*” as a framework, puts the permissible by Allah “*Halal*” as a top priority, doesn’t waste, puts worshiping to Allah as a priority, practices high moral values, is trustworthy, has concerns of welfare, is acknowledgeable and cares for society and environment. Therefore, researchers find that Muslimpreneurs are described as religiously inspired people. In this context, Oukil (2013) mentioned that in the Islamic worldview, the main values that everyone should stick to are accountability, transparency and trustworthiness. Application of principles of Islamic ethics is expected from all Muslims. These principles are divine and set for the benefit and happiness of society and individuals (Elfakhani & Ahmed, 2013).

From here, it is clear that the Muslimpreneur characteristics include both aspects; the wealth creation aspect and the social dimension aspect. The combination of the Muslimpreneur characteristics complements entrepreneurs who meet the purpose of "*Al-Falah*" (Bin Abdullah, 2013).

2.2 Islamic Entrepreneurship Mind-programming

According to (Merriam-Webster) dictionary, the literal meaning of mindset is "a mental attitude or inclination". Further elaborated by Thum (2012) and Bosman & Fernhaber (2017), the differentiation between any entrepreneur and another lies in the way they think and react. This aspect is called the mindset. The mindset is not one characteristic, but it is a group of thoughts and reactions that come together to create the whole (Cowdrey, 2012). He stated that the characteristics to make up an entrepreneurial mindset are: (clear vision, where all resources may not be in the control of the entrepreneur and self-awareness, continence, willingness to take calculated risks, lack of fear of failure and willingness to work hard). Dweck (2006) explained that one's mindset can be fixed or growth-oriented. Dweck pointed out that a mindset can change through developing a greater awareness of one's current mindset and starting to think in a new way. Bosman and Fernhaber (2017) defined the "entrepreneurial mindset" as the inclination to discover, evaluate and exploit opportunities. The "entrepreneurial mindset" reflects deep cognitive phenomena, particularly deep beliefs and assumptions (Kruger, 2015). These could be the Islamic beliefs and concepts of entrepreneurship in the case of Muslimpreneurs in its ideal form. Note here that the researchers are discussing the aspects related to the beliefs of the entrepreneur on which his/ her entrepreneurial concepts will be based. The adopted approach of business will be based on these concepts too and that's what will determine the nature of the actions that will be implemented by him/ her later. If the concepts of the entrepreneur are based on the Islamic concepts of entrepreneurship, then his/her actions in the ideal situation will be compatible with

these beliefs.

Dhliwayo and Vuuren (2007) suggested that the entrepreneurial mindset is an indication of the way to think about businesses and profit opportunities in the absence of stability. They also stated that the strategic entrepreneurial mindset includes several dimensions, such as innovation, creativity, competitiveness, opportunity seeking, risk-taking, advantage seeking and proactive creation. Based on that, the researchers suggest that the Muslimpreneur is an entrepreneur who can adopt any entrepreneurial concepts that do not conflict with Islamic principles. Those principles govern the implementation of entrepreneurial concepts through business activities. Accordingly, the aforementioned strategic entrepreneurial mindset may apply to the Muslimpreneur, as he/she might be creative, have a clear vision, seek advantage, ... etc. Muslimpreneurs adopt a unique mentality that makes them able to achieve their visions and define their strategies and this promotes them to program their mentality in a specialized way to become successful (Abdullah et al., 2015). Entrepreneurship is centered on a vision; this allows the entrepreneur to be visionary by exploiting the opportunities that others have missed. Entrepreneurs have mindsets that see the possibilities rather than the problems created by change (Amiri & Marimaei, 2012). Likewise, this includes Muslimpreneurs.

As mentioned previously, the Muslimpreneur has the responsibility to perform the "*Ibadah*" to be "*Al-Khalifah*" of Almighty God on earth. The Muslimpreneur is involved in entrepreneurial activities, not only to make a profit, but also to realize the concept of "*Fard Al-Kifayah*". Islamic entrepreneurship is guided by both "*Al-Qur'an*" and "*Al-Hadith*" and operates according to the Islamic economic system (Vargas Hernandez et al., 2010). Hence, there is no separation between religion and business activities (Faisal et al., 2013). Islamic

entrepreneurship mind-programming inspires entrepreneurs to dream, be innovative and take risks. *Al-Qur'an (Al-Isra'a 17:18-20)* sets a clear message about one's endeavours; the previous noble verse indicates that Almighty God gives one according to his/her endeavours; whoever pursued worldly endeavours, God gives him/her what he/she sought and whoever pursued the Hereafter, God gives him/her what he/she sought. In the beginning, Muslimpreneurs care about placing their mindsets in the knowledge process that is governed by the Islamic laws "*Al-Shari'a*", which will help them exploit the potential opportunities (Mitchell et al., 2002). Muslim entrepreneurs need to have an appropriate vision that directs their enterprise to triumph over the business when they want to be the best among their competitors (Abdullah, 2011). Any entrepreneurial activity should start from the intention of entrepreneurs to run a business and then achieve success (Anggadwita et al., 2017). Developing an Islamic entrepreneurial mindset based on Islamic religious beliefs corresponds to the entrepreneurial teachings of Islam. The Islamic entrepreneurial mindset is translated through the entrepreneurial actions of the Muslim and governed by the principles of "*Al-Shari'a*" and the Islamic moral aspects "*Al-Akhlaq*" at the same time. "Islamic entrepreneurial mind-programming deals with the entrepreneur's knowledge, thinking skills, communication, creativity, innovative thinking, enthusiastic and positive moral values and ethics in the context of Islamic values and beliefs" (Abdullah et al., 2015).

McGrath and MacMillan (2000) have identified the characteristics of the entrepreneurial mindset in common with habitual entrepreneurs: passionately seeking new opportunities, pursuing opportunities with discipline, pursuing only the very best opportunities and avoiding exhausting themselves, setting organizations by chasing after every option, focusing on execution specifically, execution adaptively and engaging the energies of everyone in the domain. However, there are no clear characteristics of the entrepreneurial mindset of Muslimpreneurs. Therefore, the researchers are respectively suggesting the following

characteristics of the Islamic entrepreneurial mindset for Muslimpreneurs: searching for new opportunities that include profitable and societal dimensions, taking into account committing to "*Al-Akhlaq Al-Karimah*" of Islam when adopting a new opportunity, diligence and sincerity in taking advantage of the new opportunities, establishing business by making all possible efforts to make this work purely for the sake of worshipping Almighty God, focusing on implementing the work professionally by following the "*Halal*" practices and avoiding the "*Haram*" practices, following the best business practices, because Islam encourages and supports them when they do not contradict with the Islamic laws, being keen on applying "*Al-Mashura*" concept (having dialogue and taking consultation) at work, in addition to caring for the welfare of the society, whether through applying special activities for this purpose or through the main goals and regular operations of the business itself.

