

Empowering Spirit: Exploring Women's Entrepreneurship Through an Islamic Perspective to Enhanced Well-Being

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Abstract

In the Islamic worldview, morality is an essential spiritual component of all human actions. Recent research has concluded that the personality traits of Islamic entrepreneurs contribute to their success and resilience in the area of entrepreneurship. These studies focus on examining how morality from the Islamic perspective among informal women entrepreneurs contributes to enhancing self- and family-life quality via well-being. While the aspect of entrepreneurship has been extensively covered, the literature on the characteristics of Islamic entrepreneurs and well-being has yet to explore the central significance of moral factors. PLS-SEM was used to evaluate a total of 402 informal women entrepreneurs who completed questionnaires. The participants were obtained through stratified purposive sampling. The researcher used a hypothetical test focused on the moral aspect as a key variable. Using a model adapted from the Theory of Planned Behaviour (TPB), the results revealed a positive relationship between Islamic entrepreneurial conduct and the well-being of women entrepreneurs. The conclusions of this research may be utilised as a guide for policymakers to implement spiritual aspects and moral values for the development of human capital. The indirect application of spiritual components, knowledgeable entrepreneurs, and entrepreneurial ethics is a process of lifelong learning that has a positive impact on life's quality and satisfies the requirements of Shari'a.

Keywords: Morality, Behaviour, Quality of Life, Informal Women Entrepreneurs

Introduction

Islam places great stress on all the development qualities that define the civilisation of a country. These spiritual qualities have a significant influence on everyday living. The need for spiritual multidisciplinary studies in the social sciences field has led to the study of

entrepreneurship that has the ability to develop individual integrity, which serves as the engine of the contemporary economy. This is where the primary driving factor, morality, exerts its influence. Morality is seen as the driving force behind the whole of worship, whether in the form of prayer, fasting, *zakat*, and other pillars of Islam or in *muamalah* between humans. According to the Quran, the best example of an excellent person imbued with moral stature is the messenger of the Prophet (PBUH). He displayed noble characteristics towards others, his environment, and his adversaries. Allah SWT declares in the verse in surah al-Ahzab (33:21):

“Indeed, it is for you the Messenger to be an example of a good follow-up, for those who hope for Allah and the Hereafter, and he mentions Allah many more”.

The current literature in the fields of social sciences and psychology demonstrates that morality plays a crucial role in generating a civilisation. However, the area of entrepreneurship is increasingly afflicted with unhealthy conditions. Unethical practices occur among entrepreneurs. According to the Main Statistics Report KPDNHEP 2019 to 2021, 22,903 such cases were brought under the Trade Act. This indicates that the annual number of cases in the formal business sector is growing. In addition, the informal sector faces the same issue. More reports revealed food sales fraud during the festive season. For example, hawkers were selling unhealthy food and delicacies, as well as poor-quality food, which has become a seasonal phenomenon. Moreover, higher prices were charged for incompatible food (Utusan Nasional, 2017). Furthermore, cases involving carelessness have resulted in injury to children and wrongdoings by their unregistered guardians or nannies (Daily Metro, 2019). This is a significant moral matter that must be considered from a variety of perspectives since it involves just some of the entrepreneurs who are greedy, profit-driven, and lacking in human compassion. If this issue is not addressed properly, this type of conduct will have a detrimental impact on the entrepreneurial environment and the generation of high-quality human capital in the nation. In addition, some of the cases involve more ethical problems on the transaction matters (KPDNHEP, 2022).

Entrepreneurship is a field of study that involves human capital evolution. It encompasses various sociological aspects, such as individual personality, the psychological aspects of human quality, economics, and the environment (Banu & Baral, 2022; Guzmán & Santos, 2001; Rybnicek et al., 2019; Yang & Chau, 2016). The UN General Assembly (2012) introduced a Recognition of Happiness resolution aimed at enhancing human capital. This sought to make human capital inclusive, balanced, and consistent with a nation's economic success. To achieve the appropriate degree of civilizational development, the well-being of human capital must be consistent with its aims. In reality, a nation's prosperity is prioritized so that it serves all economic and social demands (Banu & Baral, 2022; Sajari et al., 2023; Wahid et al., 2004). The recent literature on quality-of-life research has revealed that an objective methodology must be used, while the facts and statistics must be more precise. Nonetheless, according to Banu and Baral (2022), reinterpreting the value of quality of life is related to self-perceptions of the environment. Therefore, more subjective elements are involved due to the addition of aspects such as the local population's experience, emotions, attitudes, and values.

