

Collaborative economy-based business incubator model to increase the intention of Islamic entrepreneurship

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ABSTRACT

The development of entrepreneurship education is intricately linked to individual interactions within their environment. This research aims to develop a collaborative economy-based business incubator model for fostering Islamic entrepreneurship intention. Employing a research and development methodology, the study involved 32 Pesantren youths at Taslim Pangalengan, focusing on a coffee-growing business unit. Data collection incorporated interviews, surveys, and limited group discussions. The analysis adopted a quantitative approach with various tests and qualitative descriptive analytics. Results revealed that changes in Islamic entrepreneurship behavior, seen as a social interaction process, are positively influenced by a collaborative economic system. Collaborative experiences contribute to strengthening the transformative aspects of thinking, behavior, and action, particularly in innovating and undertaking business risks. The business incubator emerges as a facilitator in shaping Islamic entrepreneurship intention. The study underscores the importance of enhancing comprehension of collaborative economics and business incubators to cultivate Islamic entrepreneurial intentions. It advocates for a broader perspective on entrepreneurial intentions grounded in Islamic principles within a collaboration-based business incubator model.

1. Introduction

Islamic entrepreneurship as a paradigm in entrepreneurship began to gain recognition (Ramadani et al., 2015; 2016; Ratten et al., 2017). This can be seen from the research results which show the adoption of Islamic religious values into entrepreneurship. Ratten et al., (2017) suggest that Islamic entrepreneurship research as a combination of traditional entrepreneurship studies that focus on innovation, risk-taking, and forward-thinking needs to be integrated into religious beliefs to understand the role of Islamic entrepreneurship in society. Rehan et al., (2019) added that knowledge about Islamic values and religious practices in entrepreneurship is still weak. Soemaryani (2018) suggests the importance of internalized Islamic values in business activities.

The process of developing Islamic entrepreneurship is quite diverse, among others, stated by Wahid Pure (2020), namely through formal education in universities. Entrepreneurship as a way of worship. The values of worship are internalized, practiced in business activities to form Islamic entrepreneurs (Harizan & Mustafa, 2020). He emphasized that Islamic entrepreneurship is a way of worship. Rehan et al (2019) suggest the development of Islamic entrepreneurship through the community. Zaki et al., (2020) show the process through pesantren-based education for the development of Islamic entrepreneurship. Both formally and informally as in society, the process of forming Islamic entrepreneurship is a continuous process.

The process is organized through a business incubator. Desplaces et al (2006); Hewitt & van Rensburg, (2020), Pereira et al., (2018); Shutte (2019); argued that the incubator encourages micro-enterprises. Omar et al., (2022); Tsai et al., (2017) show that

external support in the form of an entrepreneurial incubator is important to stimulate small economic growth. Business incubators have a function to encourage the community's economy. Lin-Lian et al (2021) suggested the role of business incubators in dealing with pressures such as the COVID-19 pandemic. Kapinga et al (2018) even for marginal groups, business incubators encourage business incubators to provide business women with training and to some extent increase their access to market information and business networks. Simanjuntak et al., (2016) stated that the adoption of entrepreneurship education as one of the key instruments to improve the entrepreneurial attitude of prospective entrepreneurs is not enough, the influencing factors that determine business decisions are not explicit enough. This means that the process for prospective entrepreneurs is a continuous process, both through formal and non-formal education in the community.

However, the business incubator processes that have been carried out so far need to be intensified and integrated into a more basic value system supported by a more appropriate economic system. The business incubator process has provided an opportunity for students to gain learning experiences that encourage a change in attitude towards entrepreneurship based on the values that are believed to be as stated by Rezqi and Fahrullah (2021). Tsai et al., (2017) conveyed the results of an academic study on business incubators showing the need for definite answers to questions such as what are the specific roles and functions of business incubators. Business incubators play a key role in supporting small entrepreneurs in the most important parts of the business with a combination of business development processes, circumstances, and economic

environment that promote growth and prosperity. Tsai et al., (2017) conveyed that business incubation is a comprehensive requirement. Therefore, to strengthen the function of the business incubator, it is necessary to form Islamic entrepreneurship, including the economic system used, such as the collaborative economy. Business incubators can be developed based on the collaboration economy, especially in the community. The collaborative economic system is by Islamic values developed for entrepreneurship. Islamic economics is based on a profit and loss sharing system (Ashraf et al., 2019; Hassan & Hippler, 2014).