In this context, Rafiki and Abdul Wahab (2014) mentioned that Islam has three main pillars: monotheism, Islamic laws and ethics "*Tawheed, Shari'a* and *Akhlaq*". Islam integrates religious practices of business activities with personal worship. Entrepreneurship from an Islamic perspective (EIP) is more than a summation of two concepts; Islam and entrepreneurship. It is based on three interwoven pillars; entrepreneurial, socio-economic or ethical and religious-spiritual. These three pillars are interlinked in (EIP)" (Gümüşay, 2015). "The concept of entrepreneurship in Islam is based on cooperation, generosity and benevolence" (Anggadwita et al., 2017). Islamic entrepreneurship balances between materialized and spiritual goals of Muslims (Oukil, 2013). The ideal mentality of a Muslimpreneur is programmed based on the mentioned interlinked pillars. Islamic entrepreneurship mind-programming (IEMP) is measuring the social dimension as well as the creating-wealth dimension. This is meshed with the

socio-economic pillar that was mentioned by (Gümüsay, 2015) and with the social and economic contribution that was mentioned by (Oukil, 2013). The socio-economic pillar is based on the Islamic spiritualities and appears through entrepreneurial behaviours, which eventually aim to please Almighty Allah. Thus, the researchers note that the pillars of

entrepreneurship from an Islamic perspective (EIP) are an overthrow of the main three pillars of Islam starting from the belief and ending with the practice. In essence, the pillars of Islam correspond to the pillars of (EIP) as shown in the Table 1.

Table 1
The correspondence between the Islam pillars and (EIP) pillars

Islam pillars	EIP pillars	Correspondence
" <i>Tawheed</i> "	religious-spiritual	The basic belief of Muslims of the Unity of Allah is the link between the Muslim and God with the ultimate objective of pleasing Almighty Allah.
" <i>Akhlaq</i> "	socio-economic or ethical	(EIP) is guided by a set of Islamic norms, values and recommendations " <i>Al-Akhlaq Al-Karimah</i> ", which consider the economic and social aspects.
" <i>Shari'a</i> "	entrepreneurial	Applying the entrepreneurial side (practicing entrepreneurship) of the business is governed by the laws and regulations of <i>Shari'a</i> (<i>Halal, Haram, ...etc</i>).

Created by the authors based on Rafiki & Abdul Wahab (2014) & Gümüsay (2015).

From that, the researchers found that as the spiritualities in Islam are attached to the subject of the Islamic creed "*Tawheed*" and based on the principles of monotheism, they relate to the level of faith and belief in the unity of Allah in the Muslim's mind. Hence, it is the unapplied part of religion, because it is all about beliefs inside the Muslim's mind. This is purely from a religious perspective.

On the other hand, from a business perspective, the Islamic entrepreneurship mentality is based on Islamic religious beliefs that correspond with the entrepreneurial teachings of Islam and so it is the unapplied part of Islamic entrepreneurship. Based on that, the first independent variable of the research model was set as Islamic entrepreneurship mind-programming (IEMP). Then, this variable was divided into two sub-variables that are compatible with the Islamic religious perspective; on one hand, the "*Akhlaq*" pillar which on the other hand

corresponds to the socio-economic/ ethical pillar of the Islamic entrepreneurship perspective. These two sub-variables can be applied and their results can be seen on the ground. Based on that, the two sub-variables resulting from the main variable were placed; namely, *the Islamic principles to create wealth and the Islamic principles to serve other people*.

2.2.1 Islamic Principles to Create Wealth

To obtain the pleasure of Almighty God, there is a call for Muslims to create wealth (Al-Qasas, 28:77). The previous noble verse states that Muslims shall not forget their share in this world and that they have to balance between the gains of the worldly life/the materialized goals and the gains of the Hereafter/ the spiritual goals. Different religions have their different views on wealth acquisition. Islam points to the matter

of livelihood as inseparable from being alive as a human being (Davis, 2015). It has been mentioned that everyone in this world has a share of livelihood and money, whether a man or a woman (Davis, 2015). Going back to “*Al-Qur’an*” verse (At-Tawbah 9:105), there is a clear call for work to create wealth. Also, in “*Al-Qur’an*”, there are clear references to the “work” that one does and the “wealth” or “bounty” that one is expected to seek. Thus, it is clear from what has been mentioned previously, that Islam urges Muslims to create wealth. However, Islamic principles to create wealth are based on the belief that Almighty Allah is the absolute owner of wealth, Allah has created wealth in abundance and sufficient for all; wealth was created for humankind and wealth is entrusted to mankind (Abdullah et al., 2015; Vargas-Hernández et al., 2010). In order to organize wealth creation and financial transactions, Islam has developed many financial models, such as contracts. Contracts are based on Islamic manners, ethics and principles. Islam has several Islamic financial contract models, such as: “*Al-Murabaha*” sales contract “an asset-based sale transaction”, leasing “*Al-Ijarah*” contract, “*Al-Qard Al-Hasan*” “benevolent loan” and profit-and-loss-sharing contracts; “*Al-Musharaka*” (a special kind of partnership) and “*Al-Mudaraba*” (a joint enterprise) (Abou-Gabal et al., 2011).

In a logical context, the researchers suggest that when Muslims engage with the entrepreneurial and business life of wealth creation, they will be guided by the Islamic principles of wealth creation that are based on “*Al-Qur’an*” and “*Al-Sunnah*” and outlined by these sources, following the teachings of (honesty, justice, respecting ethics and agreements, kindness, not to mess-measure, giving everyone due to his shares and not engaging in hoarding). Entrepreneurship is a source of income for the person and the community as well; it is considered “*Ibadah*” in Islam. People should have equal access to opportunities in perusing the “*Halal*” income, which guarantees economic justice in society. The socio-economic well-being is affected by how the resources are being used and distributed. It is important

how to use the given resources from God to provide all humanity with a decent and respected life without waste or extravagance (Kayed, 2006).

2.2.2 Islamic Principles to Serve Other People

The Holy “*Qur’an*” and “*Sunnah*” emphatically and constantly encourage Muslims to fully engage in social-welfare programs and remind them of their social responsibilities. Yet, social responsibilities and social-welfare projects are neglected very much by contemporary Muslim communities. “*Al-Qur’an*” set the principles of social justice based on God’s orders. It confirms the point that poor people have the same share of wealth under the framework of Islamic law. It also emphasizes the importance that Muslims should give, forgive and help others (Salarzahi et al., 2010). Based on Islamic principles, businesses should be conducted for the well-being of society. Hence, this will help in societal advancement, which will ultimately bring the blessings of Allah (Sarif et al., 2013). When it comes to the modern models of management, the Islamic teachings of doing business mesh with the social-responsibility programs for corporates (Oukil, 2013). Islam gives precedence to society over individual needs and the value of society has to be considered when establishing institutions (Davis, 2015). See (Al-Bukhari), book, 27, #6011. It states that Muslims consider caring for the environment and ensuring the sustainability of the earth’s precious resources to be a religious duty, while others’ concern for the environment is most likely to be seen as an economic or human necessity that can be exploited if the conditions allow.

The concept of Islamic social entrepreneurship includes many sub-concepts and principles within it, such as: “*Amr bel maa’ruf wa annahi an al-munkar*” (promotion of virtue and prevention of vice), welfare, fairness, “*Al-Falah*” (success in the world and Hereafter), “*Al-Khalifah*” (the successor), charity,

“*Al-Waqf*” (personal property for charity activities), “*Al-Hibah*” (give away) and “*Al-Zakat*” (philanthropy), justice and balance, welfare and social security, “*Al-Jihad*” (strive or struggle) (Abd Muin et al., 2015). “*Al-Zakat*” and “*Al-Waqf*” can be effective Islamic social models to reduce poverty levels in the community (Haneef et al., 2015). It should be noted that “*Al-Waqf*” has three types; religious, philanthropic and family “*Waqf*” (Salarzahi et al., 2010). The main objective of “*Al-Zakat*” is to achieve socio-economic justice. It is considered as an effective divine tool for the alleviation of poverty” (Hoque et al., 2015). Islamic vision emphasizes social unity as a significant part of the Islamic teachings which aim for the development of a secure, united and peaceful society (Abdullah, 2011). See (Al-Bukhari) book: 46, #2446.