Hence, to support the survival of their families, housewives have become more involved in the informal economics sector. Their participation is more focused on small-scale

entrepreneurship. Whether they act as entrepreneurs or employees, they can be categorized as engaging in the informal economic sector and generating income for their families. According to the Department of Statistics Malaysia (2019), the percentage of women involved in the informal non-agricultural sector increased by 1.2%, rising from 38.7% in 2017 to 43.7% in 2019. Total employment in the informal sector in Malaysia was recorded as 1.26 million people, accounting for 8.3% of Malaysia's employees. Selangor recorded the highest percentage of employees in the informal economic sector, with 208.9 thousand people (16.6%) in 2019. Two explanatory factors for this were, first, the centralisation and the migration of the population from rural to urban areas and, second, the improving standard of living in the city. According to Awang et al (2021); Rugina (2019) when starting a business, women are driven by various reasons. Among the major reasons for women's involvement in entrepreneurial activities are self-satisfaction, self and family status, financial success, autonomy, and self-development. These factors are influenced by the early experience of women's socialisation (Marsick & Watkins, 2001). Adding up, debates in entrepreneurship have led to agreement that age, work status, education, and household income are significant determining factors for women to start their businesses (Ayob et al., 2023; Rugina, 2019; Yukongdi & Lopa, 2017).

Entrepreneurship According to the Islamic Perspective

Islam educates its *ummah* on the importance of morality through the great personality of the Prophet (PBUH) throughout the Quran. The Prophet (PBUH) is an example of a personality who is well-liked by all races, whether they are Muslim or non-Muslim. His sincere, patient, trusting, and honest manners with others, as well as his prudence in speech, punctuality, and good behaviour, are highlighted as the direct upbringing by Allah SWT to the human race. The saying of Allah SWT is revealed through the Quran to the Prophet (PBUH), and His morals can be seen among his surah Al-A'raaf (7:199). This invites people to do good, forgive others, and not interfere in the affairs of those who behave badly or those who are reprehensible. Surah An-Nahl (16:90) invites people to always be fair, do good, and help others, regardless of their religion. It also prohibits indecency, disobedience, and demolition towards others. Surah Al-Luqman (31:17) educates people to be patient and happy in the situations that befall human beings as this will lead to profit in this world and in the hereafter. Next, the upbringing concerning the suppression of anger and forgiveness of others is shown through surah Al-Imran (3:134), while the commandments to not be bad, not harm other people, or curse are shown through surah al-Hujarat (49:12). Far more education about morals was sent by Allah SWT to the human race through the surahs in the Quran, as well as real examples from the Prophet PBUH that are to be followed, such as His statement in surah al-Qalam verse 64:

“And indeed, you have a very noble character”.

In explaining the concept of Islam in relation to entrepreneurship, various authors (Abd Rahman et al., 2022; Nor et al., 2021; Mansor & Sahid, 2020; Tunggak & Ahmed, 2015) have stated that a successful Muslim entrepreneur is one who practises the teachings of Islam in the context of entrepreneurship and forms a society through his actions. An entrepreneur who practises norms such as honesty, accountability, and integrity will have entrepreneurial qualities that are accepted and favoured by society in general. This is what is meant by quality morals that conform to Islamic Shari'a. The norms accepted by the public are honesty,

accountability, and integrity in the individual. This is in line with the teachings of Islam, which commands its *ummah* to be moral throughout their lives. This is because, it is morals that perfect one's position of faith, as stated by the Prophet (PBUH) through At-Tirmizi 1162: *"The believer whose perfect faith is the best of his morals"*.

In the current literature on Muslim entrepreneurs, entrepreneurial skills are required for them to succeed. Research by Mansor and Sahid (2020); Razuan et al (2019); Sabri and Azlina (2020) revealed that internal elements such as attitude, trust, self-confidence, striving to succeed, and family support are the most important aspects for entrepreneurs to remain in business. Moreover, external elements such as institutional support and business management experience also influence the success of an entrepreneur. Thus, the notion of Islamic entrepreneurship contains three fundamental concepts. The first is to earn a halal livelihood by working hard and practising Islamic values in order to grow oneself, one's family, and society. Any money and luxury acquired must be shared with the disadvantaged through the mechanisms of *zakat*, *waqf*, and alms, as well as by providing job opportunities for others. The third notion is that businesses must develop energy and effort creatively, guarantee there is no wastage or monetisation, and optimise production capital (Mansor & Sahid, 2020). Therefore, it is essential to evaluate the moral component of entrepreneurial action (pure values) from an Islamic standpoint. Mentioned in the Quran are surahs that relate to humanity or human morals (91:7). They relate to a passage that depicts the condition of a human spirit who is able to embrace everything good with piety. The Quran is given to instruct individuals in control and constancy so that their souls are always free of impure ideas and attitudes. The condition of the soul is communicated via the moral deeds of man. This moral knowledge examines how individuals can behave in line with the principles of Islamic Shari'a in a way that is also compatible with the present circumstances. Actions that might contribute to the perfection of Islam can also lead to misfortune for those who do evil actions. A tranquil spirit will result in success (*al-falah*). In accordance with Allah's declaration in His statement in surah Ash-shams verse 91:

"Indeed, it is he who purifies the soul, and indeed the loser who taints it".

