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# *BARAKAH, FALĀḤ,* AND *IḤSĀNIYYAH* RATIONALITY: SPIRITUAL ENTREPRENEURSHIP AMONG MUSLIM MSME ENTREPRENEURS IN TANA LUWU, INDONESIA

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**ABSTRACT**

This study examines spiritual entrepreneurship among Muslim MSME entrepreneurs in Tana Luwu, Indonesia, by analyzing how *barakah*, *falāḥ*, and *iḥsāniyyah* rationality shape everyday economic practices. It addresses a gap in Islamic entrepreneurship studies, which remain largely normative and centered on formal urban business settings, leaving local religious community-based MSMEs underexplored. Using a descriptive qualitative design within an interpretive paradigm, data were collected through in-depth interviews, field observations, and documentation involving 20 Muslim MSME entrepreneurs selected through purposive sampling. Data were analyzed through reduction, presentation, and conclusion drawing, with credibility strengthened through source and methodological triangulation. The findings show that *niyyah*, *amānah*, *iḥsān*, *tawakkul*, and *barakah* orientation are embedded in business practices, shaping honesty, halal commitment, trust-based relationships, and resilience amid economic uncertainty. Business success is understood not merely as profit accumulation but as *falāḥ*-oriented well-being encompassing material, social, moral, and spiritual dimensions. The study introduces *iḥsāniyyah* rationality as an alternative model of economic rationality and offers a conceptual basis for value-based MSME development and social sustainability within local Muslim economic communities.

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## INTRODUCTION

The development of micro, small, and medium enterprises (MSMEs) in Tana Luwu, South Sulawesi, reflects a distinctive entrepreneurial context in which economic activity is deeply embedded in religious and sociocultural values. Muslim entrepreneurs in this region operate not only within market mechanisms but also within a moral framework shaped by Islamic teachings and communal ethics, including trustworthiness, mutual assistance, and social responsibility. In practice, many business transactions rely on trust-based relationships rather than formal contracts. This pattern indicates that local business practices are not governed solely by instrumental economic rationality but are also shaped by moral obligations, spiritual awareness, and community-based social norms in everyday life.

However, increasing market competition, limited access to capital, changing consumption patterns, and the expansion of modern economic systems create tensions between spiritual integrity and pragmatic business demands. Entrepreneurs may face dilemmas between upholding honesty, justice, and *barakah*-oriented business practices and responding to pressures for efficiency, competitiveness, and profit accumulation. This tension makes Tana Luwu a relevant empirical setting for examining how Islamic spiritual values are internalized, negotiated, and translated into everyday entrepreneurial practices.

The growing interest in spiritually based entrepreneurship reflects a broader critique of the modern economic paradigm, which emphasizes instrumental rationality, efficiency, and profit maximization (Apipah et al., 2026; Author, 2024; Safei, 2021; Tamalla & Fauzi, 2021). This paradigm has long conceptualized human beings as homo economicus, who act primarily on the basis of cost-benefit calculations and individual interests. Although this approach has contributed to economic growth and business modernization, previous studies indicate that an excessively materialistic economic orientation may generate ethical problems, social inequality, labor exploitation, weakened social solidarity, and moral crises in business activities (Budiyono, 2025; Cahya, 2021; Wibowo, 2019). In the context of economic globalization, competitive market pressures often encourage business practices that marginalize human values and collective well-being. Therefore, an alternative economic perspective is needed—one that balances material interests with moral and spiritual dimensions.

In response to these limitations, spiritual entrepreneurship has emerged as an alternative approach that emphasizes meaning, moral responsibility, and transcendental orientation in economic activities (Hägg et al., 2024; Harumi et al., 2021; Uriarte et al., 2025; Zhang et al., 2025). From this perspective, business is not merely a means of generating economic profit but also a medium for realizing moral values, serving society, and pursuing meaningful life. Spirituality in entrepreneurship is considered capable of fostering ethical, inclusive, and long-term-oriented business behavior. From an Islamic perspective, business activities are part of *muʿāmalah*, which must align with the principles of *ʿadl* (justice), *iḥsān* (moral excellence), and *maṣlaḥah* (Febriyanti et al., 2025; Maharani, 2020; Wahyuddin et al., 2024). Thus, entrepreneurship is not only an economic activity but also a space for actualizing spiritual values, social responsibility, and ethical conduct in community life more broadly.

