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## The Influence of Spirituality on The Education of Muslim Micro Small And Medium Entrepreneurs In Jombang, Indonesia

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### Abstract

*This research aims to analyze the influence of spirituality on entrepreneurial education for micro, small and medium enterprises. The research method used is quantitative. Data collection was carried out by distributing questionnaires in the form of closed questions in the form of a Likert's Scale to 70 respondents who were employees and customers of UMKM Kalimalang Pulo Lor Jombang. Data were analyzed using the Statistical Package for the Social Sciences (SPSS) version 25. Consisting of validity tests, reliability tests and simple linear regression analysis. The results of the research concluded that there is an influence of spirituality on entrepreneurial education for micro, small and medium enterprises in UMKM Jombang, Indonesia. These results can be proven by a simple linear regression test on the T test table with a value of 8.666 - 1.994 with a significant value of 0.000 - 0.05. So there is a positive influence of Spirituality on the development of Muslim micro, small and medium enterprises in UMKM Kalimalang Pulo Lor Jombang ( $H_0$ ) is accepted, and ( $H_a$ ) is rejected.*

**Keywords:** *Spirituality, entrepreneurial education, Muslim Micro Small And Medium (UMKM), Jombang*

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### Introduction

Empowering the potential of micro, small and medium Enterprises (UMKM) which are independent and not only have entrepreneurship education but also have a spiritual attitude is not easy (Boulven et al., 2018). Entrepreneurial education as a medium for training business skills and creativity, this needs to be supplemented with an attitude of spirituality (Ahsan et al., 2016). An attitude of spirituality will strengthen the intention to be serious in business (Clark et al., 2020). Spirituality is a basic characteristic inherent in humans. Even if humans are not yet aware, all the work that is done will seek the essence of goodness (Karim et al., 2022). Spirituality as a form of spiritual power that is able to give meaning to one's life. Furthermore, (Anggadwita et al., 2021) Susminingsih explained that work is a form of human existence, by actually working a person is forming his personality, and not just to earn money. On the other hand, someone works only to earn money and help make ends meet. Without money a person is unable to meet primary needs such as; eat, drink, live. Even so, the way to do it also varies.

Statistically, Jombang is a santri city that stands with the pillars of Pesantren. With a total of 216 pesantren, while the number of UMKM registered with the cooperative, small and medium enterprise service in Jombang is 5,000 UMKM. What's more, Jombang has

become a religious tourism area because there are the graves of Gusdur, mbah Wahab Hasbullah, mbah Bisri, Sayyid Sulaiman. This tour always attracts visitors, which indirectly act as a catalyst for UMKM to expand their wings.

The world economic crisis that occurred in 2008 greatly affected the world's economic conditions. Even though the State of Indonesia was also affected, it did not make it worse. This is because of the role of Micro, Small and Medium Enterprises (UMKM) (Suwatno et al., 2016). UMKM can be called small micro small and medium enterprises, which is not a big business, but the role of UMKM in driving the country's economic sector cannot be doubted. Furthermore, UMKM also have several advantages over large businesses, namely innovation that easily occurs in product development, the ability to absorb a large number of workers, flexibility and adaptation to rapid market changes compared to large businesses (Tambunan, 2021). The existence of UMKM cannot be eliminated or avoided from the current nation's society. Because its existence is very useful in terms of distribution of community income. On the other hand, UMKM are able to absorb labor on a large scale considering the large population of Indonesia so that this can reduce the unemployment rate (Nursini, 2020). From this it can be seen that the existence of UMKM which are labor intensive, using simple and easy-to-understand technology is able to become a place for people to work.

The Micro, Small and Medium Enterprises (UMKM) entrepreneur education program as an instrument for training UMKM entrepreneurs, so that they can attract buyers, will ultimately become a safety valve from monetary crisis situations (Matlay, 2008). The development of UMKM is very strategic in driving the national economy (Winarno & Wijijayanti, 2018). Considering that UMKM cover all types of work from various levels of society, to increase their income (Bautista et al., n.d.).