Finally, it should be noted that a gap may exist between Islamic entrepreneurship in theory and practice. Muslims are imperfect in their knowledge and faith and thus, they may make mistakes. Muslims are supposed to behave on a full faith basis by following the principles of Islam to peruse perfection as much as possible. Muslimpreneurs should be conscientious people with high levels of faith and ethics; so they should be free of any unethical or immoral behavior. Ramadan et al. (2015) noted that the interest of non-Muslim clients who seek socially responsible and ethical products and services is growing and this contributes to the sustainable growth of Muslim enterprises. This- of course- will encourage Muslims to continue with social activities that they already adopted based on the Islamic teachings.

2.3 Entrepreneurial Motivation and Its Measures

“To be motivated means to be moved to do something”. When a person is energized or activated by something, he/she is characterized as motivated (Ryan & Deci, 2000). Ryan & Deci (2000) have distinguished between the types of motivation based on the reasons or goals into intrinsic motivation (doing something because it is inherently interesting) and extrinsic motivation (doing something because it leads to a separable outcome).

The researchers believe that the motives of Muslims are linked to the teachings and obligations of the Islamic religion. Applying these teachings aims at the end to achieve the satisfaction of Almighty God. This itself may constitute a part of Muslims' internal motivation, as they have a deep doctrine side of Islam. In addition, it is a part of their external motivation, because they are encouraged to apply these teachings in their daily-life business. This will bring them happiness in this world and the Hereafter as God promised them. Shane et al. (2012) have spoken about entrepreneurial motivations and gave them a type of classification as general and task-specific motivations. Here, researchers noted that Muslimpreneurs may be similar to regular entrepreneurs in many motives, but the difference is that the entrepreneurial motives of Muslimpreneurs are polished with an Islamic character that considers the benefit achieved for the individual and the society as well. In this aspect, Ramadan et al. (2017) and Acheampong (2017) found that the main motivation for Muslimpreneurs in comparison with other entrepreneurs is less likely to be for-profit or self-employment. Ramadan et al. (2017) pointed out that the primary factor motivating Muslimpreneurs is the combination of religious beliefs, such as social responsibility and business ideas, knowing that in general, the Islamic economic system discourages material gain as a primary motivation of Muslimpreneurs (Ahmed, 2006; Zapalska et al., 2017). Zapalska et al. (2017) stated that like socialist economies, Islamic economies assert that people should not be motivated by material gain only, but also by the social benefit of the whole society. Due to the positive impact of the social dimensions of business on societies, Ramadan et al. (2017) emphasized the importance of including and strengthening the positive elements of Islamic entrepreneurship to be integrated into current business practices.

From another angle, Stephan et al. (2015) have

listed the seven dimensions that capture entrepreneurial motivation in sufficient breadth and depth, which are: achievement challenge and learning, independence and autonomy, income security and financial success, recognition and status, family and roles, dissatisfaction, community and social motivations. Also, Stefanovića et al. (2011) have listed the motivational factors of the entrepreneur: business achievement factor, independence factor, intrinsic factor and job security factor. At the same time, Barba-Sánchez & Atienza-Sahuquillo (2012) arranged the motivational factors from the highest importance to the lowest importance, where creating own job and developing an idea were the highest important factors and being socially accepted and work frustration were the lowest important factors. They also mentioned some other important factors, such as having economic security, fulfilling dreams, social status and prestige, among others. Based on all this literature, the researchers see that the general entrepreneurial motivation factors and dimensions matched with the two sub-dimensions of Islamic entrepreneurship mind-programming; profit-generating and social dimension as well. It is worth mentioning that most of these general factors focus on the aspect of wealth creation -whether explicitly or implicitly- more than the societal aspect, in contrast to what is found in Islamic teachings, where the priority is for the social aspect and from here, the difference between the Western-type of entrepreneurial motivations and the motivations that Islam adopts becomes clearer.

Abdullah et al. (2015) classified Islamic entrepreneurial motivations into two categories (the need for the financial reward which focuses on wealth creation and the need for achievements which could be -based on the researchers' opinion- connected to both wealth creation and societal motivations as well). Hence, the researchers can classify Islamic entrepreneurial motivations into two types according to their priority: 1. The societal motivation (primary motivation), which may be implemented through the main activities of the business or special activities for this purpose. 2. The wealth-creation motivation; this is an obvious

motivation for all entrepreneurs, including Muslimpreneurs. Islam is not a religion that denies man's desire for prosperity and wealth. However, Islam also encourages its people to manage their wealth, which must be managed with caution by following the rules set by "*Al-Shari'a*" (Mulyaningsih & Ramadani, 2017). They stated that "every activity related to creating prosperity (profit motive) should also be balanced with usefulness and value to others (social motive)".

From another angle, spirituality plays an important role in the motivation and achievement of Muslim entrepreneurs. It creates positive attitudes and acts upon their actions in the practice of entrepreneurship. The themes and sub-themes related to the characteristics of the spirituality practice influence the motivation of entrepreneurs in building their confidence and self-perseverance, upholding the principle of morality and assisting responsible management which would bring success in their endeavors (Mubarak et al., 2014). Grine et al. (2015) stated that "Islamic spirituality serves as a bulwark against the myriad stressors encountered by Muslim entrepreneurs and 'self-attestedly' plays a serious-yet central-part in their decision-making and motivation".

Any entrepreneurial activity should start from the intention "*niyyah*" of entrepreneurs to run a business and then achieve success. The intention is a motivating factor that influences behavior, indicating how planning efforts are being made to conduct an action (Anggadwita et al., 2017). Motivation and efficient cause in humans are considered an intention, which is generated in the heart before doing anything and subsequently manifests as a practical form (Sharaf al-Din et al., 2016). They stated that Muslims' intentions must be faithful to God and closer to God's satisfaction and must be cleared of suspicion. They also emphasized that intention is of huge value to any small or large spiritual material, *via* sincere faith. Thus, the

intention and value of honest entrepreneurs are formed from original values and beliefs. Beliefs like “oneself acting properly and doing duties” are considered as worshipping and make all acts of humans meaningful. Understanding one’s intention to entrepreneurship may reflect the tendency of people to set up businesses in real terms. It is worth noting that an entrepreneur must determine his/her intention to choose entrepreneurship as a profession and understand the impact of this determination at the end on the desired results (Shane et al., 2003). In Islam, the intention is an important factor in identifying the characteristics and motivations of a person in establishing entrepreneurial activities. See (Al-Bukhari), book 49, #2529 that shows the importance of the Muslim’s intention when he/she is willing to do something, where every person will get rewarded according to what he/she has intended. Kayed (2006) mentioned that the Western system employs material incentives to motivate individuals to undertake entrepreneurial activities; on the other hand, Islam mainly uses moral incentives without failing to account for material stimulation. Based on that, entrepreneurial motivation (EM) as a mediating variable is added to the research model.