The concept of *falāḥ* in Islamic economics refers to comprehensive well-being encompassing material, social, moral, and spiritual dimensions. Within this framework, business success is measured not only by profit growth or capital accumulation but also by *barakah*, social benefit, peace of mind, and the sustainability of social relationships. Accordingly, economic rationality in Islam is not purely utilitarian but also *iḥsāniyyah*—that is, a form of rationality guided by moral and spiritual awareness in performing the best actions before God and fellow human beings. *Iḥsāniyyah* rationality places empathy,

Jurnal Ilmu Ekonomi dan Bisnis Islam
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social responsibility, trustworthiness, and concern for the common good as essential considerations in economic decision-making. In local Muslim communities, orientations toward *barakah* and *falāḥ* often shape how entrepreneurs generate profit, maintain business relationships, and treat customers and employees.

Studies on Islamic spiritual entrepreneurship reveal several key trends. First, much of the early literature remains conceptual and normative, positioning Islamic spiritual values as the foundation of business ethics and Muslim economic behavior (Bidaula, 2024; Kasor et al., 2017; Mardani, 2019). These studies emphasize trustworthiness, honesty, moral responsibility, and worship-oriented business practices. While such research is important for establishing the theoretical foundation of Islamic entrepreneurship, its normative orientation remains limited in explaining how spiritual values are internalized and practiced in everyday business realities marked by social complexity and economic pressure. Thus, a gap remains between the ideal concepts of Islamic entrepreneurship and their actual implementation in the field.

Second, subsequent empirical studies have focused primarily on urban contexts and formal sectors, including modern firms, business organizations, and professional entrepreneurs (Desta, 2018; Khamimah, 2021; Sutriadi, 2020; Urbaniec, 2021). These studies generally examine the relationships among spirituality, business ethics, leadership, innovation, organizational culture, and business performance. Several studies suggest that spiritual integrity can strengthen business success, customer loyalty, organizational culture, and business sustainability (Alimusa et al., 2022; Alomari & Al-Haddad, 2024; Kunaifi et al., 2024). Nevertheless, the dominant focus on formal firms and urban middle-class entrepreneurs has left local, community-based microenterprises relatively underexplored.

Third, research on Muslim MSMEs rooted in local religious communities remains limited, particularly in non-metropolitan areas such as Tana Luwu, Indonesia. In community-based microeconomic settings, spirituality functions not only as a normative value but also as a social mechanism that shapes trust, economic solidarity, business resilience, and community well-being.

Muslim MSME entrepreneurs at the local level often face market pressure, capital constraints, income fluctuations, and economic uncertainty, which require continuous negotiation between religious idealism and pragmatic business demands (Kasim et al., 2024; Reza, 2022; Wahid, 2023; Wulandari et al., 2025). Under certain conditions, economic pressures may lead to compromises in moral values to sustain business operations. Nevertheless, recent studies indicate that spiritual entrepreneurship retains transformative potential in strengthening business ethics, economic resilience, social solidarity, and the sustainability of community-based enterprises (Ermawati, 2024; Othman, 2020).

Based on these trends, this study examines spiritual entrepreneurship among Muslim MSME entrepreneurs in Tana Luwu. Unlike previous studies that are predominantly conceptual or focused on formal urban contexts, this study aims to: (1) analyze the internalization of Islamic spiritual values in Muslim entrepreneurial practices; and (2) explain how these values shape business behavior, business resilience, and welfare orientation based on *barakah* and falāḥ. This study argues that the economic practices of local Muslim communities cannot be understood solely through the lens of modern economic rationality. Instead, they should also be examined through the perspective of *iḥsāniyyah* rationality, which integrates moral, spiritual, and social considerations into economic action.

This study contributes to the literature in three ways. First, theoretically, it advances Islamic entrepreneurship studies by demonstrating that spirituality functions not merely as a normative ethical ideal but as an active dimension of economic reasoning and entrepreneurial behavior. Second, empirically, it provides evidence from Muslim MSME entrepreneurs in Tana Luwu, a local Indonesian Muslim community that remains underrepresented in the global literature on Islamic spiritual entrepreneurship. Third, conceptually, it introduces *iḥsāniyyah* rationality as an alternative framework for explaining Muslim entrepreneurial decision-making that extends beyond instrumental, utilitarian, and profit-maximizing rationality.