Entrepreneurship in Islam is based on the strength of faith, the building of morals, and the spirit of brotherhood. It is an indicator of the success of Islam and the civilisation of the nation-state (Abd Muin et al., 2015; Husain et al., 2018; Sajari et al., 2023). In this regard, entrepreneurship refers to the piety of individuals in management who prioritise confidence in sustenance, honesty and trust in good practice, knowledge sharing, as well as skills and accountability. Thus, the entrepreneurial qualities that have been nurtured can be shown to be successful, which helps to improve the quality of life. This is because for Muslims, who believe in the Last Day, Qada', and Qadar, the concept of blessing (which involves reward and sin) is a guideline for living one's daily life. As explained through the statement of Allah SWT in surah al-Talaq verses 2-3:

"And whoever fears Allah, Allah will make for him a way out of His heart".

It is clear from the above verse that Allah SWT promises that those who believe in His power will be saved from the hardships of life that he experienced in this world and in the hereafter (al-Tabarī, 2001; Ibn Kathīr, 2006). In addition, difficult tasks will be seen as simple

and solvable by those who believe that the reward in the afterlife is greater than the earthly reward.

Well-Being And Entrepreneurship

The perceptions of individuals in given situations are very different, even though they may share the same infrastructure. This means that each individual's satisfaction and experience are different and depend on the individual's understanding. This will produce different perceptions of the quality of life. The current study identified challenges to the main objectives concerning the formation of human capital, which are achievements in life balance, family happiness, and stable individual emotional needs. These factors can maximise the benefits of the use of human resources. Stiglitz et al. (2009) took the initiative to reassess the quality of life definition, regarding it as a level of human well-being that was in line with current economic developments. Thus, the term quality of life has been redefined as well-being in life, in which the balance of life is recognised. This includes family happiness, emotions, and the level of individual satisfaction with the environment.

More specifically, studies have found that those involved in entrepreneurship are ready to face greater challenges to earn profitable returns. Thus, flexibility and self-control are also associated with involvement in entrepreneurship. These factors have more positive impacts on well-being compared to receiving wages from employers (Wiklund et al., 2019; Yukongdi & Lopa, 2017). In fact, those involved in entrepreneurship are often associated with social factors such as good status and position, and these have positive effects on well-being. Psychological factors involving emotions will have positive impacts and few negative impacts on the individual. Past studies have found that individuals with a high level of well-being will achieve good and high-quality productivity (Sutter et al., 2019; Timur, 2021). These findings indicate a positive relationship between well-being and other economic factors. Similar studies have also found that employees with stable emotions tend to lead healthier lives and have good health. More, they become creative and productive, and they have good social relationships (Aguirre et al., 2021; Banu & Baral, 2022). Next, entrepreneurs who have stable emotions when making any decisions about productivity will subsequently impact families, environments, workplaces, and even local communities by creating positive cycles of well-being (Halim & Sahid, 2020; Husain et al., 2018; Sa'at et al., 2022).

One research study found that those involved in women entrepreneurship faced some changes in terms of the allocation of women's responsibilities and alterations to several families' traditional ways (Ghazali, 2020; Shafiai et al., 2020). In traditional society, women are responsible for managing domestic tasks, childcare, their husbands' requirements, and even their parent's needs, so they are seen as fully-fledged household administrators. The majority of women entrepreneurs have numerous family duties, such as teaching children and taking care of the home (Yusof et al., 2018; Hamdan & Hassan, 2018; Rugina, 2019). Where Collette and Aubry (1990) found that women entrepreneurs spent more than 10 hours per week on home management, but Zhu et al (2019) discovered that all Chinese female entrepreneurs performed all domestic duties. Moreover, in Singapore, the responsibility of women entrepreneurs are cooking (65%), handling family matters (63%), purchasing items (58%), caring for children (48%), and instructing (45%). Since women's duties mean they need to remain at home, the majority of Malaysian women engage in informal economic sectors such as hawking, retail, and wholesale sales. According to one survey, the primary goal of the

majority of women is to gain money for their families, and the majority of women entrepreneurs are active in the food and beverages, apparel, and retail industries. This is because these areas do not demand a great deal of labour, capital expertise is not complicated, and the levels of risk are low (Abu Bakar et al., 2007; Hoogendoorn et al., 2019).