2.4 Entrepreneurial Performance and Its Measures

Ratten et al. (2017) noted that research that would compare entrepreneurship in Islam and in other religions to see how it affects business performance is needed and can be a future research avenue. In general, literature on business performance shows a variety of performance measures; objective and subjective measures (financial and non-financial) (Vij & Bedi, 2012). Firms are very complex, whereas classical financial performance is not adequate to measure performance. So, multi-dimensional measurement systems that contain subjective and objective measures are adopted.

The financial measures of business performance include profit, sales, earnings per share, operational measures, quality, market share and new product development (Bayarçelik & Özşahin, 2014). In another study, Talebi et al.

(2017) mentioned three groups to categorize the performance in the alliance which are: financial performance/ goals, operational performance and organizational effectiveness. Concerning a similar study on IEMP, Abdullah et al. (2015) discussed Islamic entrepreneurship and summarized that entrepreneurial performance is a business-achievement indicator that is based on specified criteria that include achieving non-financial goals and achieving the expected financial return.

McWilliams & Shrader (2012) discussed entrepreneurial social performance (ESP), where performance is measured for entrepreneurs who create social values through their firms. They measured (ESP) through the economic dimension, cognitive valuation and qualitative perceptions. The researchers suggest that (ESP) in Islamic business models is measured through the social activities added to the for-profit business. This will create a complete combination of a business, knowing that from a wider perspective, religion affects economic and business performance due to its inherent role in the society (Pistrui & Fahed-Sreih, 2010; Ratten et al., 2017). Since the teachings of the Islamic religion call for attention to society, the impact of religion appears through the societal programs offered by the companies and their results.

According to the researchers’ knowledge, the term “Islamic entrepreneurial performance” does not exist and therefore, the measurement of the entrepreneurial performance of companies founded by Muslims is subject to the same method of measuring the entrepreneurial performance of other companies. However, the difference can be found in the results of the entrepreneurial performance when comparing both types of companies. This performance is affected by the priorities that the Islamic religion urges to follow when doing business, which include the interest and well-being of society. Based on empirical

entrepreneurship and according to the literature that was examined during the years (1987 -1993), Murphy et al. (1996) listed the dimensions of performance considered in the various articles as follows: efficiency, growth, profit, size, liquidity, success/failure, market share and leverage. However, the most frequently mentioned dimensions in the previous literature were: efficiency, growth, profit, size and liquidity. Success in Islam is not merely measured by the result, but also by the means and ways of achieving it. Many studies measure the entrepreneur's success with two categories; internal such as achievement and planning and external such as sales tax rates and infrastructure expenditure. This matches with the financial and non-financial measures of business performance mentioned by Vij & Bedi (2012). Bayarçelik & Özşahin (2014) suggested that business performance could be measured by profits and earnings (financial measures), knowing that most entrepreneurs have the desire to achieve successful business ventures. In this context and from the Islamic perspective, the researchers address the success formula by Al-Qurtubi, mentioned by (Vargas-Hernández et al., 2010): Success, as mentioned in "*Al-Qur'an*", is associated with words like "*Al-*

Falah", "*Halal*", "*Qana'ah*", "*Tawfiq*", "*Sa'adah*" and "*Jannah*". Success, therefore, encompasses both successes in the worldly and in the Hereafter. This also applies to business and its results and corresponds with the last pillar of Islamic pillars, which is "*Al-Shari'a*", which governs Muslims' daily activities and with the "entrepreneurial" pillar of EIP as well. Here, the actual application of the Islamic principles and their impact are evident through entrepreneurial performance which shall be based on a correct Islamic approach to business.

In line with previous studies related to entrepreneurial performance, the researchers classified the methods of measuring the entrepreneurial performance of Islamic companies into measures related to wealth creation and measures related to non-wealth aspects, including social impact. Based on that, the "**entrepreneurial performance**" (EP) variable was added to the model of the study as a dependent variable.

Based on the previous literature, the researchers set the following model of the research:

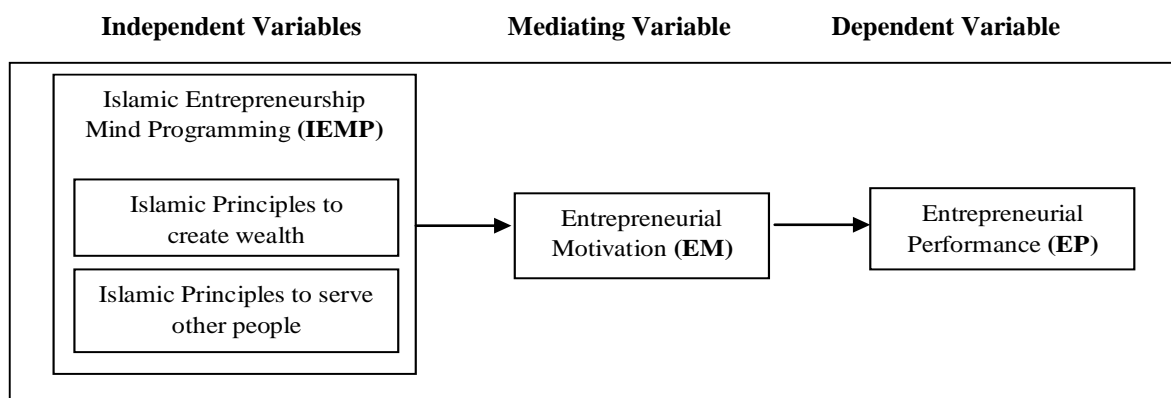


Figure (1)

Research Model; this model was developed based on Abdullah et al. (2015) and analyzed based on the suggested conceptual model development

Based on previous literature, this study developed and tested a conceptual framework with three primary

hypotheses. The literature study presented in the preceding section of the research highlighted the

important drivers of Islamic entrepreneurship mind-programming, entrepreneurial motivation and entrepreneurial performance, which served as the foundation for the conceptual model and hypotheses. Based on the proposed model of the study, the hypotheses were set as follows:

- HA1: There is a statistically significant effect of Islamic entrepreneurship mind-programming (Islamic principles to serve other people and Islamic principles to create wealth) (IEMP) on entrepreneurial motivation (EM) at $p \leq 0.05$.
- HA2: There is a statistically significant effect of entrepreneurial motivation (EM) on entrepreneurial performance (EP) at $p \leq 0.05$.
- HA3: Entrepreneurial motivation (EM) at $p \leq 0.05$ mediates the effect of Islamic entrepreneurship mind-programming (IEMP) on entrepreneurial performance (EP).

2.5 Entrepreneurship and Islamic Entrepreneurship in Jordan

According to the Global Entrepreneurship Index (GEI), Jordan is ranked the 56th country globally in terms of the 14 specified pillars of performance. Jordan is also the ninth in the Middle East (GEI, 2017). The entrepreneurship ecosystem in Jordan has developed massively from 1988 until 2015. Organizations were classified according to the services that they deliver (Wamda Capital Research Lab, 2015). The TTI (Trip to Innovation) institution launched an entrepreneurship ecosystem map of Jordan.

