



## BUSINESS PERFORMANCE OF MUSLIM ENTREPRENEURS: MASLAHAH SCORECARD PERSPECTIVE

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### ABSTRAK/ABSTRACT

*This research is based on some of scientists who mention that religious values can't determine performance and in general and Muslims generally has low achievement. This research aims to find out the big picture of business performance of Muslims entrepreneurs, indicator that influences business performance of Muslims entrepreneurs the most and also the difference between business performance of overseas Muslims entrepreneurs and local Muslims entrepreneurs. The population of this research are Minangkabau Muslim entrepreneurs and Local Muslim entrepreneurs in Cirebon. Sampling technique that is used in this research is purposive sampling - quota sampling with total sample of 60 Muslim entrepreneurs that are divided into 3 areas; fotocopy/office stationery, fashion and culinary. Method that is used in this research is descriptive with a quantitative approach. Data analysis techniques that is used in this research are measuring tools Maslahah ScoreCard. The result of this research shows that these two ethnic have carried out business performances which have matched with the syariah with enough performance score in both process performance and results performance. Minangkabau muslim entrepreneurs have process performance 0,679 and 0,663 for the local muslim entrepreneurs. While in performance results, both get a performance score of 1 or have implemented benefits of all sizes. Although the performance results get full value in the implementation, but the achievement of every targets of Minangkabau Muslim entrepreneurs and local entrepreneurs in Cirebon City is still not optimal.*



## 1. INTRODUCTION

Business performance is the main thing of a company where all activities in it are aimed at achieving success. In general terms, success can show a condition that is better than before (Lestari, 2016).

As a Muslim businessman, ideally he has performance measurements that are also based on Islamic teachings. However, there are many assumptions that sharia is not a benchmark, Weber said that Islam is an economic obstacle and a barrier to prosperity and fulfillment of human ambition, potential and prosperity (Faizal, 2013). Likewise McClelland in (Juliana, 2017) mentions that Muslims are generally low in achievement. Even further, Donagan in (Britannica, 2017) argues that internalized standards based on divine orders may be more likely to produce business dilemmas.

Islam has its own orientation in any activity, including in business, which leads to two goals, namely the achievement of world goals and the purpose of the hereafter. That is, business is not only aimed at making material profits, but also spreading mercy to the universe in order to expect the pleasure of Allah. Sharia-based business has and follows the rules of two interaction models, namely organizational interaction with God and interaction with society and the world (environment) (Ghofar, 2016) & (Juliana et. al, 2018).

Firdaus (2012) explains in the context of business organizations, basic needs include six benefit orientations namely worship orientation, internal process orientation, workforce orientation, learning orientation, wealth orientation, and customer orientation. The six performance aspects formulated are based on the concept of *maslahah* as the goal of achieving *falah*. The concept of measurement is known as *Maslahah ScoreCard* (Firdaus, 2012).

Related to *Maslahah ScoreCard*, there has been a lot of research on the performance of Muslim business people based on sharia-based measuring instruments in this case using the principle of *maqashid sharia*. Among the research conducted by M. Houssem Eddine Bedoui (2012), in his research shows that there is

a balance of measurement of all aspects of *maslahah*, namely religion, soul, mind, lineage, and wealth. Whereas, a similar study was conducted by Firdaus (2012) using *Maslahah ScoreCard* (MaSC). The benefit of a business can be achieved if the fulfillment of the six business benefit orientations, namely orientation of worship, internal, labor, learning, customers and assets. Business performance is measured both on the results of performance *maslahah* (result oriented) and effort in achieving *maslahah* (process oriented).

David McClelland said that the number of entrepreneurs must be at least 2% of the population (Juliana et al. 2017). Aziz explained that the best community is a community that has a large number of entrepreneurs (Juliana et al. 2017). In measuring the business performance of Muslim entrepreneurs in Indonesia, one of the ethnic groups with a Muslim majority population of 97.4% (Minang Rantau, 2017) is a Minangkabau ethnic community

The practice of trading and wandering has become an identity for people who migrate so that an implicit identity emerges for the Minangkabau community as a community that is good at trading. This makes the Minangkabau ethnic dominate in terms of trade. Although the Minangkabau ethnic group dominates a lot of trade. Cities, local entrepreneurs in the city of Cirebon are not few, Cirebon is famous for a variety of varied products ranging from typical foods to traditional batik. This is what is believed by researchers to be an interesting and feasible social phenomenon to be the object of research.