However, the collaborative economy has not received attention to serving as a conceptual framework in the development of business incubators in Islamic entrepreneurship, especially for marginal groups such as students in Islamic boarding schools. Rehan et al., (2019) explained that contextual factors in the formation of intentions to become entrepreneurs such as Islam were ignored. The students are generally taught more about the values and laws of entrepreneurship in Islam, but in entrepreneurial activities, the learning process is relatively rare.

Despite the teachings of Islamic values, integrating the concept of Islamic entrepreneurship with collaborative economics in a business incubator can facilitate the development of entrepreneurship aligned with Islamic principles while emphasizing the significance of social capital obtained through collaboration. Entrepreneurs, particularly those in developing countries, often face resource limitations but possess substantial untapped social capital. The research outcomes provide an operational framework for advancing Islamic entrepreneurship rooted in collaboration within community-based

business incubators, especially among marginalized groups. This study aims to analyze the development of a collaborative economy-based business incubator model for fostering Islamic entrepreneurship intention.

The research addresses several key problems, including the insufficient entrepreneurial inclination among students, deficiencies in the learning process, and the absence of a supportive economic system relevant to students' entrepreneurial needs. To develop a substantiated solution, the study focuses on: 1) Creating a business incubator model based on a collaborative economy for Islamic entrepreneurship intentions, 2) Evaluating the effectiveness of the formulated model against existing entrepreneurial behavior training models, and 3) Assessing if trainees exhibit heightened intentions toward Islamic entrepreneurship. The research involves 32 students from At Taslim Islamic Boarding School Pangalengan (Coffee Business) as data sources. Measurement and evaluation draw from Tsai et al.'s (2017) Independent Private Incubators, developed based on social capital premiums (Rezqy and Fahrullah, 2021). The collaborative economic setting follows the concepts of Petropoulos (2017) and Sundararajan (2014), emphasizing asset sharing. Islamic entrepreneurship integrates principles of equality, fair trade, and prosperity promotion (Khalique et al., 2020), following Ratten et al.'s (2017) framework. Entrepreneurial intentions are gauged using Ajzen & Fishbein's (1980) and Azwar's (2015) concepts. Qualitative data collection involves interviews and observations, complemented by quantitative data through a survey assessing Islamic entrepreneurship criteria.

2. Result and Discussion

Islamic Entrepreneurship in Collaborative Economy Business Incubators

Islamic entrepreneurship

Islamic entrepreneurship addresses economic and social activities equally as compared to traditional entrepreneurship which focuses only on financial gain. Khalique et al (2020) argue that Islamic entrepreneurship is more holistic and dynamic than traditional entrepreneurship. The difference lies in the underlying values. Hoque et al (2014) stated that Islamic entrepreneurs start and manage businesses based on Islamic guidelines and profit is not the only goal of Islamic entrepreneurship. Islamic entrepreneurship as part of worship about business life and the limits of Islamic laws.

Therefore, Islamic law categorizes the concept of halal and haram for Muslims. Islamic entrepreneurship is based on Islamic laws and principles and if every business person follows Islamic law then he is considered a Muslim entrepreneur or Muslimpreneur. This is confirmed by the concept of human position in the Muslim Al-Quran, namely the main task of being responsible to Allah ('azza wa jalla) (Hablumminal 'Allāh), humans (Hablumminan Nas), and the earth (Hablummin Alam). Islamic entrepreneurship is a representation of the implementation of these tasks. Ratten et al., (2017) argued as a business that follows Islamic religious guidelines combining equality and fair trade.

Attitude and entrepreneurial intention

Attitudes and intentions determine individual behavior. Ajzen & Fishbein, 1980. Ajzen & Fishbein, (1980) theory that attitude consists of interrelated components: cognitive (what a person thinks), emotional (what a person feels), and behavior (how they

behave). The theory of planned behavior (TPB) is the main theoretical framework for explaining individual entrepreneurial intentions (Kautonen et al., 2015; Rehan et al., 2019; Schlaegel and Koenig, 2014). Azwar (2015) explains that attitudes are more evaluative and rooted in values. The schematic conception of attitude is cognitive, affective, and behavioral. The cognitive component is the initial stage of an attitude in the form of an opinion. The deeper and critical stage, the affective component, is the emotional or feeling segment of the attitude. Behavioral stages are behaviors that are displayed in a certain way towards someone or something. These three components are interrelated. Rehan et al., (2019) confirmed that TPB can help explain individual intentions to become entrepreneurs in the specific context of the Islamic religion