This research tries to analyze the influence of spirituality on entrepreneurial education for small and medium enterprises (UMKM) in Jombang. In the Islamic economy, UMKM are a form of business to meet the needs of life and worship, towards social welfare. Humans often forget that behind their work and success there are forces outside of humans that play an important role. Humans do not only need to fulfill physical needs alone but also to fulfill psychological and spiritual needs that are able to have a positive influence on the behavior and work attitudes of employees. From this background, the authors are interested in researching, "is there an influence of spirituality on entrepreneurial education for micro, small and medium enterprises?"

## **Literature Review**

### **Spirituality**

Etymologically the word "spirit" comes from the Latin word "spiritus", which among other things means "spirit, soul, self-awareness, incorporeal form, breath of life, soul of life" (Hidayatulloh et al., 2019). In subsequent developments the word spirit is defined more broadly. The philosophers, connote "spirit" with (1) the power that animates and

energizes the cosmos, (2) consciousness related to abilities, desires, and intelligence, (3) immaterial beings, (4) the ideal form of the mind (intellect, rationality, morality, chastity or divinity).

Meanwhile, Sayyed Hosseain Nasr is quoted in his book Dr. Ruslan, MA., one of the well-known Islamic spiritualists, defines spiritual as something that refers to what is related to the world of the spirit, close to the Divine, contains "*kebatinan*" and interiority which is equated with the essentials (Idris et al., 2012). Spirituality according to Ibn Arabi is the mobilization of all spiritual potential in human beings who must submit to the power of syar'i in seeing all kinds of forms of reality both in the empirical world and in the spiritual world (Aini, 2021).

In an Islamic perspective, the term spiritual is closer to human activities as beings who have responsibility to the khaliq and to fellow creatures and their relationship with nature (Fahmi & Abdurrachim, 2020). Spirituality is an innate human need to be in touch with something greater than that human being. Spirituality includes the individual's inner life, idealism, attitudes, thoughts, feelings and expectations of the Absolute (Karim et al., 2022). Spirituality also includes how individuals express their relationship with this transcendent figure in everyday life. As the word of Allah swt Surah An-Nahl Verse 78:

وَاللَّهُ أَخْرَجَكُمْ مِنْ بُطُونِ أُمَّهَاتِكُمْ لَا تَعْلَمُونَ شَيْئًا وَجَعَلَ لَكُمُ السَّمْعَ وَالْأَبْصَرَ وَالْأَفْئِدَةَ لَعَلَّكُمْ تَشْكُرُونَ

*"And Allah brought you out of the wombs of your mothers knowing nothing, and He gave you hearing, sight and hearts, so that you would be grateful" (QS An-Nahl 16: 78).*

His words above point to the basic tools used to gain knowledge. The main tools for material objects are the eyes and ears, while for immaterial objects are the mind and heart. In the view of the Qur'an there is a form that is not visible no matter how sharp the eye or mind. Many things cannot be reached by the senses even by human reason. All that can catch it is the heart, through revelation, inspiration or intuition. It is also from here that the Qur'an, apart from guiding and directing hearing or sight, also commands sharpening the mind, namely the power of thought and nurturing the power of the heart (Anwar et al., 2022). Spiritual values in entrepreneurial activities are reflected in the attitude and behavior of an entrepreneur. Entrepreneurial behavior is influenced by internal and external factors. These factors are property rights, competence or ability, and incentives, while external factors include the environment (Muhammad, 2021).

In the Oxford Advanced Learner's Dictionary, for example, the term spirit has, among other things, a range of meanings: soul, spirit, soul, spirit, moral and ultimate purpose or meaning. Nasr argues that, "the dimension of spirituality is always directly related to the reality of God, God Almighty (tawhid)" (Agama et al., 2022). Spirituality is not something foreign to humans, because it is the core of humanity itself. Humans consist of material and spiritual elements or physical and spiritual elements (Futaqi & Mashuri, 2022). Particularly in the business world, spirituality is increasingly being looked at for its value and its application to business management in the midst of shocks caused by various things, such as the ambition to achieve high profits and the exclusion of spiritual values that have a negative impact on business conditions.