Based on the background above, the authors are interested in conducting research under the title "Business Performance of Muslim Entrepreneurs: Mass ScoreCard Perspective". This research was conducted on Minangkabau ethnic and local ethnic Muslim entrepreneurs in the city of Cirebon.

## 2. LITERATUR RESEARCH

### 2.1 Business Performance

The term performance comes from the word Job Performance or Actual

Performance which means work performance or actual achievement achieved by someone (Mangkunegara, 2000). But actually performance has a broad meaning, not only the results of work, but also how the work process takes place (Wibowo, 2008).

According to Bangun (2012), performance is the result of work achieved by a person based on job requirements (job requirements) where a job has certain requirements to be carried out in achieving a goal which is called a work standard.

## 2.2 Performance Measures in Islam

Performance measurement according to James B. Whittaker in (Uha, 2013) is a management tool used to improve the quality of decision making and accountability. In addition, it is also used to assess the achievement of goals and objectives. While Hanine Salim in (Firdaus, 2012) explains that performance measurement must be considered as part of the overall system of performance and can be seen as a quantization process of the efficiency and effectiveness of an action.

Performance in an Islamic perspective has a more comprehensive coverage than theory in general. Performance in Islam is not only a performance achievement for the benefit of the world, but also the interests of the hereafter. Performance not only must be done in a good way, but also in the right way (Diana, 2016). This is what distinguishes the modern performance theory that exists today.

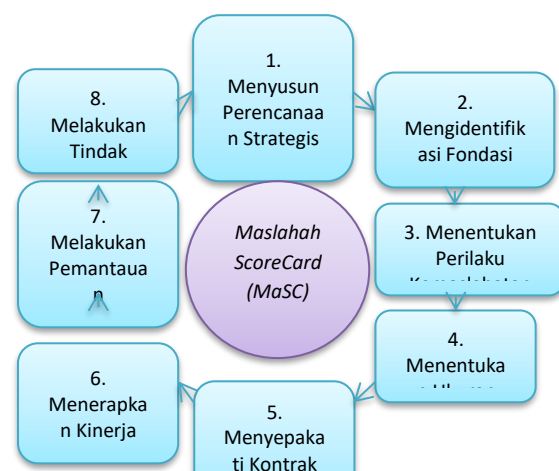
The fundamental difference between conventional business and sharia-based business is that there is a frame of sharia that regulates so that it is not limited to world happiness but also happiness hereafter (falah) (al-Maliki, 2012) & (Juliana et.al., 2019). The frame of sharia in question is maqashid al-syariah. Etymologically, maqashid al-syari'ah consists of two plural words, maqashid and syariah.

## 2.3 Maslahah ScoreCard

Maslahah ScoreCard is a maslahah based scorecard that is used to assess the performance of a sharia business

organization named Maslahah Performa (MaP). Maslahah Performance (MaP) is a performance management system for maqashid sharia-based organizations with the conceptual basis of maslahah. Maslahah Performance performance system consists of six aspects of performance measurement, each aspect is called orientation. The six orientations are worship orientation, internal process orientation, workforce orientation, learning orientation, customer orientation, and wealth orientation (Paradise, 2012).

The advantage of Maslahah ScoreCard is measuring organizational performance through two aspects, namely process and results. Process performance is measured using the eight steps of the PDCA cycle approach and uses a scorecard to measure results performance. Where in PDCA, each process is carried out with careful planning, measurable and clear implementation, after that new evaluation and analysis of accurate data is carried out, and improvements are in accordance with monitoring the implementation so that it can really solve the problems that occur in the organization (Ariani Puspita Dewi, 2013). This is what distinguishes from conventional performance measurements that only measure performance results. Maslahah Performa uses the Plan Do Check Action (PDCA) approach to formulate steps in an appropriate performance process. These steps include (Paradise, 2012):



Gambar 1

Siklus PDCA Sistem Pengukuran Kinerja

Sumber: Achmad Firdaus, 2012

### 3. RESEARCH METHODS

Process performance is measured using the PDCA cycle approach. Each cycle or step applied is worth 1 and if not applied is 0. The measurement of process performance is calculated by:

$$P(p) = \sum_{i=1}^{n=8} W_i \times S_i$$

$W_i$  = step weight to -i MaSC

$i$  = steps to -i MaSC

$S_i$  = Number of MaSC steps applied

The weight of each step of the MaSC ( $W_i$ ) is 0.055 which is obtained from 100 percent / 18 sub step process performance. Each PDCA cycle has different sub-steps. The purpose of the 18 sub-steps is to develop a strategic plan consisting of two steps.