This map contains the institutions and programs that support entrepreneurs in Jordan. They are classified according to the services that they deliver (finance, advisory, learning, media, corporation, government, supporting organizations) (TTI, 2017). From that map, gaps in this ecosystem could be figured out, where the new institutions or programs that support entrepreneurship in Jordan were not covered. From internet research, it was found out that although Jordan is very limited in presenting

entrepreneurship from an Islamic perspective, it has some institutions and programs which do, such as LIWWA, Safwa Islamic Bank and Jordan Islamic Bank. Jordan's institutions that support Islamic entrepreneurship have some common features; most of which are not specialized in entrepreneurship and supporting SME programs is just among the programs that the institutions have. It is not strange that many of them are not mentioned as entrepreneurship-supporting entities, because they did not present themselves originally as entrepreneurship-supporting organizations. However, some of them were originally established to support entrepreneurs through Islamic tools. In addition, it is very rare to see any of these institutions supporting entrepreneurs with non-financial Islamic services. This is due to the misunderstanding of the Islamic entrepreneurship concept, where institutions tend to see this concept in a way similar to Islamic economics and Islamic finance. They do not see it from the other angles that cover Islam's comprehensive look. As a result, it is very common to see an Islamic finance institution that adds a program to support SMEs, such as Islamic banks.

There is a huge gap between true Islamic entrepreneurship and the Jordanian Islamic entrepreneurship ecosystem. This could lead to the opportunity of creating new institutions or programs that cover this area. Institutions that support Islamic entrepreneurship are often marginalized from being part of the Jordanian entrepreneurship ecosystem, perhaps because of the misunderstanding of the idea of Islamic entrepreneurship in its comprehensive sense. If the idea of Islamic entrepreneurship was employed efficiently, it would not only provide Islamic financial services, but also would employ other Islamic tools to achieve Islamic business models for entrepreneurs. Another reason could be that some institutions that support Islamic entrepreneurship have not originally

presented themselves to be part of the entrepreneurship ecosystem in Jordan. Jordan is considered a Muslim-majority country. Entrepreneurship from an Islamic perspective (EIP) may be falsely considered in Muslim-majority countries or entrepreneurship for Muslims. Although there might be some facilitation of (EIP) in a country's ecosystem, the country should not be a Muslim-majority country. Products do not have to focus on Muslims as well (Gümüşay, 2015). Organizations could facilitate (EIP) through the educational material that is delivered to entrepreneurs, where their mindset could be programmed to combine the social and economic purposes of businesses that are based on a spiritual lens.

It could be a benefit for Jordan as being a Muslim-majority country to facilitate (EIP) more easier than other countries with a lower population of Muslim entrepreneurs, since insights into (EIP) may help engage better with religious entrepreneurs. To practice (EIP), Gümüşay (2015) suggested that the entrepreneur or at least part of the supporting organization be a Muslim. However, the researchers suggest that if the core framework of practicing entrepreneurship matches with the Islamic perspective, without presenting that through the Islamic model, these concepts could be employed with non-Muslim entrepreneurs as guidance during their entrepreneurial journey, while benefiting from the similarities that lay between their ethical or religious beliefs and the Islamic guidance of entrepreneurship. Some of the Islamic teachings could match the entrepreneurial ethics and beliefs of other non-Muslim entrepreneurs and accordingly, they can be guided using the same Islamic concepts, but in another context.

It is quite true, however, that not all non-religiously committed entrepreneurs behave unethically, since there exist those who do good and benevolent things while striving to maximize their profits. For example, companies nowadays are paying more attention to corporate social responsibility and they've begun to customize particular sections of their annual reports to discuss their efforts in this area. In some advanced situations, unique yearly publications dedicated to

corporate social responsibility have been created (Abu Farha and Alkhalaileh, 2016). Companies, in general, do not present themselves as companies of Islamic models, because the people of these companies are a mixture of different groups. Thus, they can adopt the concept of social responsibility in general and put it under a general umbrella.

"In the world of business, while a Christian entrepreneur may, for instance, invest in building a factory to produce wine and subsequently create value-added and jobs, Muslims are not allowed to do that" (Oukil, 2013). This type of business could not be in line with the Islamic principles of business. Some future research could be done based on this idea to distinguish between the similarities and differences that are related to entrepreneurship according to different religious beliefs, to find out which guidance or perspective could enhance the performance of entrepreneurs better or motivate them more. The same also applies to the supporting organizations that could be led through (EIP) or by another religious perspective that matches or contrasts with (EIP).

Entrepreneurial innovation requires a supporting ecosystem form of finance and training, focusing on education to ensure that entrepreneurs succeed in terms of material and social gains and can distinguish between the lawful and the forbidden (Abdul Hamid and Sa'ari, 2011). In this context, Sandri (2016) emphasized the importance of entrepreneurial education, which aims to develop an interdisciplinary mindset as well as a wide range of opportunity recognition and problem-solving skills that extend beyond the promotion of startups and business venture management.

3. Methodology

3.1 Population and Sample of the Study

Based on the Amman Chamber of Commerce (2017), the number of the registered companies that

have five years of experience or less in Jordan was (15,122). According to Amman Chamber of Industry (2017), the number of registered companies (with five years of experience or less) was equal to (1374); However, the whole number of companies is surely higher than the mentioned numbers. These numbers do not necessarily indicate the number of entrepreneurs in Jordan. Amman Chamber of Commerce classifies companies according to different criteria, like (type, gender, share capital, ... etc.); however, there is no clear classification of companies based on the religion of the (founder, co-founders, partners, ... etc.), as the study is targeting the individual entrepreneurs, not the whole entities. In addition, the term entrepreneur has been identified and theorized by many researchers and the statistics that have been taken by the Amman Chamber of Commerce and Amman Chamber of Industry do not give a clear classification of who is an entrepreneur and who is not. Thus, in this case, the number of the study population is unknown; in other words, it might correspond to the Muslim population in Jordan and might not. In addition, there are no accurate statistics in Jordan that give a clear percentage that links entrepreneurs with the religion they embrace.

Referring to Sekaran & Bougie (2013), this research is considered as a quantitative descriptive research. The designed hypotheses are non-directional and alternative hypotheses.

In order to test the aforementioned hypotheses, a quantitative study was conducted. A survey questionnaire was distributed to over 500 participants. Responses were collected from 95 participants. However, eight respondents were eliminated based on their incomplete answers. Therefore, the researchers analyzed the data using 87 valid responses (91% of the responses). Random convenient sampling was employed to select the respondents among the study population. The study targeted a convenient sample of entrepreneurs (business founders, co-founders, employees, ... etc) in Jordan. The researchers targeted Muslim entrepreneurs to be the research community, because the research model has defined the dependent variable affected by the programmed minds of

Muslim entrepreneurs. To be a part of the target group, the respondent must have met the following criteria: (an entrepreneur, a Muslim, working in Jordan, the company/organization that the entrepreneur owns or works in is a registered company/formal economy “following ethical and moral behaviours”).

3.2 Tools and Measures of the Study

To examine the research hypotheses, a survey questionnaire method was adopted for data collection from the Muslim entrepreneurs (research sample), as it is the most proper method to gain efficient results. The entrepreneurs had to fill out a questionnaire that was designed according to Abdullah et al. (2015) based on the adopted model and variables of the study. The questionnaire was designed by reflecting the variables mentioned in the model of the study by a group of questions that express each variable individually. A five-point Likert scale was used to assess the responses.

