

DEVELOPING MUSLIMS ENTREPRENEURS: TACKLING THE PROBLEM OF SPIRITUALITY

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ABSTRACT

This study proposes a method to develop the spiritual intelligence of Muslim entrepreneurs. Since 2010, researchers at the International Islamic University Malaysia have developed processes to increase the spiritual intelligence of students. These processes include individual learning, collective learning, and collective discussion on matters of *'aqedah* (creed). To measure the effectiveness of these interventions, a questionnaire to measure spiritual intelligence was used. A group of students was tested at the beginning of the semester and they were re-tested at the end of the semester. Students were asked to keep a personal diary throughout the semester. The results of these findings are discussed. Research gaps are identified.

Key Words: *spiritual intelligence, entrepreneurship, creed*

MENGEMBANGKAN KEUSAHAWAN MUSLIM: MENGATASI MASALAH SPIRITUAL

ABSTRAK

Kajian ini mengusulkan metode untuk mengembangkan kecerdasan spiritual para usahawan Muslim. Sejak 2010, para penkaji di International Islamic University Malaysia telah mengembangkan proses untuk meningkatkan kecerdasan spiritual siswa. Proses-proses ini termasuk pembelajaran individu, pembelajaran kolektif, dan diskusi kolektif tentang hal-hal ‘aqedah (akidah). Untuk mengukur keberkesanan intervensi ini, soal selidik untuk mengukur kecerdasan spiritual digunakan. Sekelompok siswa diuji pada awal semester dan mereka diuji kembali pada akhir semester. Siswa diminta untuk membuat buku harian pribadi sepanjang semester. Hasil kajian ini dibincangkankan dan kajian lanjutan akan dikenalpasti.

Kata Kunci: kecerdasan spiritual, keusahawanan, ‘aqedah

INTRODUCTION

This study explores means to develop the spiritual intelligence of Muslim entrepreneur. This creates two questions. What is a Muslim entrepreneur and is there a model of Islamic entrepreneurship?

There are at least two possible definitions of a Muslim entrepreneur. One definition focuses on entrepreneurship so that a Muslim entrepreneur is “any Muslim that enters into the world of entrepreneurship.” Alternatively, the focus could be on the Islamic identity of the entrepreneur. The second definition of a Muslim entrepreneur would be, “any Muslim that enters the world of entrepreneurship, with the intention of living up to the principles of Islam in every aspect of his or her life.” The second approach is preferred and will be used throughout this study.

With regards to Islamic entrepreneurship, there are very few models. One model was proposed by Chowdhury (2008). However, the focus was very much on the process of entrepreneurship rather than on building the Islamic identity of Muslim entrepreneurs. Another model was proposed by Kedah and Adam (2011). They developed a conceptual framework in which spiritual was the independent variable and performance and social responsibility were the dependent variable. Entrepreneurial motivation was a mediating variable. Some postgraduate students at the International Islamic University Malaysia are currently working on developing a model of Islamic entrepreneurship but their findings have not yet been published. In other words, there is a gap in the entrepreneurship literature. Yet, the process of developing Muslim entrepreneurs is hinted at in the Qur’an. Allah says,

It is He who has sent among the unlettered a Messenger from themselves reciting to them His verses and purifying them and teaching them the Book and wisdom - although they were before in clear error (62:09)

In this *ayat*, Allah broke down the process to develop an Islamic identity to i) studying and pondering over the Qur’an, ii) purifying oneself by doing good deeds, iii) learning Islamic law, and iv) developing wisdom. This shows that becoming spiritual requires a combination of studying, reflecting and acting upon knowledge. The definition of Islamic entrepreneurship suggest that Muslim entrepreneurs need to promote the higher-objectives of Islamic law (Malik, 2017). However, 62:09 hints that Muslim entrepreneurs need to first develop their spiritual intelligence. This is consistent with the findings of Fontaine, Ahmad and Oziev (2017) as indicated in Figure 1.