The performance measurement results are calculated by:

$$P(r) = \sum_{i=1}^{n=8} W_i \times \frac{A_i}{T_i}$$

$W_i$  = step weight to -i MaSC

$i$  = steps to -i MaSC

$A_i$  = The number of targets achieved in the orientation of the welfare performance

$T_i$  = The number of targets set at the orientation of the welfare performance

After measuring each orientation, weighting is done using a formula. If each size fulfilled is worth 1 and if it is not fulfilled it is worth 0.

### 4. RESULTS AND DISCUSSION

#### 1. Process Performance

**Table 1 Benefit Process Performance**

No	Process Name	Rare amount	Weight (Wi)	Weight of achievement (Wi x Si)	
				Mnng	Cr b
1	Develop a strategic plan	2	0,055	0.09	0.088
2	Identify the	1	0,055	0.055	0.055

No	Process Name	Rare amount	Weight (Wi)	Weight of achievement (Wi x Si)	
				Mnng	Cr b
	foundation of benefit				
3	Establish the behavior of benefit	1	0,055	0.05	0.044
4	Determine performance measures	6	0,055	0.33	0.33
5	Agree on a performance contract	2	0,055	0	0
6	Applying the benefits of benefit	1	0,055	0.055	0.055
7	Monitoring	3	0,055	0.055	0.055
8	Follow up	2	0,055	0.044	0.036
Total				0.679	0.663

Sumber :Data Hasil Penelitian (2018)

Based on the table above, Minangkabau ethnic entrepreneurs have a weight to achieve process performance that is slightly better than Cirebon ethnic entrepreneurs. However, if it is concluded, both of them have given sufficient benefit, namely the Minangkabau ethnic group obtains 0.679 and Cirebon local ethnicity is 0.663 (Firdaus, 2012). However, the figures obtained by Minangkabau ethnic entrepreneurs and local ethnicities in Cirebon City are no better than the performance of the Makassar Putera Syariah Earth Insurance process which reached 0.700 (Matlaudin, 2016). From these figures, it can be seen that the Minangkabau and local ethnic Muslim

entrepreneurs in Cirebon City have not fully implemented the Masahah ScoreCard performance measurement system..

## 2. Results Performance

### a. Worship Orientation

**Table 2 Worship Orientation ScoreCard**

Sasaran Strategis	Ukuran	Formula	Target	Kinerja	
				Mng	Cr b
Mewujudkan pengelolaan organisasi yang visioner	Realisasi visi dasar (makna, misi, dan sasaran atau agenda) dari organisasi	Perentase Visi Misi Yang Tercapai	100 %	46 %	66 %
Mewujudkan organisasi yang patuh secara konsisten	Jumlah produk yang bebas <i>riba</i> , <i>mays hir</i> , <i>gharar</i> , <i>haram</i> dan <i>zalim</i>	Jumlah produk bebas <i>riba</i> , <i>mays hir</i> , <i>gharar</i> , <i>haram</i> , <i>zalim</i> / total produk	100 %	100 %	100 %

Sumber : Data Hasil Penelitian (2018)

Based on the table above, worship orientation has two targets, namely the realization of a basic vision and the number of usury-free products 100. Both targets are achieved by Minangkabau ethnic and local Muslim entrepreneurs in Cirebon City even though they are not optimal. Therefore, the performance of worship orientation results is  $0.167 \times 2/2 = 0.167$ .