3.3 Questionnaire Validity

Before distributing the questionnaire, it was reviewed by some PhD holders in the fields of Islamic laws (*Al-Shari'a*) and business, which are related directly to the topic of the study. Their valuable notes were taken into consideration to approve the validity of the questionnaire.

4. Analysis

4.1 Normality & Skewness Tests

Skewness and kurtosis tests are used to test the normality of the data (Joanes & Gill, 1998). These tests were conducted through the SPSS program to indicate the normality of the research data, where the analyses showed that skewness varied between -0.54 and -0.0102, whereas kurtosis varied between -0.997 and 0.318. This indicates a normal distribution of the data based on Joanes & Gill (1998).

4.2 Multi-collinearity Statistics Test

Independent variables and mediating variable: The analysis using SPSS showed that the tolerance value varied between 0.335 and .819, while the VIF varied between 1.22 and 2.88, which indicated no multi-collinearity issues between the independent variables and the mediating variable (Graham, 2003).

Independent variables and dependent variable: The tolerance values varied between 0.344 and 0.941, while the VIF values varied between 1.062 and 2.911, which indicated no multi-collinearity issues between the independent variables and the dependent variable (Graham, 2003).

Mediating variable and dependent variable: The tolerance value was (0.695) for both variables and the VIF value was (1.439), which indicated no multi-collinearity issues between the mediating variable and the dependent variable (Graham, 2003).

4.3 Reliability

Cronbach's alpha tool was used to indicate the reliability

of the data (Tavakol & Dennick, 2011). The results showed the values for Cronbach's alpha for each variable individually and the whole data, indicating a high-reliability level in the collected data, since all of the α -values were above 0.60; (creating wealth: 0.87, serving people: 0.911, EM: 0.93, EP: 0.94) (Tavakol & Dennick, 2011). It's noted that combining the variables of Islamic principles gave us a higher value of Cronbach's alpha than individually.

4.4 Mean and Standard Deviation for Each Variable

The researchers analyzed the data by testing the mean and standard deviation for each variable individually. Mean was considered (High, Medium or Low) according to the following ranges:

- (1 to 2.33)- Low mean value, (2.34 to 3.66)- Medium mean value, (3.67 to 5)- High mean value.

Table 2 shows a summary of the means and standard deviations of the study variables.

Table 2
Summary of means and standard deviations for the study variables

Descriptive Statistics			
	Mean	Std. Deviation	Rank
Creating wealth	4.2077	0.54336	High
Serving people	4.3877	0.49258	High
Islamic principles	4.2977	0.49234	High
Motivation	4.0644	0.57354	High
Performance	3.8038	0.70870	High

The highest mean was for *serving other people*, whereas the lowest mean was for *performance*; all of the variables had high means. On the other hand, the highest value of standard deviation was for *performance*, whereas the lowest value of standard deviation was for *Islamic principles*.

4.5 Testing the Study Hypotheses

1. Testing Hypothesis 1

HA1: There is a statistically significant effect of Islamic entrepreneurship mind-programming (Islamic principles to serve other people and Islamic principles to create wealth) on entrepreneurial motivation at $p \leq 0.05$. The results of the model summary were as shown in Table 3.

Table 3
Hypothesis HA1 model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.425 ^a	0.181	0.161	0.52531
a. Predictors: (constant), serving people, creating wealth				

According to the R-value (impact variable), the Islamic principles affect entrepreneurial motivation by 42.5%. Moreover, according to the R Square value (interpretation

variable), 18.1% of entrepreneurial motivation is caused by Islamic principles.

Table 4
Hypothesis HA1 regression analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.109	2	2.555	9.258	0.000 ^b
	Residual	23.180	84	0.276		
	Total	28.289	86			
a. Dependent variable: motivation						
b. Predictors: (constant), serving people, creating wealth						

The significance value (0.000) shows that there is an effect of Islamic entrepreneurship mind-programming on entrepreneurial motivation, because it is less than 0.05. The

hypothesis is then accepted. Furthermore, the standardized coefficients were calculated and are shown in Table 5.

Table 5
Hypothesis HA1 standardized coefficients

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.887	0.511		3.695	0.000
	Creating wealth	0.135	0.176	0.127	0.763	0.448
	Serving people	0.367	0.194	0.315	1.888	0.062
a. Dependent variable: motivation						

The significance value (0.000) shows that the Islamic principles affect entrepreneurial motivation when they are combined (creating wealth and serving people). However, taken individually, they are not significant.

2. Testing Hypothesis 2

HA2: There is a statistically significant effect of entrepreneurial motivation on entrepreneurial performance at $p \leq 0.05$.

First, the model summary is as shown in Table 6.

Table 6
Hypothesis HA2 model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.552 ^a	0.305	0.297	0.59420
a. Predictors: (Constant), motivation				

According to the R-value (impact variable), entrepreneurial motivation affects entrepreneurial performance by 55.2%. According to R Square value

(interpretation variable), 30.5% of entrepreneurial performance is caused by entrepreneurial motivation.

The regression-analysis results are shown in Table 7.

Table 7
Hypothesis HA2 regression analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	13.183	1	13.183	37.340	0.000 ^b
	Residual	30.011	85	0.353		
	Total	43.194	86			
a. Dependent variable: performance						
b. Predictors: (constant), motivation						

The significance value (0.000) shows that there is an effect of entrepreneurial motivation on entrepreneurial performance, because it is less than 0.05. Hence, the

hypothesis is accepted. The standardized coefficients are shown in Table 8.

Table 8
Hypothesis HA2 standardized coefficients

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.029	0.459		2.245	0.027
	Motivation	0.683	0.112	0.552	6.111	0.000
a. Dependent variable: performance						

The table above emphasizes the previous results as well.

3. Testing Hypothesis 3

HA3: Entrepreneurial motivation (EM) at $p \leq 0.05$ mediates the effect of Islamic entrepreneurship mind-

programming (IEMP) on entrepreneurial performance (EP). The model summary is presented as shown in Table 9.

Table 9
Hypothesis HA3 model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.236 ^a	0.056	0.045	0.69273
2	0.552 ^b	0.305	0.289	0.59771

According to the R-value (impact variable), the Islamic principles affect entrepreneurial performance by 23.6%. The Islamic principles affect entrepreneurial performance due to entrepreneurial motivation with 55.2%. In addition, according to the R Square value (interpretation variable), 5.6% of entrepreneurial performance is caused by Islamic

principles. 30.5% of entrepreneurial performance is caused by Islamic principles due to entrepreneurial motivation.

The regression-analysis results in Table 10 display the significance values.

Table 10
Hypothesis HA3 regression analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.405	1	2.405	5.012	0.028 ^b
	Residual	40.789	85	0.480		
	Total	43.194	86			
2	Regression	13.184	2	6.592	18.452	0.000 ^c
	Residual	30.010	84	0.357		
	Total	43.194	86			

The significance value (0.000) shows that there is an effect of the Islamic principles on the entrepreneurial performance due to entrepreneurial motivation, because it is less than 0.05; so the hypothesis is accepted. The table also shows that the significance value is (0.028) when the hypothesis was tested without a mediating variable, which means that testing the impact of the independent variable on the dependent variable without mediation is as significant as

it is when the mediating variable exists. The table emphasizes that entrepreneurial motivation mediates the effect of the Islamic principles on entrepreneurial performance. The variables were significant when they were not mediated by entrepreneurial motivation, but not with the same strength. Therefore, hypothesis HA3 shows that Islamic entrepreneurship mind-programming affects entrepreneurial performance and

that when mediated by entrepreneurial motivation, the effect is higher.