Theory of a Planned Behaviour

This research was based on the Theory of Planned Behaviour. This was developed by Ajzen (1991) and founded on three primary variables: attitude factors, subjective norm factors, and the control factor of perceived behaviour, which determines a person's desire to behave based on the evaluation of an individual. A person's behaviours are initially influenced by attitude elements. In the literature, attitude is also referred to as an internal component that determines entrepreneurial attitudes, such as ambition, education, and prior experience (McClelland, 1961). This element explains the creation of attitudes and encourages people to pursue entrepreneurial endeavours. Razuan et al., (2019) emphasised that entrepreneurial qualities include the abilities to help oneself, innovate, be confident, be willing to take risks, and not give up easily. A number of other characteristics also enable individuals to advance in the field of entrepreneurship.

The second factor is subjective norms. This means an individual's perception of another person's actions that motivates them to act. It refers to a construct that is directly focused on the intention of individual behaviour because this norm involves an evaluation that will influence an individual's decision to act further regarding a matter. According to researchers, the highlighted behaviour results from the other person's perspective when communicating with the individual. Actions are influenced by family, parents, spouses, friends, and other people close to the individual. An evaluation may have a positive impact, and a negative evaluation will also be reflected in the individual's actions. Actions, whether positive or negative, produce a tendency or act as a hindrance to the success of an individual's actions. This study, along with that by Marire and Dhurup (2018), discovered that subjective norms dominated the determination of student entrepreneurship in South Africa and Zimbabwe. In the conceptual framework for this research, we considered subjective norms to be a social response to entrepreneurial behaviour.

The third factor developed by Ajzen (1991) was perceived behaviour. This refers to an activity that is performed based on the individual's evaluation. Hence, this factor will directly affect the individual's goal, and it may also be immediately linked to the individual's action. The concept consists of both internal and exterior factors. An individual's talents, abilities, desire for goods, sentiments, and interests, all of which are emphasised as impacting behaviour, are the internal factors that influence the individual's intentions and actions. Meanwhile, the external factors that impact action include the source of the information gained, the financial resources, the time, the possibilities, and the space. This refers to the individual's prior experience that drives the link between the intention and action. In this study, the moral component was evaluated as an internal factor that contributes to the intentions and behaviour of women entrepreneurs. The conceptual framework for this study was adapted from Ajzen (1991) and is shown in figure 1.

Theory of Need for Achievement

McClelland (1985) argued that the individual's intrinsic desire drives the idea of goal attainment and ultimately influences the individual's behaviour. When someone is highly motivated, they are far more likely to keep trying their hardest until they succeed. Consequently, research in the field of entrepreneurship shows a strong correlation between entrepreneurs' motivation and success. Those who succeed prioritise their own well-being above everything else. Furthermore, according to McClelland (1987), two factors contribute to the successful completion of personal objectives. The first step to success is identifying why one wants it; once one knows that, it is much easier to work towards that goal. The literature on entrepreneurship and success has identified various dimensions of entrepreneurship. The factors that drive success are categorised into two: internal driving factors and external driving factors (Abd Rahman et al., 2022; Tunggak & Ahmed, 2015; Vallaster et al., 2019). Among the internal factors discussed in the literature are motivating factors such as self-motivation and determination when choosing entrepreneurship; driving factors in terms of family; personality factors; and self-need factors.

According to Kautonen et al (2017) entrepreneurship activities that involve women are influenced and perceived differently than those involving males. Results indicate that women entrepreneurs confront unique hurdles and difficulties, including the administration of funding from financial institutions and the effects of time management, both of which need competency. Yet these problems and hazards can be avoided if a firm is managed with efficiency. In fact, according to Awang et al (2021) women entrepreneurs who show competence have more opportunities and a greater effect on their businesses. Constant dedication, competitiveness, and an ever-advancing level of competence were found to have positive effects on the production of women entrepreneurs in Kelantan. Three key elements that determine an individual's success in entrepreneurship are challenge factors, accomplishment needs, and self-confidence factors. All these elements are favourable for and predominate in encouraging people to pursue entrepreneurial endeavours. The individual urge for success refers to a person's wish, in the face of challenging obstacles and decision-making, to achieve entrepreneurial success (Ramasamy, 2018).

Thus, this study was based on the TPB developed by Ajzen (1981) and the motivational theory of the Need for Achievement (McClelland, 1987). The framework for this motivational theory was included as an extension of the TPB framework. The conceptual framework model adapted from these two theories is shown in Figure 1.