### b. Internal Process Orientation

**Table 3 ScoreCard Orientasi Tenaga Kerja**

Sasaran Strategis	Ukuran	Formula	Target	Kinerja	
				Mng	Cr b
Mewujudkan keadilan	Transaksi yang adil dan <i>fair</i> dengan mengukur biaya <i>defect</i> produk dan jasa	Perentase biaya <i>defect</i> produk dan jasa	0%	4 %	4 %
Meningkatkan fungsi ekonomi	Mengukur kenaikan penjualan produk	Perentase kenaikan penjualan produk	2%	3 %	3 %

Sumber : Data Hasil Penelitian (2018)

Based on the table above, the internal orientation has two targets, namely the absence of defect costs of products and services and the increase in sales of products and services 2%. Both targets were achieved by Minangkabau and local ethnic Muslim entrepreneurs in Cirebon City even though the first target was not maximal. Therefore, the performance of the internal orientation results is  $0.167 \times 2/2 = 0.167$ .

c. Orientasi Tenaga Kerja

**Tabel 4 ScoreCard Orientasi Tenaga Kerja**

Sasaran Strategis	Ukuran	Formulasi	Target	Kinerja	
				Mng	Crb
Meningkatkan kepuasan tenaga kerja	Adanya kesempatan beribadah, suasana lingkungan kerja nyaman, pemberian gaji, tunjangan gaji, pengembangan diri karyawan dll.	Indeks kepuasan tenaga kerja	86 %	91,2 %	85 %
Mewujudkan tenaga kerja yang loyal	<i>Percentage of Employee Turnover</i>	Jumlah karyawan keluar / jumlah karyawan keseluruhan dalam satu tahun	0%	23 %	29 %

Sumber : Data Hasil Penelitian (2018)

Based on the table above, workforce orientation has two targets, namely the level of labor satisfaction reaching 86% and the absence of employees leaving. The two targets were achieved by the Minangkabau and local ethnic Muslim entrepreneurs in the city of Cirebon even though they were not maximal. Therefore, the performance

of workforce orientation results is  $0.167 \times 2/2 = 0.167$ .

d. Orientasi Pembelajaran

**Tabel 5 ScoreCard Orientasi Pembelajaran**

Sasaran Strategis	Ukuran	Formulasi	Target	Kinerja	
				Mng	Crb
Terbangunnya budaya kerja pembelajaran	<i>Man Hour Training</i>	Jumlah jam pelatihan / tenaga kerja / tahun	100 %	101,3 %	101,2 %
Terbangunnya sistem reward	Adanya reward bagi tenaga kerja berprestasi	Jumlah menerima reward / jumlah keseluruhan tenaga kerja	100 %	94 %	94 %

Sumber : Data Hasil Penelitian (2018)

Based on the table above, learning orientation has two targets, namely the workforce can carry out training in accordance with the portion of time given by employers and workers to get rewards. The two targets were achieved by the maximum number of Minangkabau ethnic and local Muslim entrepreneurs in the city of Cirebon. Therefore, the performance of learning orientation results is  $0.167 \times 2/2 = 0.167$ .

## e. Orientasi Pelanggan

**Tabel 6 ScoreCard Orientasi Pelanggan**

Sasaran Strategis	Ukuran	Formula	Target	Kinerja	
				Mng	Crb
Meningkatkan kepuasan pelanggan	Indeks kepuasan pelanggan	Rata-rata persepsi kepuasan pelanggan	87 %	88 %	89 %
Meningkatkan jumlah pelanggan	Adanya promosi untuk meningkatkan jumlah pelanggan	Jumlah promosi yang dilakukan / total jenis promosi secara keseluruhan.	4 / 10 0%	6 0 %	7 1 %

Sumber : Data Hasil Penelitian (2018)

Based on the table above, customer orientation has two targets, namely the level of customer satisfaction reaching 90% and carrying out all types of promotions. Both of these targets were achieved by the Minangkabau ethnic and local Muslim entrepreneurs in Cirebon City not yet maximally. Therefore, the performance of customer orientation results is  $0.167 \times 2/2 = 0.167$ .