4.6 Sobel Test

There are more statistically rigorous methods by which mediation hypotheses may be tested (Preacher et al., 2008). Baron & Kenny (1986) described a procedure developed by (Sobel, 1982) that assesses more directly the indirect effect of mediation. According to Preacher et al. (2008), the Sobel test is considered a superior test in terms of power and intuitive appeal. The Sobel test was performed by comparing the strength of the indirect effect of X on Y to the point that the null hypothesis equals zero. The indirect effect of X on Y in this situation is defined as the product of the X to M= (path a) and the M to Y (path b), or ab. In most situations, $ab = c - c'$, where c is the simple (i.e., total) effect of X on Y, not controlling for M and c' is the X to Y path coefficient after the addition of M to the model. Standard errors of a and b are represented by s_a and s_b , respectively. The standard error of the indirect effect (s_{ab}) is given by the following equation:

$$s_{ab} = \sqrt{b^2 s_a^2 + a^2 s_b^2 + s_a^2 s_b^2}$$

To conduct the test, ab is divided by S_{ab} to yield a critical ratio that compares with the critical value from the standard normal distribution appropriate for a given alpha level. One of the assumptions necessary for the Sobel test is that the sample size is large, so the rough critical value for the two-tailed version of the test, assuming that the sampling distribution of ab is normal and that $\alpha = 0.05$, is ± 1.96

(Preacher & Hayes, 2008). Thus, it is concluded that a more powerful strategy for testing mediation might be to require only: (1) that there exists an effect to be mediated (i.e., $c \neq 0$); and (2) that the indirect effect be statistically significant in the direction predicted by the mediation hypothesis (Preacher et al., 2008). To calculate the indirect effect according to Sobel (1982), the unstandardized regression coefficient obtained from regressing the mediator to predict the dependent variable (adjusting for the independent variable) ($\beta = 0.489$) should be multiplied by the unstandardized regression coefficient obtained from regressing the independent variable to predict the mediator ($\beta = 0.007$). Thus, the indirect effect of the independent variable on the dependent variable through the mediator = $0.489 \times 0.007 = 0.0034$. To ensure that the indirect effect is significant, it is recommended to run the Sobel test (Sobel, 1982). The Sobel test requires the computation of the raw regression coefficient (unstandardized coefficients) and the standard error for this regression coefficient for the association between the independent variable and the mediator (path a), as well as the association between the mediator and the dependent variable (adjusting for the independent variable, path b) (Pierce et al., 2003). The unstandardized β for path a = 0.489 and the standard error = 0.023, while for path b, the unstandardized β = 0.552 and the standard error = 0.022. The data entered the following program to calculate the Sobel test value.

Table 11
Sobel value test

Input		Test Statistic		Std. Error	P-value
A	0.489	Sobel test	16.29	0.016	0.000
B	0.552	Arolan test	16.29	0.017	0.000
S_a	0.023	Goodman test	16.30	0.017	0.000
S_b	0.022	Rest all	Calculate		

The results revealed that hypothesis HA3 should be accepted, since the p-value for the Sobel test (< 0.001) falls below the established alpha level of 0.05, indicating that the association between the independent variables and the dependent variable is significantly increased by the inclusion of the mediator in the model; in other words, there is evidence of mediation.

5. Results and Conclusion

5.1 Results

1. Demographics Results

- Frequency Analysis: The analysis showed that the highest numbers of respondents were from the following categories: males, aged (20-29), married, having low years of experience and low number of employees, bachelor-degree graduates with high literacy, having a share in the company, working in for-profit companies, working in LLC-type companies, working in short-aged companies.

2. Statistical Analysis Results

- Means and Standard Deviations

- It is noticed that most means of the Islamic principles' questions were high in values. This indicates that the mindset of Muslim entrepreneurs is highly programmed according to the Islamic principles, which confirms the strength of their Islamic beliefs, especially after eliminating the responses which explained the lack of application of Islamic entrepreneurship concepts.
- Muslims have a deep understanding of the importance of following Islamic laws "*Al-Shari'a*" when they deal financially with others. This understanding had the highest mean value amongst the questions about wealth-creation principles, which means that it is a basic thing for Muslimpreneurs to follow "*Al-Shari'a*" in their financial dealings; see (*Al-Qur'an: Al-Ma'idah*, 5:88, *Ar-Rahman*, 55:9, *Ar-Rad* 13:25, *Al-Qasas* 28:2) and (*Al-Tirmidhi*), book 12, #1209. It is not their issue in wealth creation to be inspired by Muslim characteristics through

Islamic history, but applying "*Al-Shari'a*" in their financial dealings is what matters to them.

- Muslimpreneurs understand that it is "*Wajib*" for them to pay "*Al-Zakat*" for people who deserve it. This statement had the highest mean among the questions that presented the Islamic principles to serve other people; the concept of "*Al-Zakat*" is original and important in the Islamic religion and Muslims believe that they have to pay "*Al-Zakat*" for people who deserve it; see (*Al-Qur'an: Al-Hajj* 22: 77, *Ali 'Imran*, 3:92, *Al-Anfal* 8:3, *Al-Baqarah* 2:110, *Al-Hadid* 57:7 and *Al-Tawbah* 9:60). Based on the results, it could be noted that the Islamic nation must establish more awareness of the concept of "*Fard Al-Kifayah*" amongst Muslims.
- The highest mean value for the entrepreneurial-motivation questions was for (*I became an entrepreneur to achieve a personal sense of accomplishment*). The Muslim entrepreneur does not necessarily think about income as his/her main motivation when he creates a new business. Entrepreneurs in Jordan are highly motivated due to their sense of accomplishment. They are also motivated by higher income and by their contribution to welfare for their societies and families. This matches with the Islamic aspects of entrepreneurship (wealth creation and serving others). The programmed mentality of Muslims affects motivation positively, such as affecting intentions.
- Many questions related to entrepreneurial performance had lower values of means than those related to motivation and Islamic principles due to the economic circumstances of the Jordanian market, because many of those questions are related to the financial status of the business. Entrepreneurs in Jordan care about the improvement of their customer satisfaction, where entrepreneurial performance is shown through

(their relationships with customers). However, they are not satisfied with the business income and the return on investment, where the market circumstances play a role in this more than the programmed mentality based on Islam.

- There is a high awareness among Muslim entrepreneurs of the practical side of Islamic entrepreneurship. The gap between theory and applying Islamic principles is decreasing.

5.2 Conclusion

Simple, multiple and hierarchical regression; the hypotheses standardized path coefficients were (HA1; .425, HA2; .552, HA3; .552).

- Islamic entrepreneurship mind-programming affects entrepreneurial motivation positively.
- Entrepreneurial motivation affects entrepreneurial performance positively.
- Islamic entrepreneurship mind-programming affects entrepreneurial performance positively due to entrepreneurial motivation.
- Islamic entrepreneurship mind-programming affects entrepreneurial performance positively.