Business Incubator

Conceptually, business incubators function to help new entrepreneurs survive during the period when they are most at risk of failure (Gozali et al., 2015). Carayannis & Von Zedtwitz (2005) previously stated that the incubation model. Business: access to physical resources, office support, access to financial resources, entrepreneurial startup support, and access to networks. The busi incubator allows access to science and technology expertise and facilities, selection criteria; the quality of the entrepreneur; a comprehensive business plan; stakeholder support; funds; competent, and motivated management; supportive government policies; financial sustainability; experienced advisory board; network; policy and legal frameworks; and society open to innovation (Lose et al., 2016; Schutte 2019). Pereira et al., (2018) Sanyal and Hisam,

Referring to the typology of incubators, business incubators can be divided into sponsors of private, government, academic, and non-governmental organizations. (Nilanjana, et al., 2016). Tsai et al., (2017) suggested the types of business incubators, namely 1) Business Innovation Centers; 2) University Business Incubators; 3). Corporate Private Incubators; 4) Independent Private Incubators; 5) Virtual Incubators. Tsai et al., (2017) conveyed that designs for incubation systems should be part of educational institutions business to train entrepreneurs to be better in business careers. Rezqy and Fahrullah (2021) added that the business incubator was developed based on a premium on social capital.

Collaborative Economy

Collaborative Economics, namely production and consumption built based on cooperation, especially for the use of assets, and services from consumers to consumers (Maselli et al., 2016). Petropoulos (2017); Sundararajan (2014) suggest a collaborative economy by the desire to share assets and services. The collaboration economy encourages micro-entrepreneurship to become a self-sustaining business, by generating additional income, expanding expertise, and creating professional networks. Laamanen et al., (2018) conveyed that the success of the collaborative economy business platform coincided with the ambiguity between production and consumption. Through the collaborative economy, it is possible to optimize opportunities based on this uncertainty, including minimizing risks in creating value and making more optimal use of resources. Fuster Morell and Espelt (2018) explain the terms “collaborative economy” or “collaborative economic platform” referring to exchange and collaboration in the

consumption and production of capital and among distributed labor groups. Vásquez¹ and Rivas (2021) explain that the collaborative economy was created after the crisis and helped by the growth of digital technology. Economic decentralization, especially in the digital era, has become an important factor that describes the collaboration economy (Fehrer et al., (2018). Mitev et al., (2019) conveyed that collaboration in business activities is sharing practical aspects to support value creation. refers to the exchange and collaboration in the consumption and production of capital and among distributed labor groups. Vásquez¹ and Rivas (2021) explain that the collaborative economy was created after the crisis and helped by the growth of digital technology. Economic decentralization, especially in the digital era, has become an important factor that describes the collaboration economy (Fehrer et al., (2018). Mitev et al., (2019) conveyed that collaboration in business activities is sharing practical aspects to support value creation. refers to the exchange and collaboration in the consumption and production of capital and among distributed labor groups. Vásquez¹ and Rivas (2021) explain that the collaborative economy was created after the crisis and helped by the growth of digital technology. Economic decentralization, especially in the digital era, has become an important factor that describes the collaboration economy (Fehrer et al., (2018). Mitev et al., (2019) conveyed that collaboration in business activities is sharing practical aspects to support value creation. refers to the exchange and collaboration in the consumption and production of capital and among distributed labor groups. Vásquez¹ and Rivas (2021) explain that the collaborative economy was created after the crisis and helped by the growth of digital technology. Economic decentralization, especially in the digital era, has become an important factor that describes the collaboration economy (Fehrer et al., (2018). Mitev et al., (2019) conveyed that collaboration in business activities is sharing practical aspects to support value creation.

Model Development

The formation of entrepreneurial behavior based on religious values Islam shows that attitude is closely related to values. Rehan et al., (2019) emphasized that religious people tend to practice their religion regularly, including in entrepreneurial activities. A

person's values can be one of the variables that can shape a person's attitude toward objects or events. Values are the basis for a person's behavior both in daily life and in achieving his life goals. The interaction of individuals with sources of cultural values in daily interactions affects their conception of values in life. Religious values have a strong influence on attitudes and intentions to become entrepreneurs. Religion affects individual attitudes (Farrag and Hassan, 2015).