## f. Orientasi Harta

**Tabel 7 ScoreCard Orientasi Harta**

Sasaran Strategis	Ukuran	Formula	Target	Kinerja	
				Mng	Crb
Mewujudkan kebersihan harta	Melaksanakan pembayaran zakat, infaq dan shodaqoh	Jenis ZIS yang dibayarkan / Jumlah jenis ZIS yang dibayarkan	100 %	71 %	67 %
Mewujudkan <i>double profit</i>	Peningkatan profit bersih dari periode sebelumnya	Perentase peningkatan profit dari periode sebelumnya	5%	6 %	7 %

Based on the table above, asset orientation has two targets, namely Muslim entrepreneurs pay ZIS 100% and have an increase in profit of 5%. The two targets were achieved by the Minangkabau ethnic and local Muslim entrepreneurs in the city of Cirebon, not yet the first strategic target.

**Tabel 7**

**Gambaran Kemaslahatan Pengusaha Muslim Etnis Minang Kabau**

Orientasi	Pondasi Kemaslahatan	Perilaku Kemaslahatan	Sasaran Strategis
ibadah	<ul style="list-style-type: none"> <li>Aqidah</li> <li>Syariah</li> <li>Akhlak</li> </ul>	<ul style="list-style-type: none"> <li>Jujur</li> <li>Disiplin</li> <li>Tekun</li> <li>Ramah</li> <li><i>Problem Solver</i></li> </ul>	Mewujudkan pengelolaan organisasi yang visioner



Orientasi	Pondasi Kemaslahatan	Perilaku Kemaslahatan	Sasaran Strategis
			<ul style="list-style-type: none"> <li>Mewujudkan organisasi yang patuh secara konsisten</li> </ul>
Proses Internal	<ul style="list-style-type: none"> <li>Input</li> <li>Inti</li> <li>Output</li> </ul>	<ul style="list-style-type: none"> <li>Keluaran</li> <li>Menghargai waktu</li> <li>Dinamis</li> <li>Keberanian (<i>nan basa</i>)</li> </ul>	<ul style="list-style-type: none"> <li>Mewujudkan keadilan</li> <li>Meningkatkan fungsi ekonomi</li> </ul>
Tenaga Kerja	<ul style="list-style-type: none"> <li>Kecakapan berbicara</li> <li>Keterampilan</li> <li>Pengalaman</li> </ul>	<ul style="list-style-type: none"> <li>Keterlibatan tenaga kerja</li> <li>Pengembangan dan Pemberdayaan</li> </ul>	<ul style="list-style-type: none"> <li>Meningkatkan kepuasan tenaga kerja</li> <li>Mewujudkan tenaga kerja yang loyal</li> </ul>
Pembelajaran	<ul style="list-style-type: none"> <li>Akal</li> <li>Hati</li> </ul>	<ul style="list-style-type: none"> <li>Pelatihan</li> <li>Pembudayaan</li> </ul>	<ul style="list-style-type: none"> <li>Terbangunnya budaya kerja pembelajaran</li> <li>Terbangunnya sistem <i>reward</i></li> </ul>
Pelanggan	<ul style="list-style-type: none"> <li>Pelanggan lama</li> <li>Calon Pelanggan</li> </ul>	<ul style="list-style-type: none"> <li>Melibatkan pelanggan</li> <li>Menjaga kenyamanan tempat</li> <li>Melakukan strategi harga</li> <li>Penempatan lokasi strategis</li> </ul>	<ul style="list-style-type: none"> <li>Meningkatkan kepuasan pelanggan</li> <li>Meningkatkan jumlah pelanggan</li> </ul>

Orientasi	Pondasi Kemaslahatan	Perilaku Kemaslahatan	Sasaran Strategis
		<ul style="list-style-type: none"> <li>Penguatan kerjasama</li> </ul>	
Harta	<ul style="list-style-type: none"> <li>Cara Mendapatkan</li> <li>Cara Membelanjakan</li> </ul>	<ul style="list-style-type: none"> <li>Jujur</li> <li>Transparan</li> <li>Nafkah</li> <li>Investasi</li> <li>ZIS</li> </ul>	<ul style="list-style-type: none"> <li>Mewujudkan kebersihan harta</li> <li>Mewujudkan <i>double profit</i></li> </ul>

Sumber : Data Hasil Penelitian (2018)