According to Fathurrohman et al., (2016) spirituality includes the following aspects: (1) Dealing with the unknown or uncertainty in life; (2) Finding meaning and purpose in

life and (3) Recognizes the ability to use resources and strengths within oneself.

According to Veithzal et al., (2012) in the book *Islamic Business and Economic Ethics* explains the values of Islamic Spiritual Entrepreneurship that must be emulated by all humans (business people or traders) from Rasulullah saw, there are four characteristics, namely: (a) Siddiq, means honest and true. This principle must underlie all human economic behavior, both production, distribution and consumption. In his time, the Prophet became a pioneer of trade based on the principles of fair business transaction honesty, so he was given the title al-amin. (b) Amanah means trustworthy, professional, credibility and responsible. The nature of trust is the main character of a sharia economic actor and all mankind. The nature of trust occupies the most important position in the economy and business. Without trust, travel and economic and business life will surely experience failure and destruction. (c) Tabligh, is communicative and transparent, a trader must have reliable communication skills in trading. Fathonah means intelligence and intellect. Fathanah requires that trade and business activities be based on knowledge, skills, honesty, truthfulness, credibility and responsibility in trading and doing business.

In general, there are six benefits for companies according to (AyMaryani & Rusmahafi, 2017) that rely on the spiritual aspect of their business or the shari'ah principle. First, the company will be far away from various frauds that might occur as a result of 'justifying any means' because this is where the bankruptcy of a business begins. Second, increased productivity and company performance. Third, the establishment of a harmonious working atmosphere. Fourth, increasing the company's positive image. Fifth, the company grows and develops in a sustainable manner (sustainable company). Sixth, reduce employee turnover.

### **UMKM Entrepreneur Education**

Entrepreneurial education is intended to provide entrepreneurial competencies which include: skills, concepts and a person's mental awareness (Belitski & Heron, 2017). There are five dimensions of entrepreneurial education, which include: know what, know why, know who, know how and know when. Tambunan, (2011), said that indicators of business development can be seen from the amount of revenue, profit, sales value, customers, goods sold and business expansion over a certain period of time. If the business income increases followed by an increase in profits and the number of customers, it can be said that the business is experiencing development. Apart from that, the increase in labor shows that customer demand for the goods being sold is high, so additional labor is needed to fulfill customer desires (Indra, 2019).

In Indonesia, the definition of UMKM is regulated in the Law of the Republic of Indonesia No. 20 of 2008 concerning UMKM as in maksum's article (Maksum et al., 2020) explain the definition of UMKM according to the law in chapter 1 article 1 is as follows: (1) Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises as stipulated in this Law. Second, Small Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled, or become part either directly or indirectly of Medium or Large Businesses that meet the criteria for Small Business. Small as referred to in this Law. Third, Medium Business is a productive economic business that stands alone,

which is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part of either directly or indirectly with Small Businesses or Large Businesses with total net worth or annual sales proceeds as regulated in this Law. Fourth, Large Businesses are productive economic enterprises carried out by business entities with a net worth or annual sales results greater than medium-sized businesses, which include state-owned or private national businesses, joint ventures, or foreign businesses conducting business activities in Indonesia.

And in the Government Regulation of the Republic of Indonesia no. 7 of 2021 concerning "Convenience, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises" in chapter 3 part one paragraph 1 of article 35 states that Micro, Small and Medium Enterprises are grouped based on business capital criteria or annual sales results, consisting of : (a) Micro Enterprises have business capital up to a maximum of IDR 1,000,000,000.00 (one billion rupiah) excluding land and buildings for business premises. (b) Small Businesses have business capital of more than IDR 1,000,000,000.00 (one billion rupiah) up to a maximum of IDR 5,000,000,000.00 (five billion rupiah) excluding land and buildings for business premises; And (c) Medium Enterprises have business capital of more than IDR 5,000,000,000.00 (five billion rupiahs) up to a maximum of IDR 10,000,000,000.00 (ten billion rupiahs) excluding land and buildings for business premises.