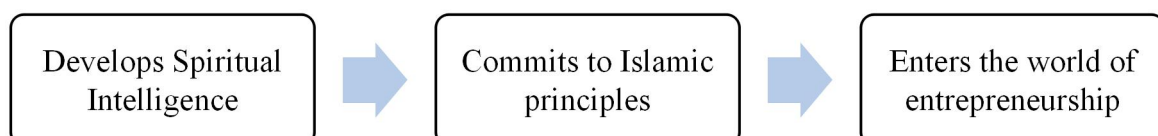


Figure 1: Developing Muslim Entrepreneurs

In this light, this study investigates two questions

- 1) How can one develop the spiritual intelligence of Muslim entrepreneurs and their employees in a systematic and predictable manner?
- 2) How effective is such an approach?

SPIRITUALITY AND SPIRITUAL INTELLIGENCE

Pargament and Mahoney (2009) define spirituality as “*the search for the Sacred*”. They see it as a journey that includes a process of discovery, a process of conservation and a process of transformation. Their approach contrasts to Gardner (1983) who proposed a theory of multiple intelligences that was originally based on seven types of intelligences. In 1993, he added an eighth and in 1998, he added a ninth (Mayer & Cobb, 2000). The ninth intelligence - which Gardner called “*existential intelligence*” - helps people to develop a theory of their existence and gives meaning to their life and actions. This new construct was later called spiritual intelligence (Mayer, 2000).

From a practical perspective, research suggest that spiritual leaders are more ethical (Fry & Slocum, 2008). However, this is currently being debated. When it comes to business ethics, there are two opinions. One view says that ethics “pays off” in the long run. Ethics is justified for pragmatic reasons. Bhide and Stevenson (1999) disagree and note that being unethical pays off in the long run. They argue that “*the fundamental reason for acting properly is the individual sense of self*” (Bhide & Stevenson, 1999, p.80). This view is consistent with the importance attached to sincerity in Islam. Islamic entrepreneurship ought not to be about making more money. Islamic entrepreneurship is important because it is the right thing to do.

The literature on spirituality in management is somewhat confusing because of two closely related but separate terms: spirituality and spiritual intelligence. In this study, spirituality is about “*searching for meaning in one’s life*” whereas spiritual intelligence is about “*harnessing spiritual resources to solve problems*” (Anwar, 2016).

There seems to be a significant difference between the Western and the Islamic understanding of spirituality. The Western experience of spirituality is that of a personal quest for a meaning in life. It is often one’s person’s personal introspection and soul searching. Paulo Coelho, the Brazilian author of spiritual novels, has sold 150 million books. In Coelho’s books, the dominant theme is the individual in search of the sacred within himself or herself. This personal experience can be within a faith or outside of faith. Recently, the need for spirituality in management has emerged in Western academic circles. The leader of this movement is Louis Fry. The basic argument is that spiritual leadership helps organisations maximize the triple bottom line (Fry & Slocum, 2008).

The Islamic experience of spirituality is that one can only become more spiritual by acquiring more Islamic knowledge. This new knowledge leads to developing one’s connection with God within the boundaries of the Islamic faith. However, Islam places emphasis on collective acts of worship and collective learning. In many ways, developing greater spirituality is a collective experience, rather than a personal experience. An insight into the Islamic perspective on spirituality can be obtained by studying 2:177. Allah says,

Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allah, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveller, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakah; [those who] fulfil their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous. (2:177)

In this *ayat*, Allah states that

- a) Faith is the foundation of all righteousness (by extension, of all spirituality)
- b) The first practical implication of faith is that one deals with people well
- c) The second practical implication of faith is that one performs religious acts of worship
- d) The third practical implication of faith is that one will be patient