**Tabel 8**

**Gambaran Kemaslahatan Pengusaha Muslim Etnis Cirebon**

Orientasi	Pondasi Kemaslahatan	Perilaku Kemaslahatan	Sasaran Strategis
Ibadah	<ul style="list-style-type: none"> <li>Aqidah</li> <li>Syariah</li> <li>Akhlak</li> </ul>	<ul style="list-style-type: none"> <li>Jujur</li> <li>Disiplin</li> <li>Visioner</li> <li><i>Problem Solver</i></li> </ul>	<ul style="list-style-type: none"> <li>Mewujudkan pengelolaan organisasi yang visioner</li> <li>Mewujudkan organisasi yang patuh secara konsisten</li> </ul>
Proses Internal	<ul style="list-style-type: none"> <li>Input</li> <li>Inti</li> <li>Output</li> </ul>	<ul style="list-style-type: none"> <li>Kompeten</li> <li>Disiplin</li> <li>Kepatuhan</li> <li>Inovasi</li> </ul>	<ul style="list-style-type: none"> <li>Mewujudkan keadilan</li> <li>Meningkatkan fungsi ekonomi</li> </ul>
Tenaga Kerja	<ul style="list-style-type: none"> <li>Wawasan</li> <li>Keterampilan</li> <li>Ketelitian</li> <li>Kerapihan</li> </ul>	<ul style="list-style-type: none"> <li>Keterlibatan tenaga kerja</li> <li>Pengembangan dan Pemberdayaan</li> </ul>	<ul style="list-style-type: none"> <li>Meningkatkan kepuasan tenaga kerja</li> <li>Mewujudkan tenaga kerja</li> </ul>

Orientasi	Pondasi Masalah	Perilaku Masalah	Sasaran Strategis
			yang loyal
Pembelajaran	<ul style="list-style-type: none"> <li>Akal</li> <li>Hati</li> </ul>	<ul style="list-style-type: none"> <li>Pelatihan</li> <li>Pembudayaan</li> </ul>	<ul style="list-style-type: none"> <li>Terbang unnya budaya kerja pembelajar</li> <li>Terbang unnya sistem reward</li> </ul>
Pelanggan	<ul style="list-style-type: none"> <li>Pelanggan lama</li> <li>Calon Pelanggan</li> </ul>	<ul style="list-style-type: none"> <li>Melibatkan pelanggan</li> <li>Menjaga kenyamanan tempat</li> <li>Melakukan strategi harga</li> <li>Penempatan lokasi strategis</li> <li>Penguatan kerjasama</li> </ul>	<ul style="list-style-type: none"> <li>Meningkatkan kepuasan pelanggan</li> <li>Meningkatkan jumlah pelanggan</li> </ul>
Harta	<ul style="list-style-type: none"> <li>Cara Mendapatkan</li> <li>Cara Membelanjakan</li> </ul>	<ul style="list-style-type: none"> <li>Jujur</li> <li>Transparan</li> <li>Nafkah</li> <li>Investasi</li> <li>ZIS</li> </ul>	<ul style="list-style-type: none"> <li>Mewujudkan kebersihan harta</li> <li>Mewujudkan <i>double profit</i></li> </ul>

Sumber : Data Hasil Penelitian (2018)

## 5. Conclusion

1. As a Muslim entrepreneur, performance cannot only be measured by financial factors but also on various aspects that are in line with Islamic law. The concept of performance measurement is based on Maqashid Syariah which considers masalah daruriyat and masalah hajiyat. Masalah Performance (MaP) is a

performance management system based on maqashid sharia-based organizations with the concept of masalah measured through a masalah-based scorecard (Maslahah ScoreCard).

2. The elements of benefit that exist in the Minangkabau ethnic and local ethnic Muslim businessmen in Cirebon City consist of elements of worship, internal processes, labor, learning, property, customers, and the environment, hereinafter referred to as orientation.
3. In measuring the performance of the two ethnic groups, they have sufficient benefits. However, the Minangkabau ethnicity has a performance figure that is slightly larger than the local ethnicity of Cirebon City. This is in line with active trading behavior and upholds the value of monotheism in trading. Whereas in the performance measurement results consist of 6 orientations. In the measurement of the two ethnic groups in general have implemented all existing measures that show that Muslim entrepreneurs have provided full benefit to stakeholders. However, the Minangkabau and local ethnic entrepreneurs in the city of Cirebon have not been able to achieve maximum results in achieving their targets of every size, even the Minangkabau ethnic groups tend to lose in performance results because they still use old strategies in carrying out their business.

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