The results mentioned in this paper are also confirmed by Abdullah et al. (2015). However, the collected data in this research is more reliable and has higher standardized path coefficients' (R/Beta) values. In addition, Abdullah et al. (2015) mentioned that the findings of their research showed that the relationship between entrepreneurial motivation and performance is not very high. However, the results in this research showed that it is very high (significance is 0.000 and Beta value is 0.552), noting that their study was conducted in Malaysia (A Muslim-majority country).

Regarding motivation and performance, other studies found that Islamic entrepreneurship mind-programming affects entrepreneurial motivation positively, which matches with Abdullah et al. (2015).

Islamic entrepreneurship mind-programming affects entrepreneurial performance positively due to

entrepreneurial motivation, which matches with Abdullah et al. as well. The relationship between Islamic entrepreneurial mind-programming and entrepreneurial performance is mediated by entrepreneurial motivation, because its effect on entrepreneurial performance is higher when it is mediated by entrepreneurial motivation. Tang & Tang (2007) stated that entrepreneurs' achievement motivation is positively related to performance. Also, Kedah et al. (2016) found that entrepreneurial motivation has a significant effect on entrepreneurial performance. De Vries et al. (2013) mentioned that "the empirical evidence for a significant relationship between start-up motives and entrepreneurial performance is as yet limited". They concluded that "start-up motivation seems to have an isolated effect on entrepreneurial performance, considering that formal education and practical learning hardly mediate the effect".

6. Managerial Implications and Study Limitations

This study was written using a variety of sources and references, which were obtained through a long search using Google websites as well as the website of Research Gate, which is considered an official platform for researchers around the world who publish their research and papers in various areas, including entrepreneurship in Islam. In addition, references were accessed through the electronic library provided by Princess Sumayya University for Technology (PSUT). The researchers also have used many important Islamic references, such as the Holy Qur'an and Al-Hadith through important Islamic books, such as Al-Bukhari. The researchers used the questionnaire as the tool to collect data for this research. The researchers also confirmed the validity of the questionnaire by sending it to a group of PhD holders in Business and Shari'a (Islamic laws) and considering their notes. The researchers contacted a group of entrepreneurs to fill

out the questionnaire, which was distributed by both paper and online methods to make the task easier. The collected data was analyzed through the SPSS program to get the statistical results. This study was conducted in Jordan, where the sample of the study consisted of Muslim entrepreneurs working in Jordan. The Jordanian entrepreneurship ecosystem was studied due to the presence of the researchers in Jordan and their knowledge about it. In addition, Jordan is considered an important study environment for this type of study, since Jordan has a majority of the Muslim population and so a majority of Muslim entrepreneurs. Overall, the results of the study urge to focus on improving the entrepreneurial motivation of entrepreneurs, because it has a direct impact on entrepreneurial performance. Decision-makers in the entrepreneurship ecosystem can adopt some policies and educational practices to improve the entrepreneurial motivation of entrepreneurs. They can also work on improving other aspects of business models and convincing entrepreneurs of the importance of adding the social aspect to their business models.

7. Future Studies

The researchers propose the following future studies, which will strengthen the group of studies related to the topics of Islamic entrepreneurship and introduce the elements of entrepreneurial performance and entrepreneurial motivation in research.

- Conducting similar studies in other countries (countries with Muslim minorities, predominantly Muslim and non-Arab countries, countries with Muslim minorities with their entrepreneurship ecosystem supporting Islamic

entrepreneurship and other foreign countries, ... etc.).

The suggested studies shall measure the effect of the mentioned hypotheses based on the composition of the country's population or based on the different ecosystems of entrepreneurship and the overall support for entrepreneurship from an Islamic point of view.

- Measuring the influence of entrepreneurial motivation (the need for financial reward components) on entrepreneurial performance (the financial aspect) only and linking it to Islamic principles of creating wealth, noting the change in the impact of the programmed mentality of Muslim entrepreneurs based on the economic side or the economic and social sides together.
- Measuring the influence of entrepreneurial motivation (the need for social responsibility components) on entrepreneurial performance (related to the non-financial aspects) only and linking this with the entrepreneurial Islamic principles to serve others, noting the change in the impact of the programmed mentality of Muslim entrepreneurs based on the social side or the economic and social sides together.
- Studying the programmed mentality of entrepreneurs from different religions and its impact on entrepreneurial motivation and entrepreneurial performance and comparing that to the Islamic mentality of entrepreneurship.

Appendix: Glossary for Words in the Arabic Language

<i>Word</i>	<i>Meaning</i>
<i>Al- Qur'an</i>	<i>Islam's Holy book, to be the direct word of the Almighty Allah</i>
<i>Al-Akhlaq Al-Karimah</i>	<i>Moral Islamic ethics</i>
<i>Al-Falah</i>	<i>Success. Al-Falah in worldly life is the precondition for Al-Falah in the Hereafter.</i>
<i>Al-Hadith</i>	<i>The sayings of Prophet Mohammad PBUH</i>

<i>Al-Hibah</i>	<i>Give away</i>
<i>Al-Ijarah</i>	<i>Leasing is an agreement between two (the lease & the leasor). It is a form of asset financing that takes advantage of the use of assets without ownership requirements.</i>
<i>Al-Jannah</i>	<i>The paradise</i>
<i>Al-Jihad</i>	<i>Strive or struggle</i>
<i>Al-Khalifah</i>	<i>The successor</i>
<i>Al-Mashura</i>	<i>Having dialogue and taking consultation</i>
<i>Al-Mudaraba</i>	<i>Speculation is a special kind of partnership, where one of the partners "rab-ul-mal" gives money to another "speculator" to invest in a business."</i>
<i>Al-Murabaha</i>	<i>A contract of reselling for profit</i>
<i>Al-Musharaka</i>	<i>A joint enterprise in which all the partners share the profit or loss of the joint venture.</i>
<i>Al-Sunnah</i>	<i>Any saying (qawl), action (fi'l), approval (taqrîr) or attribute (sifa), whether physical (khilqiyya) or moral (khuluqiyya) ascribed to the Prophet Mohammad PBUH, whether before or after the beginning of his prophethood.</i>
<i>Al-Ummah</i>	<i>The Muslim community/ nation</i>
<i>Al-Zakat</i>	<i>Philanthropy for money</i>
<i>Amr be maa'ruf wa nahi an munkar</i>	<i>Promotion of virtue and prevention of vice</i>
<i>Aqidah</i>	<i>Faith and piety</i>
<i>Fard Al-Ain</i>	<i>Individual's obligation</i>
<i>Fard Al-Kifaya</i>	<i>Obligation of sufficiency</i>
<i>Halal</i>	<i>Permissible by Allah</i>
<i>Haram</i>	<i>Forbidden by Allah</i>
<i>Ibadah</i>	<i>Any of the religious duties of the Muslim</i>
<i>Imaan</i>	<i>Faith in God</i>
<i>Infaq</i>	<i>Spending for the sake of Allah</i>
<i>Muamalat</i>	<i>Transactions</i>
<i>Niyyah</i>	<i>Intention</i>
<i>Qana'ah</i>	<i>Contentment</i>
<i>Qard Hasan</i>	<i>Benevolent loan; interest-free loan</i>
<i>Shari'a</i>	<i>Islamic laws</i>
<i>Taqwa</i>	<i>Forbearance, fear and abstinence / God-consciousness</i>
<i>Tawheed</i>	<i>Believing in the unity of Allah</i>
<i>Waqf</i>	<i>Islamic giveaway property used for charitable or religious purposes</i>

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