Formation of attitudes and intentions to become entrepreneurs based on the values of Islam. begins with the process of willingness to learn entrepreneurship and join a business group that is ready to collaborate, and identify role models for successful entrepreneurs. Ashraf et al., (2019) conveyed the importance of models in the formation of Islamic entrepreneurship. The process of learning Islamic entrepreneurship in groups allows for the internalization of entrepreneurial attitudes that are sourced from mutually agreed Islamic values. Through the identification process, there is a process of imitating attitudes towards figures who are considered successful in entrepreneurship.

The process of forming entrepreneurship through a business incubator needs the support of an economic system. The process of forming Islamic entrepreneurship in collaboration shows the importance of community as stated by Ljunggren & Sundin, 2016). Mitev et al (2018) stated that collaboration has a significant role in supporting entrepreneurial activities. The collaborative economic model is not only on the production side. The potential of the collaborative economy lies in its potential to promote transparent and participatory communal exchange relationships (Fraanje & Spaargaren, 2019).

Laamanen et al., (2018) describe the collaborative economy of meeting sharing needs while promoting social and environmental sustainability.

The design of the business incubator model that is reinforced by Islamic values in the collaborative economic structure will succeed with the design of a business incubator model based on a collaborative economy that demands a model imitation process, and individual acceptance of the current situation, showing a positive reaction to behavior change. The goal of imitation is related to the expectation of imitation, the need, and interest in entrepreneurship, and Islamic values. The model development process is designed so that the participants are actively involved in the social process by formulating the rules, norms, situations, and sustainability of the entrepreneurship program.

The model is described in figure 1:

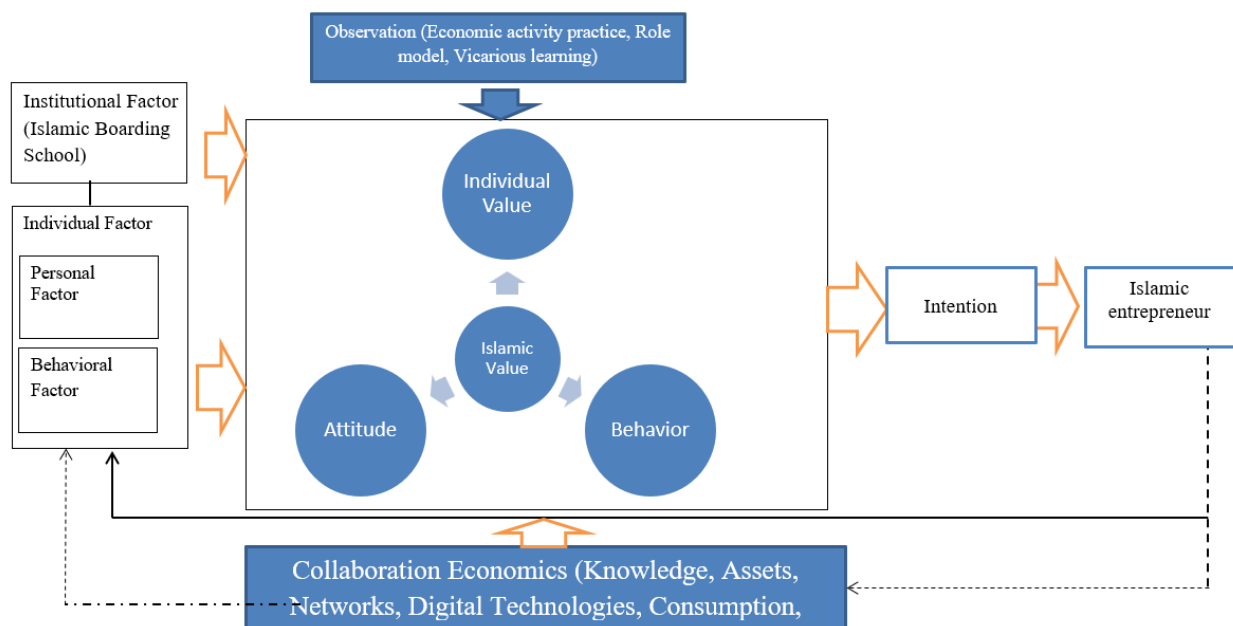


Figure 1. Mode

Islamic entrepreneurship developed through a business incubator supported by a collaborative economic system will produce output by value demands. Hassan & Hippler (2014) argue that the framework of Islamic entrepreneurship, religious and economic

activities are inseparable, and the chain of economic behavior is guided not only by secular views, and legal and ethical guidelines but also by religious guidelines.