According to Tambunan, (2019), UMKM (Micro, Small and Medium Enterprises) are businesses that help the Indonesian economy. Because through UMKM it will create new jobs and increase the country's foreign exchange through business entity taxes. Meanwhile, according to Ina Primiana, UMKM are the mainstay of regional development to accelerate economic recovery in order to accommodate priority programs and the development of various sectors and potentials. Micro, Small and Medium Enterprises (UMKM) are independent productive business units carried out by individuals or business entities in all economic sectors.

Small and Medium Enterprises (UMKM) are productive business units that stand alone, which are carried out by individuals or business entities in all economic sectors (Cherkos et al., 2018). In principle, the distinction between micro, small, medium and large businesses is generally based on the initial asset value (excluding land and buildings), the average annual turnover or the number of permanent employees. Therefore, it is indeed difficult to compare the importance or role of UMKM between countries (Tambunan, 2019).

In addition to the definition of UMKM based on Law no. 20 of 2008, classifies UMKM according to four criteria, including the following: first, livelihood activities, are small and medium businesses that are used as job opportunities to make a living, which are more commonly known as the informal sector, for example, street vendors (PKL). Second, Microenterprise, is a small and medium enterprise that has the nature of a craftsman but does not yet have entrepreneurial traits. Third, small dynamic enterprise, is a Small and Medium Enterprises that have the nature of craftsmen but do not yet have an entrepreneurial spirit. Fourth, fast moving enterprise, is a small and medium business that already has an entrepreneurial spirit and will transform into a big business.

## **Research Method**

This research seeks to analyze the influence of spirituality on entrepreneurial education for micro, small and medium enterprises. This research was conducted at UMKM Jombang. This research uses a quantitative approach with SPSS 25. The quantitative research procedure begins with creating research instruments and indicators, which are used to compile questionnaires as primary data. Researchers distributed questionnaires to customers and employees of UMKM. The questionnaire was prepared based on a Likert scale, using 4 answer choices, namely strongly agree (SS), agree (S), disagree (TS), and strongly disagree (STS). Using a sample of 70 respondents consisting of customers and employees of UMKM.

**Table 1.**

**List of Research Indicators Spirituality (Independent/Independent Variable (X1))**

Indicator	Information
Siddiq (Honest & true)	apply the values of honesty and truth in its business activities.
	apply the principle of fair business transaction honesty.
	uphold honesty and truth.
Trust (trustworthy, professional, credibility and responsible)	carry out their duties in a professional manner.
	Attitude, ability and expertise of employees is very good.
	responsible if there is service that is not appropriate.
Tabligh (communicative & transparent)	Employees provide a friendly welcome to customers.
	Employees politely ask customers for orders.
Fathonah (Intelligence & intellect)	Each employee has the skills/abilities according to his part.
	will replace the order if it makes a mistake to the customer.
	Employees can serve orders according to customer wishes.

**Table 2**

**List of Research Indicators UMKM (Y1)**

Indicator	Question
Total Income	Each order affects the amount of income
	Daily income is very useful for business turnover.
	Income is always stable because it has good financial management.
Profit	The price of raw materials has an impact on profit (profit)
	Rising prices of needs have an impact on profits (profits).
	Work hours applied
Sales value	Price & taste have an impact on the ups and downs of sales.
	Sold menu

	The average sales gain can cover shopping expenses
Customer	Good & friendly service to customers
	Having regular customers will generate a fixed income per day.
	Customer satisfaction.
Goods sold	Varied menu
	Sales volume will increase (busy) when there are commemorations of certain holidays.
	Price & taste make sales always stable.
Business expansion	Opening branches to expand target customers.
	have good business management.
	the idea of establishing a branch.