Practically, the findings provide a basis for designing value-based MSME empowerment policies that strengthen business ethics, social justice, resilience, and sustainable well-being. By framing spiritual entrepreneurship as a lived socio-economic practice, this study offers a pathway for building an ethical, inclusive, and *falāḥ*-oriented economic order rooted in local Muslim communities.

## LITERATURE REVIEW

### *Value-Based Entrepreneurship Theory*

Classical entrepreneurship literature initially portrayed the entrepreneur as a rational agent focused on opportunities and profits. Criticism of this reductionist view subsequently gave rise to the concept of value-based entrepreneurship, which asserts that business activities are not determined solely by economic rationality but are also influenced by ethical values, social responsibility, and broader well-being (Cordasco, 2024; Harvey, 2021; Kummitha, 2025; Kurata et al., 2023; Uriarte et al., 2025). In its development, this approach overlaps with social entrepreneurship and ethical entrepreneurship, both of which shift the purpose of business from merely achieving profit to creating social value.

However, the literature indicates that the integration of the spiritual dimension into this framework remains underdeveloped and conceptually inconsistent. Spiritual entrepreneurship has therefore emerged as a critical extension that views business activities not merely as economic endeavors but also as expressions of meaning, faith, and transcendental orientation (Fry, 2003; Sumpena, 2025). From this perspective, intrinsic motivations such as honesty, devotional intention, and moral responsibility become central drivers of business decision-making, rather than secondary ethical considerations (Daradkeh, 2023; Sekerka & Stimel, 2024).

Nevertheless, conceptual overlap remains between value-based entrepreneurship, ethical entrepreneurship, and spiritual entrepreneurship, as these terms are often used interchangeably without a clear explanation of their analytical relationship. Therefore, this study positions spiritual entrepreneurship as a more substantive expression of value-based entrepreneurship because it not only encompasses ethical and social values but also places transcendental orientation, namely the relationship with God, as the primary source of motivation in entrepreneurial activities.

### *The Spiritual Values of Islam as the Foundation of Business Ethics*

In the context of Islam, spirituality is not understood as an additional dimension but rather as a normative foundation for economic activity. Principles such as *niyyah* (intention), *amānah* (trustworthiness), *iḥsān* (moral excellence), and *tawakkul* (reliance on Allah) form a

Jurnal Ilmu Ekonomi dan Bisnis Islam
Vol. 8 No. 1, (January-June 2026): 62-81
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comprehensive business ethics framework that is integrated into daily economic practices (Chowdhury et al., 2021; Kurjono et al., 2024). Unlike some Western literature, which tends to separate spirituality and religiosity (Vu & Burton, 2022), Islamic thought treats the two as inherently integrated, including in business activities. Therefore, Islamic business ethics is not merely a set of normative rules but a tangible manifestation of spiritual values internalized by business actors.

Various empirical studies indicate that these values have tangible implications for entrepreneurial practice. First, spiritual values promote ethical behavior and honesty in business operations (Shobir, 2017). Second, these values foster religious motivation in business that goes beyond a purely material orientation (Husnul Khitam, 2022; Lahuri, 2023). Third, spiritual values also strengthen business integrity and long-term sustainability (Wahid & Syakur, 2023). However, the existing literature still tends to position Islamic business ethics as an ideal normative framework without examining in depth how these values are practiced, internalized, and negotiated within actual socio-economic dynamics. This limitation indicates the need for a more contextual analysis of how Islamic spiritual values operate within everyday entrepreneurial practices.