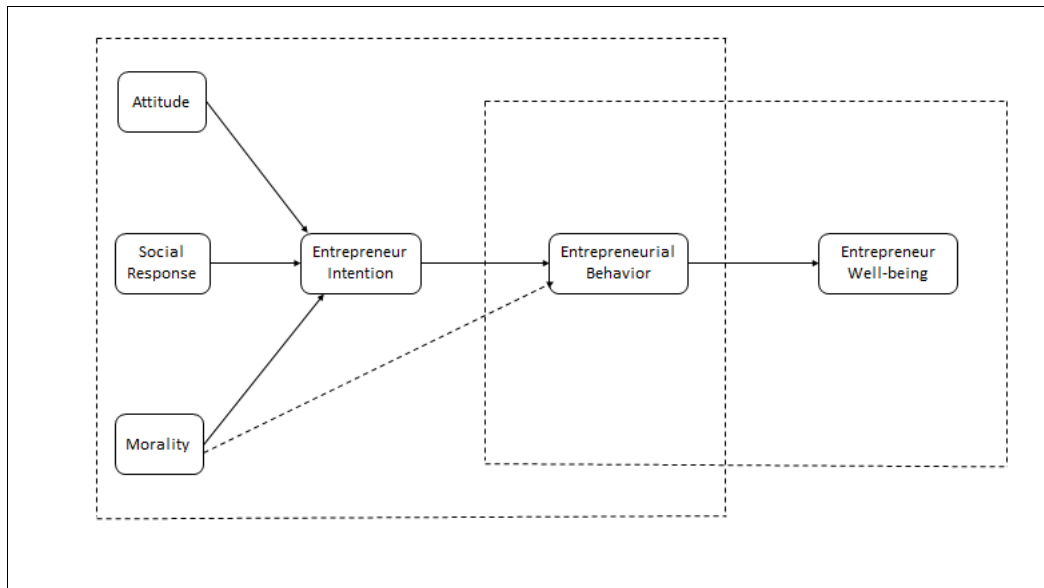


Figure 1 Conceptual Framework Adapted from the TPB (Ajzen, 1991)

Methodology

This study used quantitative research methods and a cross-sectional design to acquire data from respondents. When the research technique and any possible obstacles have been laid out, the issue and the study's objectives determine the exact study design (Hair et al., 2017; Harun et al., 2006; Sekaran & Bougie, 2016). The second-generation approach via partial least squares structural equation modelling (PLS-SEM) was used in this study, which enables researchers to integrate both directly and indirectly measurable variables into a single model (Hair et al., 2017). When things have been thoroughly examined, the measurement model may be tested. Some examples of testing are internal consistency, testing for convergence reliability, and testing for discriminant validity.

Sampling is a vital part of research since it represents the study population and makes the study more manageable, successful, and controlled. According to Chua (2014), selecting a sample size necessitates precise observation since this takes into account the elements that might influence the study. Thus, the sample size should be determined by the level of statistical significance and sampling error (Hair Jr et al., 2019). The sample size was determined according to the degree of significance, i.e., $p0.05$ (confidence level = 95%) and $p0.01$ (confidence level = 99%). The respondents were selected from the category of full-time housewives who participated in the informal economic sector based on the objective of the study. As a guide for the researchers, these respondents were full-time housewives with no permanent or formal work in the labour market. These attributes were only gathered by sampling processes with a purpose.

Pilot studies revealed that the selected instruments had high levels of reliability and validity, which ranged from = 0.841% to = 0.940%. Meanwhile, the empirical element of the data evidence was used to answer the question using logical, factual arguments to support the study's conclusions. The quantitative statistics reflect the behaviour of the informal female entrepreneurs, including their views, morals, social reaction, entrepreneurial purpose, business-related conduct, and quality of life. The deductive technique further emphasised the testing of the theories (the TPB and the Theory of Needs) used in the study model.

Results and Discussion**Entrepreneurial Profile**

The descriptive analytical profile of the 402 survey respondents from the whole district of Selangor revealed that 356 respondents (88.6%) came from urban regions and 46 respondents (11.1%) came from rural areas. In all, 168 respondents were under 25 years old (41.8%), 100 respondents were between 25 and 34 years old (24.9%), 78 respondents were between the ages of 35 and 44 (19.4%), 44 respondents were between the ages of 45 and 54 (11%), and a handful of respondents were over 55 years old (3%). In terms of marital status, 188 of the respondents (46.8%) were single, 198 were married, and 16 were single mothers (4%). The next feature was the respondents' educational attainment, with 110 respondents (27.4%) having reached Sijil Pelajaran Malaysia (SPM) level and 100 respondents holding a Diploma (24.9%). In addition, a number of respondents had skill certificates from institutions such as a Giat Mara Institution (7.2%) or a Vocational Institution (15.2%).