## Results and Discussion

This research will examine the influence of spirituality on the development of Muslim SMEs in UMKM Jombang, with the help of SPSS 25.0 software. Before testing the regression analysis of the X and Y variables, the level of validity and reliability of each indicator will be tested first.

### Validity test

Validity test is a test that functions to see whether a measuring instrument is valid (valid) or invalid. This test uses a two-tailed test with a significance level of 0.05 for the two-way test. The following are the criteria for the validity test when  $r \text{ count} > r \text{ table}$ , the question items are declared valid. But if it's the other way around,  $r \text{ count} < r \text{ table}$  then the question item is declared invalid. To test the validity of this, researchers used a sample of 68, with the number of N, it is known that  $r \text{ table} = 0.235$

The following are the results of the validity test

**Table 3**  
**Spirituality Variable Validity Test Results (X)**

No	Question Items	r Count	r Table	Information
1	X1	0.697	0.235	Valid
2	X2	0.739	0.235	Valid
3	X3	0.680	0.235	Valid
4	X4	0.731	0.235	Valid
5	X5	0.649	0.235	Valid
6	X6	0.540	0.235	Valid
7	X7	0.723	0.235	Valid
8	X8	0.592	0.235	Valid
9	X9	0.648	0.235	Valid
10	X10	0.666	0.235	Valid
11	X11	0.693	0.235	Valid

Based on the results of the validity test in the table above, it is known that of the 11 items of the questionnaire the spirituality variable (X) is valid. This is because the total

number of r count > r table. So that the questionnaire can be used for research activities and can proceed to the next stage.

**Table 4**  
**Validity Test Results for UMKM Development Variables (Y)**

No	Question Items	r Count	r Table	Information
1	Y1	0.480	0.235	Valid
2	Y2	0.618	0.235	Valid
3	Y3	0.651	0.235	Valid
4	Y4	0.657	0.235	Valid
5	Y5	0.587	0.235	Valid
6	Y6	0.600	0.235	Valid
7	Y7	0.336	0.235	Valid
8	Y8	0.569	0.235	Valid
9	Y9	0.589	0.235	Valid
10	Y10	0.520	0.235	Valid
11	Y11	0.706	0.235	Valid
12	Y12	0.520	0.235	Valid
13	Y13	0.519	0.235	Valid
14	Y14	0.673	0.235	Valid
15	Y15	0.703	0.235	Valid
16	Y16	0.622	0.235	Valid
17	Y17	0.675	0.235	Valid
18	Y18	0.665	0.235	Valid

Based on the results of the validity test analysis above, it is known that of the 18 questionnaire items the MSME development variable (Y) is valid. This is because the total number of r count > r table. So that the questionnaire can be used for research activities and can proceed to the next stage.

**Reliability Test**

The reliability test can be used to determine the consistency of the measuring instrument, whether the measuring instrument remains consistent if the measurement is repeated. Questionnaire reliability test in this study used the Cronbach alpha coefficient test. The questionnaire is declared reliable if the value of the Cronbach Alpha Coefficient  $\geq 0.70$  (Budiman & Riyanto, 2013). The following are the results of reliability testing:

**Table 5**  
**Spirituality Variable Reliability Test Results (X)**

Reliability Statistics	
Cronbach's Alpha	N of Items
,913	11

Based on the output table above, it is known that the Cronbach's alpha value of the spirituality variable is 0.913. Which means the value is greater than 0.70. So the



questionnaire is said to be reliable.

**Table 6**  
**UMKM Development Variable Reliability Test Results (Y)**

Reliability Statistics	
Cronbach's Alpha	N of Items
,916	18

Based on the output table above, it is known that the cronbach's alpha value of the UMKM development variable is 0.916. Which means the value is greater than 0.70. So the questionnaire is said to be reliable. Then do regression testing, by determining the hypothesis. The research hypothesis is as follows:

$H_0$  = There is no influence of Spirituality on entrepreneurial education for Muslim Micro, Small and Medium Enterprises in UMKM Kalimalang Pulo Lor Jombang.