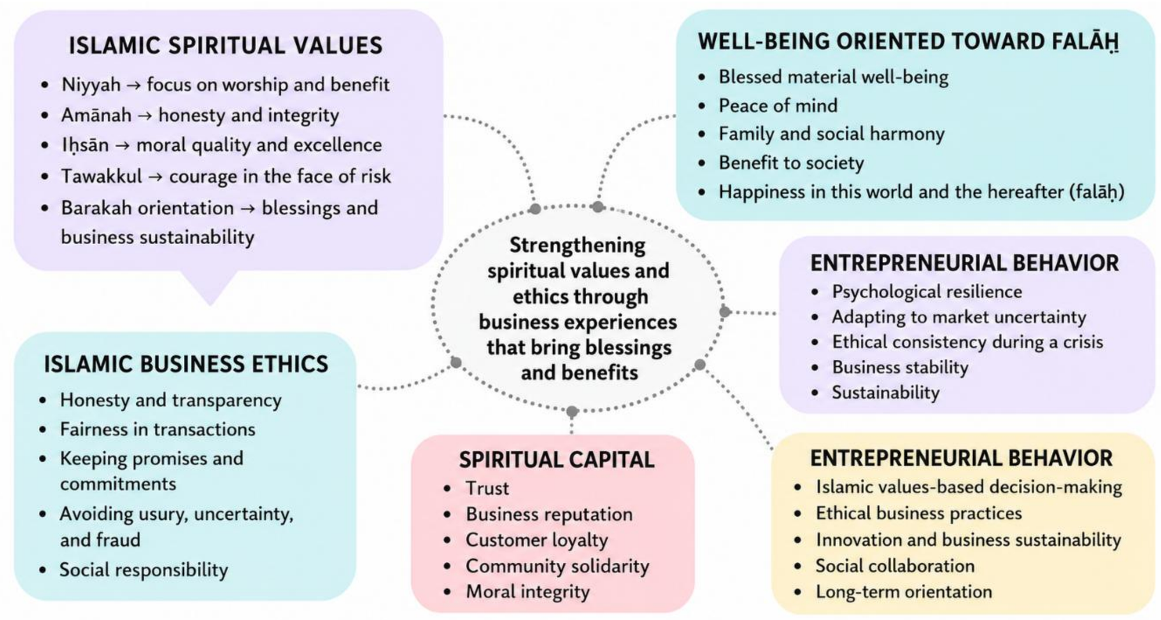


**Figure 1**. Islamic Spiritual Values Leading to Well-Being Centered on *Falāḥ*

### *Mechanisms and Outcomes of Spiritual Entrepreneurship*

To bridge the relationship between values and practices, the literature has developed the concept of spiritual capital as the accumulation of values, beliefs, and practices that shape moral orientation and economic behavior (Muzakkir, 2021; Osunmakinde, 2021). This concept serves as a mechanism that strengthens trust and social legitimacy, enhances commitment to ethics, and builds trust-based networks. In entrepreneurship, spiritual capital contributes to business resilience, defined as the ability of a business to survive and adapt under conditions of uncertainty (Margaça, 2022; Putri, 2025).

Several studies indicate that spiritual values can enhance psychological resilience and the meaning of work, strengthen social solidarity and business networks, and encourage adaptive behavior without compromising principles (Budiyono, 2025; Ningtyas, 2025; Perez et al., 2025). Nevertheless, the relationship between spiritual values and resilience is often assumed to be linear, with limited explanation of how internalization and value negotiation unfold under market pressures (Rinawati, 2021; Wardani & Ridlwan, 2022). This indicates a significant limitation in the current literature.

In contrast to the conventional economic paradigm, which views profit as the primary indicator of success, Islamic economics positions falāḥ as the ultimate goal of economic activity, namely holistic well-being encompassing material, social, and spiritual dimensions (Alomari & Al-Haddad, 2024; Furqani, 2022). This orientation is realized through the concept of *barakah*, or blessing, which emphasizes that success is not merely measured by profit accumulation but also by social benefit and sustainability (Alzeer, 2018; Sholihin, 2023). In practice, this is reflected in various forms of action, such as social distribution through zakat and *ṣadaqah*, justice in labor relations, and the implementation of halal and ethical business practices.

However, most studies still treat *falāḥ* as a normative concept that has not been empirically linked to everyday entrepreneurial behavior, particularly in the context of microenterprises. This opens a research space to examine this relationship in a more contextual and in-depth manner.