A key feature of the Islamic belief system is the belief in the Hereafter. It would not be an exaggeration to say that without a strong belief in the Hereafter, Muslims may practice Islam for

purely worldly reasons. However, many of the *ayat* of the Qur'an reminds Muslims of the reality of the Hereafter. This is true of many Prophetic narrations. For example, the Prophet (peace be upon him) said,

“Whoever removes a worldly grief from a believer, Allah will remove from him one of the griefs of the Day of Resurrection. And whoever alleviates the needs of a needy person, Allah will alleviate his needs in the world and the Hereafter. Whoever shields (hides the misdeeds) a Muslim, Allah will shield him in this world and the Hereafter. And Allah will aid His slave so long as he aids his brother. And whoever follows a path to seek knowledge therein, Allah will make easy his path to Paradise. No people gather in one of the Houses of Allah, reciting his book and studying it among themselves except that sakeenah (tranquillity) descends upon them, and mercy envelops them, and the angels surround them, and Allah mentions them amongst those who are with them. And whoever is slowed down by his actions, will not be hastened by his lineage.” (Muslim)

This narration reinforces the message in 2:177. First, faith must lead to helping other Muslims. In fact, this narration hints that helping other Muslims in one of the very important means of being successful on the Day of Judgment. The narrations continue by emphasizing collective learning. Thus, from the Islamic perspective, spirituality is not a purely personal experience. It is a collective experience. A spiritual Muslim wants to make this world a better place.

Osman-Gani and Sarif (2011) explain how Islamic spirituality affects various aspects of management. They edited a book with eight papers that discuss spirituality, its impact at the workplace and an Islamic perspective on spirituality. One paper proposes an instrument to measure *taqwa* (Kamil, Sulaiman, Osman-Ghani & Ahmad, 2011). Another paper proposes a framework for understanding workplace spirituality, HRD and organizational performance (Osman-Gani, Hashim & Wan Nazir, 2011).

Although many scholars recognise the importance of spirituality and spiritual intelligence (Anwar, 2016), little research has focused on how to develop spiritual intelligence. One exception is work being conducted at the faculty of management at the International Islamic University Malaysia. The Islamic Personality Project relies on getting students to watch Islamic videos on YouTube. The spiritual intelligence of students is measured at the beginning of the semester and at the end of the semester (Fontaine 2013, Fontaine & Ahmad 2013).

THE PSYCHOLOGY OF PREACHING

Muslims have been given religious advice to another for centuries. Most of this has been done informally and very little has been documented systematically. Fontaine (2015) started by observing the following points.

Giving religious advice (whether in a religious talk or during counselling sessions) requires respecting the principles of good communication. Good communication starts with understanding and respecting the worldview of the listener. One approach is to rely on Erikson's psychosocial stages to frame one's communication

Table 1: Erikson's Psychosocial Stages

Age	Stages	Basic strengths
Adolescence	Identity versus role confusion	Fidelity
Young adult	Intimacy versus isolation	Love
Middle adult	Generativity versus stagnation	Care
Late adult	Integrity versus despair	Wisdom

Giving religious advice is not simply “telling” others what to do, it is often about promoting critical thinking. The best format is to develop questions (e.g. “*what is your purpose in life*”) and encourage the listener to find the answers through some kind of research.

Lastly, one has to appreciate that psychologists have demonstrated that individuals have powerful defence mechanisms. The phenomenon of cognitive dissonance means that whenever there is a

conflict between thought, feeling and action, individuals will feel uncomfortable. They can eliminate that cognitive dissonance by i) changing or ii) ignoring the message. Typically, when they hear information that contradicts their worldview, they ignore it or forget it. Psychologists show that changing requires a lot of effort but ignoring the message is effortless. For example, a Muslim may know that smoking is forbidden, but they love smoking and they smoke. Table 2 suggests what might typically happen.