Statistical results

Overall, the results of the different tests show that there are significant differences in entrepreneurial intentions before and after the intervention. The results of the overall difference test can be seen in the following table 1:

Table 1. Test Statistics

	After following the incubator and before the incubator
Z	-10,362a
asyp. Sig. (2-tailed)	.000

a. Based on negative ranks.

b. Wilcoxon Signed Ranks Test

Based on the test results with Wilcoxon, it can be seen that knowledge both practically and theoretically about aspects of entrepreneurial value in Islamic teachings and entrepreneurial orientation according to Islamic teachings to students as participants in different business incubators. The p-value for the two-tailed test is 0.000, which means it is smaller than the 0.05 value. Based on these results, the decision taken is to reject H_0 which states that there is a difference between before and after the application of a business incubator because < 0.05 . The trainees have higher intentions towards Islamic entrepreneurship. Indicators such as the occurrence of changes in beliefs, values, attitudes, emotions and behavior as indicators of the tendency of students' intentions to choose entrepreneurs as careers.

Discussion

The results showed that in general the model developed was effective in increasing the intention of the students to choose a career as an entrepreneur based on Islamic principles. In line with the concept put forward by Khalique et al (2020), Hoque et al (2014) put forward the purpose of entrepreneurship in Islam. The students understand both conceptually and practically the responsibility of Muslims both to Allah ('azza wa jalla) (Hablumminal 'Allāh), humans (Hablumminan Nas), and the earth (Hablummin Alam). This understanding is realized in the form of value creation in business activities that summarizes the three responsibilities. In line with Ratten et al (2017) and (Khalique et al, 2020) regarding the goals of Islamic entrepreneurship.

This understanding cannot be separated from the process that occurs. The interaction between individuals in a business incubator encourages the increase in logical (rational) reasons for entrepreneurial choices. The incubator helps business failures as stated by Gozali et al., (2015). This is possible because the incubator provides access to physical resources, support, financial access, initial support, and networks. In line with Lose et al, 2016; Schutttes 2019). Pereira et al (2018), Sanyal and Hisam, (2018) show a business incubator as a supporter of the entrepreneurial development process. The existence of a business incubator for students will provide space for students to be actively involved in value creation. The students study in the incubator.

The social learning process in the business incubator has driven changes in the intentions of the students to choose entrepreneurship as a career. Entrepreneurial intentions are based on values, beliefs, attitudes towards entrepreneurial activities, and

their affection for entrepreneurial activities and practices. In line with Ajzen & Fishbein, 1980; Kautonen et al., 2015; Rehan et al, 2019; Schlaegel and Koenig, 2014) and Azwar (2015. Intention to become an Islamic entrepreneur increases along with the strengthening of belief in Islamic values in business activities. Islamic values provide a framework for taking actions in value creation without creating a dilemma due to incompatibility between values and business practices, in line with Rehan et al (2019) confirming that an individual's intention to become an entrepreneur in the specific context of the Islamic religion is influenced by attitudes, affect and behavior. All three can be formed through a business incubator.

The shift in intention is rooted in the transformation of entrepreneurial values within Islam, influencing attitudes, emotions, and perspectives on entrepreneurial behavior. Consistency in aligning Islamic values with attitudes serves as a fundamental guide for successfully shaping entrepreneurial intentions within business incubators. The efficacy of the learning process within the business incubator commences with the establishment of economic collaboration encompassing knowledge, networks, consumption, production, as well as the integration of digital technology and shared resources to foster novel, innovative, and creative value.

Entrepreneurship cultivated through business incubators places a significant focus on nurturing psychological aspects, particularly attitudes, behaviors, and a mindset grounded in Islamic values. Islamic entrepreneurship entails creative and innovative contemplation regarding business governance, the implementation of work processes, products, or marketing, all guided by the principles of Islamic religious values aimed at

seeking beneficial outcomes. The developed model underscores a comprehensive understanding of entrepreneurship from the Islamic perspective within the broader business context. The entrepreneurial learning process accentuates character development, molding prospective entrepreneurs with creative and innovative thinking. Entrepreneurship is viewed as an art, involving creativity, innovation, and freedom rooted in an "Islamic" thought framework. Courage is intertwined with a preparedness to consider risks, failures, and opportunities from a more expansive standpoint, wherein risk is not solely perceived as a potential loss or failure but as an opportunity for growth. Failures in entrepreneurship are regarded as valuable learning experiences. This experience will encourage more creative ways of thinking to solve problems in the future. Failure can be fatal for business continuity. Failures can occur even though rational calculations have been carried out and every detail of the work is taken care of. Failure is the basis for the process of reflection to think creatively so that the competencies possessed can be further increased.