$H_a$  = There is no influence of Spirituality on entrepreneurial education for Muslim Micro, Small and Medium Enterprises in UMKM Kalimalang Pulo Lor Jombang.

The basis for the decision is if significance value < 0.05 means that there is influence between variables. But if significance value > 0.05 means that there is no influence between variables. The following are the results of the test:

**Table 7**  
**Results of Simple Linear Regression Analysis with SPSS 25 (ANOVA)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1543,872	1	1543,872	75.101	,000b
	residual	1397,900	68	20,557		
	Total	2941,771	69			
a. Dependent Variable: UMKM Development						
b. Predictors: (Constant), Spirituality						

Based on the table above it is known that the value of Sig. is 0.000 and the value is less than 0.05. So it was concluded that there was an influence between the spirituality variable (X) on the UMKM development variable (Y). It means  $H_1$  accepted and  $H_0$  rejected. It is also known that the calculated F is 75.101 with a df value of 1 of 1 and a df value of 2 of 68, so it is known that the F table is 3.98. F count is greater than F table. So that there is influence between the spirituality variable (X) simultaneously on the UMKM development variable (Y).

**Table 8**  
**Results of Simple Linear Regression Analysis (Model Summary)**

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	,724a	,525	,518	4,534
a. Predictors: (Constant), Spirituality				

Based on the table above, a correlation value or relationship (R) of 0.724 is

obtained. Also known mark the coefficient of determination or R Square is 0.525 which means that the influence of the independent variable, namely spirituality, on the dependent variable, namely UMKM development, is 52.5%. The results of this calculation support Mardikaningsih et al., (2022) on her article, namely: "Spirituality contributes to shaping behavior and building social capital. Someone will be more careful." With this more careful attitude, a person becomes careful in actions that might be risky. Furthermore, they will be more creative in developing their business (Winarno & Wijijayanti, 2018). Another opinion states that one of the reasons for the low success of UMKM is the weak personality of entrepreneurs. Personality is a manifestation of the psychological aspect. Meanwhile, the foundation of the psychological aspect is spirituality (Anwar et al., 2022).

**Table 9**  
**Results of Simple Linear Regression Analysis with SPSS 25 (Coefficient)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	16,994	5,067		3,353	,001
	Spirituality	1.153	,133	,724	8,666	,000

a. Dependent Variable: umkm Development

Based on the table inon, it is known that the regression equation is as follows:

$$Y = a + bX$$

$$Y = 16.994 + 1.153X$$

From these results, it can be interpreted that the constant value is 16.994, which means that the constant value of the spirituality variable is 16.994, while the regression coefficient X is 1.153 which means that for every 1% addition to spirituality, the UMKM development value will increase by 1.153. The regression coefficient is positive, so it can be said that the influence of the spirituality variable on the UMKM development variable has a positive direction. Ajuna, (2021) stated that there was an influence between religious understanding on improving the work ethic." In line with this opinion, it is stated that the main factor that drives someone to become an entrepreneur is psychological characteristics. This character will encourage someone to build a business until it finally succeeds (Rokhman, 2022).

In a simple linear regression test, this study found the following results. First, based on the significance value of the coefficient table, a significance value of 0.000 is obtained <0.05, it can be concluded that H<sub>0</sub> rejected and H<sub>a</sub> accepted, which means that there is an influence between the spirituality variable (X) on the UMKM development variable (Y) at UMKM Kalimalang Pulo Lor Jombang. **Second**, based on the t value, it is known that the t value is 8.666>t table of 1.994, that the variable spirituality (X) has an effect on the UMKM development variable (Y) in UMKM in Jombang, Indonesia.

## Conclusion

Researchers can conclude that there is a positive influence of spirituality on the

development of Muslim micro, small and medium enterprises in UMKM Jombang. Which results can be proven by a simple linear regression test on the T test table with a value of 8.666 1.994 with a significant value of 0.000 0.05, ( $H_0$ ) is accepted, and ( $H_a$ ) rejected

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