Table 2: Cognitive Dissonance In Action

<i>Scholar says ...</i>	<i>Process</i>	<i>Listener hears</i>
“In the 19 th century, scholars said that smoking is allowed. At the time, the medical evidence linking smoking to cancer was not known. They just knew that smoking was linked to bad breath. Today, scholars say that smoking is forbidden”	Cognitive Dissonance	Some scholars say that smoking is allowed in Islam

To address the points above, Fontaine (2015) proposed that any effort to develop the spiritual identity of individuals must be seen as a gradual process and participants must be encouraged to keep a diary. The diary is very useful tool to overcome people’s psychological defence mechanisms.

THE ISLAMIC PERSONALITY PROJECT – FIRST STAGE

From 2010 to 2016, Fontaine and Ahmad (2013) worked on developing the psychology of participants at the International Islamic University Malaysia. In 2013, the spiritual intelligence of a group of 96 students was measured (see Table 3).

Table 3: Data Collected In 2013

<i>No</i>	<i>Questions</i>	<i>1st round</i>	<i>2nd round</i>	<i>Sign.</i>
1	I have often questioned or pondered the nature of reality.	3.48	3.71	0.089
2	I have spent time contemplating the purpose or reason for my existence.	3.9	3.95	n.s.
3	I am able to deeply contemplate what happens after death.	3.7	3.84	n.s.
6	It is difficult for me to sense anything other than the physical and material.	2.45	2.54	n.s.
7	My ability to find meaning and purpose in life helps me adapt to stressful situations.	3.77	4.13	0.025
8	I can control when I enter higher states of consciousness or awareness	3.59	3.72	n.s.
9	I accept the theories about such things as life, death, reality, and existence.	4.47	4.5	n.s.
13	I frequently contemplate the meaning of events in my life.	3.81	3.85	n.s.
14	I define myself by my deeper, non-physical self.	3.54	3.79	0.04
15	When I experience a failure, I am still able to find meaning in it.	4.29	4.28	n.s.
16	I often see issues more clearly while in higher states of consciousness/awareness.	4.06	3.84	0.06

17	I have often contemplated the relationship between human beings and the rest of the universe.	3.79	3.84	n.s.
18	I am highly aware of the nonmaterial aspects of life.	3.75	4.04	0.022
19	I am able to make decisions according to my purpose in life.	4.06	4.15	n.s.
21	I have deeply contemplated whether or not there is some greater power.	3.75	3.91	n.s.
22	Recognizing the nonmaterial aspects of life helps me feel centred.	3.58	3.86	0.032.

Source: Fontaine and Ahmad (2013)

At the beginning of the semester, participants were told that they would have to watch one Islamic video every week throughout the semester. Every week, they would write their reflections on the video that they watched. At the beginning of the semester, they were given a questionnaire that measure their spiritual intelligence. At the end of the semester, they answered the same questionnaire a second time. In about 75% of cases, students' level of spiritual intelligence improved. The only problem with the data collected in 2013 is that there was no control group (Fontaine & Ahmad, 2013).

This effort to promote the spiritual intelligence of participants is on-going. To date, about 3,000 participants have been involved in this project (Fontaine, Ahmad & Oziev, 2017). The first stage of this project was characterised by freedom of choice. Participants were free to watch whatever Islamic video that they liked. This allowed participants to focus on topics that were relevant to them. In the first stage, participants worked alone.

THE ISLAMIC PERSONALITY PROJECT – SECOND STAGE

From 2016 onwards, there was an increasing effort in watching Islamic videos in groups. This effort was pioneered by a MBA student at the International Islamic University Malaysia (Parvin, 2017). She found that participants could successfully watch Islamic videos in groups. As the sessions progressed, the group become more cohesive and developed a shared understanding of the content.