The respondents participated in small-scale entrepreneurship in various informal economic sectors, including online businesses (42.3%), night market vendors (12.9%), sidewalk hawkers (9.4%), and sewing businesses (7.4%). The majority of the respondents worked from home (54.7%). Some respondents had less than four years of entrepreneurial experience (40.8%), while others had between four and six years (20%). A small number of respondents had worked in the informal sector for more than five years. In all, 15.2% had worked for between six and nine years, and 14.9% had worked for 10 years or more.

The Importance of Behaviour

Table 1 displays the mean score for each research variable. Included in this category were attitudes, social response, morality, intention, and behaviour. The aim of the six-point Likert scale is to prevent neutral and uncertain replies. By employing this scale, respondents can assess questions more precisely. Individual psychological research has shown that this scale results in better item validity and reliability than the five-point scale and other scales (Hair et al., 2017).

The results also indicated that the mean range for the items was between 4.93 and 5.48. This illustrates that the responses to the survey involved positive viewpoints and affected all the investigated elements. Nevertheless, one variable, social response had a mean value below five. These elements pertained to each respondent's social reaction to or judgement of their engagement in the informal economic sector. However, all the assessment outcomes were positive. The researchers found, based on the respondents' demographic information, that the moral component had a significant influence on the entrepreneurial activity of women. This suggests that this attribute should be emphasised since it exhibits how a good personality and success may be achieved via moral conduct. Thus, the participants were satisfied with the increasing quality of their life.

Table 1

Mean and Standard Deviation

Variables	n	Mean	Standard Deviation
Attitude	402	5.35	0.53
Social responses	402	4.93	0.83
Moral	402	5.48	0.43
Intention	402	5.33	0.55
Behaviour	402	5.26	0.63
Quality of life	402	5.15	0.63

Source: Research Findings

This study analysed the reliability of the convergent validity, internal consistency, and discriminant validity as part of the assessment of the construct's validity. The convergence validity results based on the weighted, indicator reliability, and AVE (average variance extracted) values are shown in Table 2. The criterion-satisfying weighted value surpassed 0.708%. According to the data, the value of each item ranged between 0.74 and 0.83, thus indicating a positive correlation between the measurements of the same subject. In contrast, the indication dependability value of each item exceeded 0.50. The external weights of each structure that met the normal indication reliability standards were more than 0.50. Thus, the value of the external weighting suggested that each item properly explained the average change for each instrument used. All the AVE degrees in this investigation had values over 0.5, that is, between 0.56 and 0.70. This describes how the research framework highlighted the differences among the study's components (Chua, 2014; Chuan, 2006; Hair et al., 2017; Henseler, 2010).

Table 2

Convergence Validity

Constructs	Convergence Validity		
	Outer Loading	Reliability of Indicator (Indicator Reliability)	AVE (Average Variance Extracted)
	>0.708	>0.50	>0.50
Attitude	0.756	0.575	0.646
Social Responses	0.745	0.573	0.653
Moral	0.748	0.555	0.560
Entrepreneurial Intention	0.740	0.553	0.567
Entrepreneurial Behaviour	0.800	0.667	0.709
Quality of Life	0.833	0.686	0.686

Source: Research Findings

Table 3 displays the internal consistency reliability statistics. According to Hair et al. (2017), the consistency reliability values should be more than 0.708%. The composite reliability values that refer to the Cronbach's alpha values obtained in the analysis of each construct -attitude (0.725), social responses (0.822), morality (0.870), intention (0.753),

behaviour (0.864), and quality of life (0.909) - show that the composite reliability was high, above 0.70, indicating that the study constructs achieved a high level of reliability. The composite reliability value for the constructs was 0.70. (Hair et al., 2017; Henseler, 2010;). During the testing of the instrument's validity and reliability, all the assessed values and degrees achieved the desired level, and the component testing analysis was then undertaken to determine the significance of the study's structured model.

Table 3
Internal Consistency

Constructs	Composite Reliability (<i>Composite Reliability</i>) (CR)	<i>Cronbach's alpha</i>
	>0.708	0.70-0.90
Attitude	0.845	0.725
Social Responses	0.882	0.822
Moral	0.899	0.870
Entrepreneurial Intention	0.839	0.753
Entrepreneurial Behaviour	0.907	0.864
Quality of Life	0.929	0.909

Source: Research Findings

Table 4
Heteroit-Monotrait Test (HTMT)

	Behaviour	Moral	Quality of Life	Intention	Social Response	Attitude
Behaviour						
Moral	0.750					
Quality of Life	0.526	0.433				
Intention	0.532	0.475	0.508			
Social Response	0.267	0.372	0.363	0.394		
Attitude	0.579	0.613	0.461	0.870	0.488	