Based on the literature review above, there are three main gaps. First, conceptual fragmentation remains because the relationship between spiritual values, Islamic business ethics, spiritual capital, and business outcomes has not yet been integrated into a single comprehensive analytical framework. Second, normative approaches remain dominant, as many studies emphasize what should be done but do not sufficiently explain how these values are practiced and negotiated in reality. Third, there are limitations in empirical context, as research remains dominated by urban and formal settings, while micro-entrepreneurial practices rooted in religious communities, such as those in Tana Luwu, have received insufficient attention. This study addresses these gaps by developing an approach that views spiritual entrepreneurship as a dynamic process involving the internalization, practice, and negotiation of values within a local context.

Based on the existing literature, this study proposes a conceptual framework that links spiritual values with Islamic business ethics, which in turn forms spiritual capital, influences entrepreneurial behavior, contributes to business resilience, and ultimately leads to falāḥ-oriented well-being. The core values analyzed include, first, *niyyah*, which shapes goal orientation and intrinsic motivation; second, *amānah,* which builds trust and integrity; third, *iḥsān*, which promotes quality and moral excellence; fourth, *tawakkul*, which strengthens resilience and courage in the face of risk; and fifth, *barakah* orientation, which directs business goals toward benefit and sustainability.

In line with this framework, the proposed qualitative propositions include: first, *niyyah* as spiritual intention shapes a non-material orientation in business decision-making; second, *amānah* and *iḥsān* build business ethics that enhance trust and social legitimacy; third, *tawakkul* strengthens business resilience in the face of market uncertainty; fourth, the integration of spiritual values generates spiritual capital that mediates the relationship between values and business practices; and fifth, *barakah* orientation directs

Jurnal Ilmu Ekonomi dan Bisnis Islam
Vol. 8 No. 1, (January-June 2026): 62-81
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entrepreneurship toward *falāḥ*-oriented well-being, not merely profit maximization.

The following framework illustrates how Islamic spiritual values are internalized and embodied in business ethics, form spiritual capital, foster ethical entrepreneurial behavior, strengthen business resilience, and lead to well-being grounded in *falāḥ* within local Muslim contexts. Thus, this literature review confirms that spiritual entrepreneurship cannot be understood merely as a normative concept but rather as an integrated system that connects values, ethics, behavior, and well-being. Nevertheless, how this system functions in practice, particularly in local contexts such as Tana Luwu, remains an open question and constitutes the primary focus of this study.

## RESEARCH METHOD

This study employs a descriptive qualitative approach to analyze the process of internalizing Islamic spiritual values in the entrepreneurial practices of Muslim MSME entrepreneurs, as well as the manifestation of these values in business behavior, business resilience, and well-being orientation based on *barakah* and falāḥ. This approach was chosen because the study seeks to understand subjective meanings, life experiences, and processes of value internalization that cannot be adequately captured through quantitative measurement. Grounded in an interpretive paradigm, this study views reality as a social construction shaped by religious beliefs, cultural norms, and individual experiences.

Data analysis followed the stages of data reduction, data presentation, and conclusion drawing, with interactive verification conducted throughout the research process. To ensure credibility, this study used source and methodological triangulation by comparing information across informants and verifying consistency among interviews, observations, and documentation. Ethical safeguards included participant consent, confidentiality, and the right to withdraw. Data collection ended when no new themes emerged and the findings showed consistent patterns across informants, indicating that data saturation had been achieved. This process strengthened the trustworthiness and analytical rigor of the qualitative findings.

## RESULTS AND DISCUSSION

This section presents and discusses the findings through two interconnected analytical themes. The first theme examines how Islamic spiritual values are internalized in the entrepreneurial practices of Muslim MSME owners in Tana Luwu. The second explains how these values shape ethical business behavior, business resilience, and a welfare orientation grounded in *barakah* and *falāḥ*. Together, these themes show that spirituality is not separate from economic activity but is translated into everyday decision-making, social relationships, risk management, and entrepreneurs' understanding of business success.

### *Internalization of Islamic Spiritual Values in Muslim Entrepreneurship in Tana Luwu*

The findings indicate that Islamic spiritual values are embedded in the entrepreneurial practices of Muslim MSME entrepreneurs in Tana Luwu. Based on in-depth interviews and field observations, business owners do not view business merely as an instrument for generating profit but also as part of religious devotion, moral responsibility, and social service. This pattern appeared consistently in informants' explanations of business motivation, profit-seeking practices, customer relations, and their interpretation of business success. As one informant stated, "I view trading as a form of worship, not merely seeking profit, but also helping others and seeking the blessings of life" [Informant 1].