Around this time, the author shifted from giving participants a freedom of choice to strongly encouraging them to watch videos on the explanations (*tafsir*) of the Qur'an. More specifically, he has been testing the methodology of Nouman Ali Khan (www.bayyinah.tv). Khan has focused on explaining the Qur'an systematically and posting them on his website. He works with a team of scholars that help him develop the academic integrity of the videos he posts online. Over the years, Khan has developed the following modules:

1. Divine Speech – an introduction to the linguistic miracle of the Qur'an
2. Surah al-Fatihah – an in depth analysis of this surah which provides a summary of the whole Qur'an
3. A Thematic Overview – an introduction to the main ideas that are found in the Qur'an by using the key ideas in *surah al-Asr*.
4. A Concise Commentary – an explanation of every *surah* of the Qur'an.
5. A Deeper Look – a more in-depth commentary that builds on the Cover to Cover module.

Khan suggests that the sequence of these modules is important. This sequence is suggested by the Qur'an itself. Allah says,

“Indeed, those who conceal what We sent down of clear proofs (bayyinah) and guidance (huda) after We made it clear for the people in the Scripture - those are cursed by Allah and cursed by those who curse” (2:159)

This *ayat* suggests that revelation is a two-step process: *bayyinah* (which convinces people that the Qur'an is truly the word of God) and *huda* (which are the detailed injunctions that one accepts after receiving the truth). The distinction between *bayyinah* and *huda* appears multiple times in the Qur'an. For example,

Or lest you say, "If only the Book had been revealed to us, we would have been better guided than they." So there has [now] come to you a clear evidence (bayyinah) from your Lord and a guidance (huda) and mercy. Then who is more unjust than one who denies the verses of Allah and turns away from them? We will recompense those who turn away from Our verses with the worst of punishment for their having turned away." (6:157)

In September 2017, a DBA student suggested an alternative approach. He argued that the priority should be given on developing the students' theological understanding ('*aqidah*) of Islam. He argued that any inappropriate behaviour on the part of a Muslim reflects a misunderstanding in '*aqidah*. The author agreed to let this DBA experiment with his students. Over a period of 6 weeks, he raised a number of issues of '*aqidah*. The spiritual intelligence of individual students were measured at the beginning of the semester and at the end of the semester. However, this DBA student only obtained 24 respondents so parametric statistics could not be used. For the sake of brevity, the data he collected is not presented in this paper. However, qualitative data was also collected. One of the key points is that participants have different preferences in terms of learning styles. In the context of developing Muslim entrepreneurship, one single approach to develop the spiritual intelligence of Muslim entrepreneurs might not be effective. The second key point is that many Muslims have many unanswered questions regarding '*aqidah*. They have lots of questions concerning the specific meaning of *tawheed*, their purpose in life, *Qada wa Qadar*, the names and attributes of Allah. These questions are very important and many of them were very basic. Table 4 summarises the feedback from that group.

Table 4: Students' Feedback

<i>Question</i>	<i>n</i>	<i>Percentage</i>
Which method of learning did you find the most effective?		
a) Watching Islamic video alone	6	28.50%
b) Watching Islamic video in a group	6	28.50%
c) Using brother Diaa's approach	9	42.50%
Which topic covered did you find the most interesting		
a) The purpose of creation	5	26.50%
b) <i>Tawheed</i>	6	31.50%
c) <i>Qada wa Qadar</i>	4	21%
d) The names and attributes of Allah	0	0
e) The role of the Prophet (SAW)	4	21%
With brother Diaa, which method do you prefer		
a) Asking questions out loud	4	20%
b) Asking questions by writing them down anonymously	4	70%
c) Asking questions by writing them down but with your name on it	2	10%
Which topic would you have liked to be covered in more detail?		
a) The purpose of creation	4	20%
b) <i>Tawheed</i>	1	5%
c) <i>Qada wa Qadar</i>	5	25%
d) The names and attributes of Allah	7	35%
e) The role of the Prophet (SAW)	3	15%

The data may not look, at first impressive or significant. However, this DBA student uncovered a gap in the current research on developing Islamic spirituality. Although Muslims learn about the correct belief at school and in religious classes, these methods of learning are generally one-

way. However, with his approach, a two-way style of communication is developed. This is useful to overcome cognitive dissonance, deconstruct incorrect knowledge and construct correct knowledge.