Source: Research Findings

The final analysis was discriminant/discriminant validity testing, which relates to the Heteroit-Monotrait test (HTMT) values obtained using the Fornell-Larker technique and the cross-loading approach (Cross-Loading Approach). It is sufficient to refer to the HTMT value of each construct. Table 4 presents the results of a cross-load value check, which revealed no value conflicts. Table 4 illustrates the validity of discriminant validity as assessed by the HTMT, where the best value for distinguishing each construct does not exceed 0.85 since it is sensitive to the validity of discriminant validity (Hair et al., 2017; Henseler, 2010). When aiming to validate the constructive discrimination, the findings indicated that no variable had an HTMT value of 0.85 or higher. In addition to the HTMT test, which depends solely on a value that does not exceed 0.85, an extra test could be conducted to establish the validity of construct discriminant testing: examining the upper interval value for each construct that does not exceed 1. Consequently, bootstrapping testing using HTMT inference testing and employing a

confidence interval was conducted to guarantee that the concept fulfilled the discriminant validity requirements (Cheah et al., 2018). With this endorsement, discriminant validity may be regarded as accomplished.

Entrepreneurial Well-Being

A structural model is a model in which the components are related to one another, that is, the independent variables and dependent variables. The researchers aimed to observe the test output of the research model. Consequently, it was necessary to demonstrate the construction of a structural model for this research based on conceptual and theoretical models. Hence, the structural model had to be tested to acquire information about the relationships between the components through the route coefficient (*path coefficient*) (β) and to indirectly evaluate the formulated hypothesis. Furthermore, to determine if the model's predictive skills were strong, the analysis included examining the model assessment and the accuracy of the model prediction (R^2); the real influence of the independent variables on the dependent variable (f^2); and the pertinent model forecast (Q^2). To generate values for R^2 , f^2 , and Q^2 , R^2 values in the ranges of 0.75 to 1.0, 0.50-0.74, and 0.25 to 0.49, according to the rule of thumb, were deemed to have large, medium, and moderate predicting capacities, respectively. Meanwhile, the value of f^2 indicated that the influence of the magnitude of an independent variable was minor, moderate, and substantial for ranges between 0.02-0.14, 0.15-0.34, and 0.35 and above, respectively (Cohen 1992). Finally, when Q^2 is larger than zero, the construct may be summarised as having an influence on the dependent variable construct (Hair et al., 2011).

Figure 2 presents the results of moral factors, which were discovered to have a positive significant relationship with intentions among B40 female entrepreneurs, with $\beta=0.129$ and $t=2.763$ ($p<0.000$). Morality was also positively related to entrepreneur behaviour, with $\beta=0.514$ and $t=12.892$ ($p<0.000$). The relationship was significant at the 95% confidence interval. This indicates that this idea was also supported. In terms of model strength, the variables of the entrepreneur intention factor and the moral factor in the analysis contributed 42.9% to the change in the entrepreneur behaviour variable. Successful studies have demonstrated that moral constructs can be proven empirically through inferential analysis. This illustrates that morality and intention are internal in nature and should be included when performing any worship. They also affect human behaviour. The next procedure involved using f^2 to test the effect size. Subsequently, the Q^2 expected accuracy procedure was undertaken. The findings from the PLS algorithm and blindfolding analysis show that $f^2=0.084$. This explains that the effect size of the intention variable was small and that $Q^2=0.294$, a value greater than 0. This shows that intention had a relevant effect on behaviour.