This statement shows that business is understood as part of everyday religious practice and is closely connected to the social life of the local Muslim community. For most informants, success is not defined only by income growth. It is also associated with maintaining customer trust, helping others, and achieving inner peace in business activities. This pattern indicates that entrepreneurship in Tana Luwu is shaped by a moral-spiritual framework that extends beyond market calculation and profit-oriented reasoning.

The concept of niyyah emerged as a central value shaping the business orientation of Muslim MSME entrepreneurs. Informants explained that business should not be directed merely toward material gain but also toward social benefit and *barakah*. Proper intention was viewed as a moral anchor that keeps economic activities within religious and ethical boundaries. In practice, niyyah was reflected in maintaining honesty, avoiding harmful business practices, and considering the social consequences of entrepreneurial decisions. One informant explained, "If our intention is good, *in shāʾ Allāh*, the business will also be good. The important thing is not to harm others" [Informant 2].

This religious orientation was also evident in how business owners understood their relationships with customers and employees. Customer service, fair treatment, and concern for others were not perceived merely as commercial strategies but as part of moral and spiritual responsibility. Thus, *niyyah* functioned not only as an inner intention but also as a practical orientation that shaped everyday business conduct.

*Amānah* and *iḥsān* also emerged as dominant values in Muslim entrepreneurial practices in Tana Luwu. Interview data show that honesty, responsibility, product quality, and fairness were regarded as core principles in running a business. One informant stated, "We do not merely conduct business with people, but also with Allah" [Informant 3]. This statement suggests that business transactions are understood not only as economic exchanges between individuals but also as forms of religious accountability.

In daily business operations, amānah was reflected in transparent pricing, product quality, promise fulfillment, and the avoidance of manipulative transactions. Some entrepreneurs preferred smaller profits in order to preserve customer trust, as one informant noted: "It is better to make a small profit but have customers trust you than to make a large profit but disappoint people" [Informant 4]. Halal assurance was also treated as a moral obligation, as reflected in another statement: "If the ingredients are not halal or are not appropriate, we will not sell them" [Informant 5]. These examples demonstrate that Islamic ethical values operate as practical principles that guide business decisions.

These findings show that moral and religious considerations function as practical constraints in business decision-making. Muslim entrepreneurs tend to reject practices that contradict Islamic values, even when such practices may generate greater short-term gains. In this sense, *amānah* and *iḥsān* operate as ethical filters that guide entrepreneurial decisions, protect business integrity, strengthen trust, and sustain long-term customer relationships grounded in moral accountability and religious responsibility.

Jurnal Ilmu Ekonomi dan Bisnis Islam
Vol. 8 No. 1, (January-June 2026): 62-81
P-ISSN: 2962-0872, E-ISSN: 2686-6633

The value of *tawakkul* also plays a significant role in shaping how business owners respond to economic uncertainty. Most informants acknowledged various business challenges, including income fluctuations, market competition, rising raw material prices, and limited capital. However, these challenges were interpreted through a spiritual lens that combines trust in God with continuous effort. One informant explained, "If one's livelihood is already predetermined, there is no need to worry too much. The important thing is that we keep trying" [Informant 6].

This statement suggests that religious belief helps entrepreneurs maintain psychological stability when facing business risks. Tawakkul does not lead to passivity; rather, it is combined with effort, patience, and persistence. Some informants explained that business difficulties strengthened their spiritual confidence. As one informant remarked, "Sometimes, after difficult times, unexpected blessings come" [Informant 7]. These experiences show that economic uncertainty is interpreted not only as a material challenge but also as a spiritual process that gives meaning to entrepreneurial struggle.

In addition to *niyyah*, *amānah*, *iḥsān*, and *tawakkul*, orientation toward *barakah* was central to Muslim entrepreneurship in Tana Luwu. Most informants defined business success not only by profit margins or business growth but also by the blessings experienced in daily life. One informant stated, "To be honest, this business will have a long life" [Informant 8]. This statement reflects a long-term understanding of business success related to sustainability, peace of mind, and good social relationships.