THE ISLAMIC PERSONALITY PROJECT – THIRD STAGE

By February 2018, it was decided to continue testing the methodology of Nouman Ali Khan Khan. Although it would be impossible to complete all the modules, it should be possible to expose the students to some of the key points.

Apart from exposing the students to Khan’s videos, students were asked to read Kübler-Ross’s “Death and Dying” (Kübler-Ross, 2009) and share their reflections in oral presentations. Some of their comments are presented in Table 5.

Table 5: Comments Concerning “Death And Dying”

<i>Comments</i>	
1	I want to study this much more. Many students think death is only for old people. The more they think about it, the more they will prepare themselves and do good deeds.
2	I now realise that I have been wasting my life. I feel guilty for my sins. I realise that I am too slow to change, that it is difficult but that it is worth it.
3	I now regret delaying my repentance.
4	My father died of cancer three years ago. I was curious and nervous about this project because it brought back so many memories. However, it makes me better appreciate life.
5	Feel empty inside because I still have a lot to do about my sins before I die
6	It makes me think about how to be a better person each day
7	When I think of death, I always feel that I am not a good Muslim yet, so it makes me want to change
8	When I think of death, I decrease my time spent on unnecessary things and I spend more time on my prayers
9	I thought about the stages (in the book) and I found that they make sense
10	It keeps reminded me to repent before death and to do more good deeds

The class discussion was often intense with side-discussion about suicide, depression and loneliness. Although these topics seem depressing, the students were glad to talk about these taboo topics.

The students filled out a questionnaire measuring their spiritual intelligence. This questionnaire was designed by King and DeCicco (2009) in Canada. Anwar (2016) showed that it was culturally relevant in Malaysia. At the end of the semester, they answered the same questionnaire. The data of students who have responded to both questionnaires were used and paired t-tests were completed (Table 6 and Table 7). The Cronbach Alpha was 0.9.

Another group of students served as a control group (Table 8 and Table 9). This control group behaved as normal IIUM students – which means that they attended religious talks and *usrah* groups on a regular basis. The results in Table 6 and Table 7 are emphatic. At the end of the semester, the score on 10 out of the 24 questions show a statistically significant increase. In the control group, only 2 out of the 24 questions showed a statistically significant increase – which is not surprising as the control group was exposed to the normal IIUM religious experience.

Table 6: Paired T-Tests (Questions 1 To 12)

<i>No</i>	<i>Questions</i>	<i>Differences in Mean</i>	<i>T</i>	<i>Sig. (2 tailed)</i>
1	I have often questioned or pondered the nature of reality	-.24444	-1.598	.117

2	I recognise aspects of myself that are deeper than my physical body	-.44444	-2.714	.009
3	I have spent time contemplating the purpose or reason for my existence	-.46667	-2.654	.011
4	I am able to enter higher states of consciousness or awareness	-.33333	-2.803	.008
5	I am able to deeply contemplate what happens after death	-.55556	-2.619	.012
6	It is difficult for me to sense anything other than the physical and material	.06667	.425	.673
7	My ability to find meaning and purpose in life helps me adapt to stressful situations	-.15556	-1.045	.302
8	I can control when I enter higher states of consciousness or awareness	-.17778	-1.274	.209
9	I have developed my own theories about such thing as life, death, reality and existence	-.33333	-1.701	.096
10	I am aware of a deeper connection between myself and other people	-.42222	-2.801	.008
11	I am able to define a purpose or reason for life	-.28889	-2.229	.031
12	I am able to move freely between levels of consciousness or awareness	-.24444	-2.044	.047

It should be noted that this data confirms the data that has been collected since 2010. At an organisational level, Fontaine, Ahmad and Oziev (2017) suggest the following points:

- a) Entrepreneurs and the top management team must be committed to developing a corporate culture that reflects Islamic values and principles.
- b) Entrepreneurs and the top management team must put in place the right educational strategies to promote this culture. It can be based on Khan's model described earlier. It doesn't even have to focus on only "Islamic" material as the experiment with having Muslim students reading Kübler-Ross (2009) demonstrates. Generally, the educational programmes need to overcome psychological defence mechanisms and the tendency towards cognitive dissonance and forgetting. For this reason, personal diaries are highly recommended (Fontaine, 2015).
- c) Entrepreneurs and the top management team must put in place the incentive system so that employees are motivated to learn more about the Qur'an in a systematic manner.

Table 7: Paired T-Test (Questions 13 To 24)

<i>No</i>	<i>Question</i>	<i>Differences in Mean</i>	<i>t</i>	<i>Sig. (2 tailed)</i>
13	I frequently contemplate the meaning of events in my life	-.28889	-1.832	.074
14	I define myself by the deeper, non-physical self	-.15556	-1.360	.181
15	When I experience failure, I am still able to find meaning in it.	-.13333	-1.062	.294
16	I often see issues and choices more clearly while in a higher state of consciousness	-0.04444	-0.34	.736
17	I have often contemplated the relationship between human beings and the rest of the universe	-.15556	-.961	.342

18	I am highly aware of the nonmaterial aspects of life	.08889	.682	.499
19	I am able to make decisions according to my purpose in life	-.44444	-3.665	.001
20	I recognise qualities in people which are more meaningful than their body, personality or emotions	-.46667	-3.405	.001
21	I have deeply contemplated whether or not there is a greater power or force (e.g. God)	0.00000	0.000	1.000
22	Recognising the nonmaterial aspects of life help me feel centred	.02222	.144	.886
23	I am able to find meaning and purpose in my everyday experiences	-.17778	-1.596	.118
24	I have developed my own technique for entering higher states of consciousness or awareness	-.42222	-3.009	.004

From a cost perspective, the conventional approach is quite expensive. Typically, when organisations invite trainers, they will pay them between RM 2,000 to RM 5,000 a day. If the training lasts, several days, the training becomes prohibitive and the ROI of the training is very questionable. As this approach to developing spiritual relies mostly on material that is freely available on YouTube or on subscribing to a website, the cost is virtually nil. The annual subscription to the www.bayyinah.tv website is USD\$ 112 per annum.

Table 8: Control Group (Questions 1 To 12)

<i>No</i>	<i>Question</i>	<i>Differences in Mean</i>	<i>t</i>	<i>Sig. (2 tailed)</i>
1	I have often questioned or pondered the nature of reality	.05634	.490	.626
2	I recognise aspects of myself that are deeper than my physical body	-.15493	-1.331	.187
3	I have spent time contemplating the purpose or reason for my existence	.16901	1.367	.176
4	I am able to enter higher states of consciousness or awareness	.04225	.359	.721
5	I am able to deeply contemplate what happens after death	-.30986	-2.239	.028
6	It is difficult for me to sense anything other than the physical and material	0.00000	0.000	1.000
7	My ability to find meaning and purpose in life helps me adapt to stressful situations	-.08451	-.591	.556
8	I can control when I enter higher states of consciousness or awareness	-.12676	-1.085	.282
9	I have developed my own theories about such thing as life, death, reality and existence	-.02817	-.219	.827
10	I am aware of a deeper connection between myself and other people	.04225	.320	.750
11	I am able to define a purpose or reason for life	-.19718	-1.721	.090
12	I am able to move freely between levels of consciousness or awareness	-.18310	-1.558	.124

Clearly, the big scheme of things, spiritual intelligence may not be the top priority for Muslim entrepreneurs. At the end of the day, they have to develop a vision, mission, a value proposition and so forth. Furthermore, Islam should not be used to pursue materialistic goals (Fontaine, Ahmad, & Oziev, 2017). In other words, the argument “*if I develop my spiritual intelligence, I will become a better entrepreneur*” is invalid from an Islamic perspective.