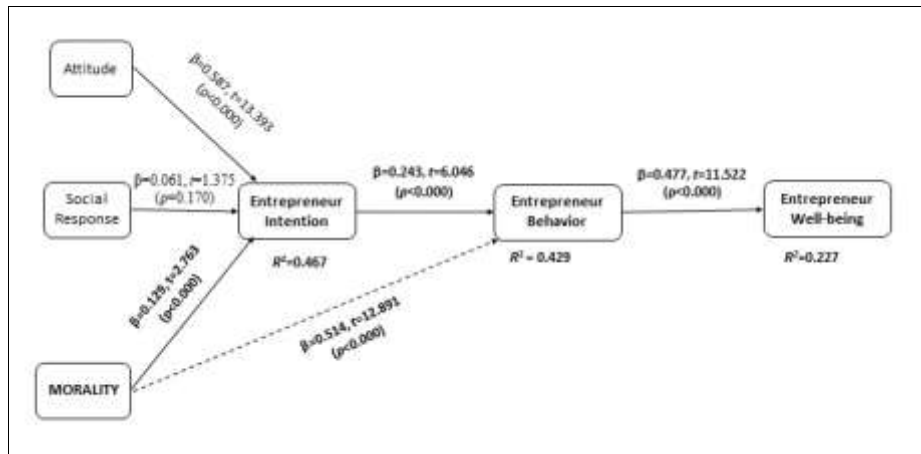


Figure 2 Structure Model Analysis

Research Implications

The study's findings have two sets of implications: those for the existing body of knowledge and those for the practice of policymaking. The model used in this investigation was based on the TPB Ajzen (1991) which postulates that morality, being a proxy of the perceived behaviour control element, influences intentions and is a primary indicator of entrepreneurial behaviour. The moral element can be categorised as an internal factor that drives individual behaviour. This research demonstrates that morality is the most influential element in determining the entrepreneurial behaviour of informal women entrepreneurs. The results indicate that moral aspects positively influence entrepreneurial behaviour in the informal economic sector. This creates the appearance that this element can be empirically examined and is consistent with the hypothesis, which was directly tied to purpose and conduct. As shown by the testing, the research shows that moral considerations should be embraced as the main component in the theory of behaviour in both conventional and religious literature. From an evolutionary standpoint, the results highlight the significance of the qualities that must exist in each unique self. In addition, professions involving entrepreneurship require consideration of how others perceive the actions of an entrepreneur. A positive image is heavily emphasised since it incorporates the continuance of everyday human interactions. This is in accordance with Islamic teachings about the positive personal attributes of people and Allah's pleasure. According to the existing literature, a successful entrepreneur has success-related traits like knowledge, honesty, responsibility, and trustworthiness, all of which stem from an Islamic upbringing.

The second contribution of this study is to provide policymakers with recommendations about the education system. The government must prioritise the educational process, whether it involves formal schooling or informal education, i.e., lifetime education. The formal education system used in society is recognised. It is an organised method of training and developing persons in the areas of knowledge, skills, character, and behaviour. In Malaysia, the formal education system emphasises the development of morality based on Islamic culture and religion. Hence, the variables that impact the formation of moral education outside the school - such as parents, the environment, community organisations, and social media - must play their role so that people can acquire beneficial habits. Informal education, on the other hand, comprises instruction provided by institutions outside the school-based educational groups, such as mosque speeches in the community or social media. Families have

a significant impact on people's minds. The moral direction of the family is of the utmost significance in shaping moral dispositions. In religious institutions such as mosques, zakat institutions, and charitable organisations that give informal education, policymakers could outline many principles related to good conduct and teach society to be thankful and confident that all sustenance comes from Allah SWT. The implementation of this notion of achievement should be fostered through education, whether formal or informal. This idea of success must be communicated to younger, entrepreneurially-minded individuals. Therefore, it would be possible to increase the value of human capital as well as the practice of self-management and environmental responsibility. Thus, morality and behaviour will have a direct and indirect effect on an individual's life. Excellent well-being is the result of positive and good behaviour, and it will provide happiness to individuals and families.

Conclusion

This study was required to explore the impact of moral variables on informal entrepreneurship among women in Selangor. According to prior research, the Theory of Planned Behaviour (TPB) model focuses on physical external characteristics, such as environmental variables and institutional aspects that support the TPB model. This study examined internal religious variables by concentrating on testable moral aspects. Nonetheless, in the extended TPB model, motivation effects were imbued in the model and empirically tested. The primary purpose of the current research was to examine the moral variables, behaviour, and informal entrepreneurial goals that are linked to quality of life known as well being. The results showed that moral factors had a significant relationship with entrepreneurial intentions, with $\beta=0.129$ and $t=2.763$ ($p<0.000$). The results also showed that the moral element was significant, with $\beta=0.514$ and $t=12.891$ ($p<0.000$). It was positively related to the behaviour of women in informal entrepreneurship. This research also contributes to the extended model and quality of life with a significance level of $\beta=0.477$ and $t=11.522$ ($p<0.000$). This study demonstrates that religious factors may be experimentally revealed by inference analysis. Those with a strong personality, good motivation, and life goals will be successful in their respective entrepreneurship fields and may improve their quality of life.

More over, this will have a positive impact on the individual as high motivation to motivate an entrepreneur to achieve their goals. Therefore, combining these two theories will result in a conceptual model framework in this study. As a result of well-planned behavior and self-motivation in achieving the goal, there is a construct named quality of life. Hence, policymakers can outline several guidelines for religious institutions such as mosques, zakat institutions, and charities that provide informal education in shaping good behavior at once. The result of education will result in individuals who are grateful and believe that all the sustenance obtained is from Allah SWT. The suitability between each construct has been tested for the validity and reliability of each construct and the relation was found to be positive and significant. In addition, the moral element included has a significant impact because the success that should be recognized in Islam is the success of the world and the success of the hereafter.

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