The courage to develop, try innovation and dare to think differently in seeing things requires creative ways of thinking. In creative thinking concept training involves new responses or ideas such as building a marketing network for five years, seeing untapped marketing opportunities, building new market shares, working in an effective but economically sustainable way. Courage is linked to creativity.

Creative and courageous ways of thinking in facing challenges are often an obstacle for someone to become an entrepreneur. Courageous ways of thinking may not be popular because they are risky. An entrepreneur is taught by experience in his world to think

unconventionally, including by fellow entrepreneurs who are his friends or competitors. Thinking “differently see a relationship or problem”. This different way of thinking will put a person one step ahead. Natural selection occurs in the business world and only people with creative and courageous ways of thinking will be able to survive in their world as entrepreneurs’ Islamic teachings lead to individual and collective creativity which aims to present something different, both work procedures, products, or ways to market products differently. These activities have an impact on increasing business success. Creative thinking is emphasized as an entrepreneur's way of thinking in Islamic concepts.

Islamic values as the foundation for entrepreneurship are strengthened by the collaborative economy as the necessary social capital. Business incubator institutions have strategic value in applying the link and match concept. The existence of the incubator needs to be strengthened by values rooted in personal and community beliefs. Through the incubation process, the youth are directed to think divergently through models, practices, and collaborative economic activities that support it. The students considered that business activities within the framework of Islamic teachings were always able to provide alternative possible answers to the problems faced, especially those related to capital

In line with the concept put forward regarding economics, collaboration. In line with Petropoulos (2017) Sundararajan (2014), Fuster Morell and Espelt (2018, Vásquez and Rivas (2021) on the collaborative economy as capital and sharing. The collaborative economy trains mutual self-reliance in the economy in line with the concept of collaboration economy described by Fehrer et al, (2018) on economic decentralization.

Collaborative economics trains students to be independent through sharing and being autonomous in creating value based on Islamic values.

The business incubator process supported by a collaborative economic system provides opportunities for students to gain learning experiences that encourage a change in attitude towards entrepreneurship. Several important points are changes in mental aspects that reflect the attitudes and behavior of an Islamic entrepreneur who is ready to collaborate.

Collaborative economic system as an elaboration of a new view of a theory from a practical side of collaboration that facilitates thinking from abstract values of business teachings in Islam to concrete activities and makes it easier for participants to build their understanding and knowledge of Islamic entrepreneurship. In line with Hassan & Hippler (2014) suggesting that the framework of Islamic entrepreneurship, religious and economic activities are inseparable, and a series of economic behavior is guided not only by secular views, legal and ethical guidelines but by religious guidelines.

Religious values can be the basis for the growth of intentions for entrepreneurship and sharing knowledge of assets, consumption, and production. The collaborative economy developed as business capital. In line with Rezki and Fahrullah (2021), namely about the new incubator model, which is developed based on cooperation, beneficial social interactions, and the extension of the economic system will encourage the economic development of the community, including in rural areas. the premise of the model is the existing social capital. In the design of this research model, social capital is provided by a collaborative economic system. In general, the model directs the formation of Islamic

entrepreneurship Ratten et al (2017) on equality and fair trade and promoting prosperity (Khaliq et al, 2020). Islamic entrepreneurship is one model that can be developed to provide benefits and prosperity, including among students.

3. Conclusion

The social learning process in a business incubator with the support of a collaborative economic system has driven changes in the students' intentions to choose entrepreneurship as a career. The change in intention is based on changes in entrepreneurial values in Islam that affect attitudes, emotions, and views on entrepreneurial behavior. Islamic values as the foundation for entrepreneurship are strengthened by collaborative economics as the necessary social capital. The collaborative economy can be integrated into the concept of a business incubator model to form Islamic entrepreneurship intention. The collaborative economy is a system that supports the learning process and supports the business activities of the students, especially beginners who are generally limited resources. They need to improve their understanding of collaborative economics and business incubators in specific contexts, especially students who have a high knowledge of Islamic values but have limitations in business practice.

Concept development and implementation are only done in a limited way, namely in the context of the students who generally understand very well the three main pillars of individual responsibility, namely *Hablumminal 'Allāh*, *Hablumminan Nas*, and *Hablummin Alam*. The understanding of the students can lead to bias related to the implementation of the model. Santri with high knowledge were not involved as training participants.

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