Fontaine, Ahmad and Oziev (2017) argue that entrepreneurs should think from the perspective of simply pleasing Allah. We will all die. If by developing one’s spiritual intelligence, one become closer to Allah, then that it is a blessing that cannot be quantified.

If an entrepreneur establishes a successful business and provides an opportunity for his staff to develop their knowledge of the Qur’an, then this will benefit the entrepreneur on the Day of Judgment. But the intention must never be spoiled by materialistic considerations.

Table 9: Control Group (Questions 13 To 24)

<i>No</i>	<i>Question</i>	<i>Differences in Mean</i>	<i>T</i>	<i>Sig. (2 tailed)</i>
13	I frequently contemplate the meaning of events in my life	-.09859	-.716	.477
14	I define myself by the deeper, non-physical self	.19718	1.440	.154
15	When I experience failure, I am still able to find meaning in it.	-.21127	-1.926	.058
16	I often see issues and choices more clearly while in a higher state of consciousness	-.14085	-1.021	.311
17	I have often contemplated the relationship between human beings and the rest of the universe	.02817	.252	.802
18	I am highly aware of the nonmaterial aspects of life	-.09859	-.829	.410
19	I am able to make decisions according to my purpose in life	-.19718	-2.114	.038
20	I recognise qualities in people which are more meaningful than their body, personality or emotions	.04225	.340	.735
21	I have deeply contemplated whether or not there is a greater power or force (e.g. God)	-.26761	-1.551	.125
22	Recognising the nonmaterial aspects of life help me feel centred	-.01408	-.129	.898
23	I am able to find meaning and purpose in my everyday experiences	-.12676	-1.118	.267
24	I have developed my own technique for entering higher states of consciousness or awareness	-.11268	-.815	.418

Although the data presented above seems promising, research indicate that there is a problem that still needs to be addressed. The problem that some sins are culturally acceptable and some sins are culturally not acceptable.

CULTURALLY ACCEPTABLE SINS

In research that is currently being reviewed for publication elsewhere, the perception of Muslims towards different kinds of sins was investigated. Respondents were asked about the cultural acceptance of eating pork, drinking alcohol, taking *riba*, and dating. Respondents report that Muslims in Malaysia have a low tolerance for eating pork and drinking alcohol but they have a much higher tolerance for taking *riba* and dating – despite the clear rulings in Islam. This indicates that Muslims, when they develop a spiritual connection with Allah, will have three challenges:

1. To continuously increase their religion knowledge as per the hadith of Muslim quoted above
2. To not simply do religious acts of worship but to also commit themselves to helping other Muslims as per 2:177 and the hadith of Muslim quoted above
3. To be aware that some sins are culturally acceptable. Thus Muslims must be committed to breaking away from cultural norms to commit themselves to religious and moral norms that are consistent with the teachings of Islam.

It is suggested that the third challenge needs a significant amount of further research.

CONCLUSION

This paper has attempted to document some of the efforts to develop the spiritual intelligence of Muslims that have been done at the International Islamic University Malaysia since 2010. The results demonstrate without a doubt that it is possible to develop spiritual intelligence among Muslims. Each semester for the last eight years, every group of students has consistently increased their spiritual intelligence. By relying on the methodology of Khan, this process has become easier and more predictable. It can be done easily and cheaply. There is no reason why this approach cannot be used to develop Muslim entrepreneurs that are committed to behaving in according with their religious values.

Two areas of further research have been identified. One is to further develop the *'aqidah* of Muslims by identifying their misunderstandings and correcting them. This requires a two-way style of communication to avoid cognitive dissonance. Second, it is not enough to say that one will follow the Qur'an and the Sunnah. Preliminary data shows that some sins are culturally acceptable. It is therefore important to better understand how easy or how difficult it is for Muslims to break away from cultural norms when these contradict religious principles.

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