Several informants also associated *barakah* with the ability to share benefits with others. One informant explained, "If my employees are well off and I can share with others, that is true blessing" [Informant 9]. These findings indicate that the business orientation of Muslim MSME entrepreneurs in Tana Luwu is not purely individualistic. It also incorporates social welfare, community harmony, and moral responsibility. In practice, some entrepreneurs provide assistance to workers, offer payment flexibility to certain customers, and participate actively in social and religious activities within their communities.

Overall, the findings show that Islamic spiritual values are internalized through various forms of everyday economic behavior. *Niyyah* shapes a business orientation based on worship and social benefit; *amānah* and *iḥsān* are manifested in ethical business conduct and moral responsibility; *tawakkul* shapes how entrepreneurs respond to economic uncertainty; and *barakah* influences how entrepreneurs define success and well-being. These values form the foundation of Muslim MSME entrepreneurs' decision-making, particularly in maintaining honesty, upholding halal business practices, and fostering good social relationships with customers and the wider community.

These findings indicate that the economic behavior of Muslim MSME entrepreneurs cannot be fully explained by the homo economicus paradigm, which emphasizes instrumental rationality and profit maximization. Their business practices instead reveal the integration of material interests with moral values, social responsibility, and public benefit (Cordasco, 2024; Harvey et al., 2021; Kummitha et al., 2025; Kurata et al., 2023). This finding reinforces critiques of the modern economic paradigm, which tends to prioritize efficiency, competition, and material gain (Author, 2024; Tamalla & Fauzi, 2021). In Tana

Luwu, economic action is therefore better understood as a synthesis of business calculation, moral accountability, and spiritual awareness.

Therefore, this study introduces the concept of *iḥsāniyyah* rationality as a form of economic rationality that integrates material, moral, social, and spiritual goals into the business decision-making process. This concept places *iḥsān* as the foundation of economic action, so that business decisions are evaluated not only on the basis of efficiency and profit but also in relation to *barakah*, social responsibility, and alignment with religious values.

These findings are consistent with the concept of spiritual entrepreneurship, which views business not merely as an economic activity but also as an expression of faith, meaning, and moral responsibility (Fry, 2003; Sumpena, 2025). From this perspective, motivations such as worship-oriented intention, honesty, and social responsibility are integral to entrepreneurial practice (Hajizadeh, 2022; Hidayati, 2023). In local Muslim MSMEs, spirituality functions not only as personal motivation but also as a framework of meaning that shapes business orientation, ethical conduct, and daily economic behavior.

This study further shows that Islamic spiritual values are internalized through social interaction and lived business experience, rather than through doctrinal understanding alone. *Niyyah*, *amānah*, *iḥsān*, and *tawakkul* are reinforced by family upbringing, religious participation, community relationships, and repeated entrepreneurial challenges. In Tana Luwu, where religiosity and social solidarity remain strong, these values are gradually transformed into practical orientations that guide ethical decision-making, business resilience, and everyday economic conduct.

These findings reinforce the concept of spiritual capital, which explains that spiritual values and practices are shaped through social relationships and collective experiences within a community (Abd. Muzakkir, 2021; Osunmakinde et al., 2021). Entrepreneurial spirituality is therefore not formed instantly but through a process of value habituation that becomes the foundation for business orientation, business behavior, and economic decision-making. In this context, spiritual values do not remain abstract beliefs but are transformed into a practical framework of thought and action within Muslim entrepreneurial activities.

In terms of business ethics, this study shows that *amānah* and *iḥsān* serve as foundations for building social trust and business sustainability. Practices such as maintaining product quality, ensuring transparency in transactions, and committing to halal business practices demonstrate that spiritual values are embedded in daily economic activities. These findings align with Islamic business ethics, which explains that *amānah*, honesty, justice, and *iḥsān* are central principles of Muslim business behavior (Chowdhury et al., 2021; Siompu, 2024). In this context, business activities are understood as part of muʿāmalah, which encompasses moral and spiritual responsibility.

Furthermore, the findings show that spirituality functions as an embedded ethical system within local economic relationships. In community-based settings such as Tana Luwu, business relationships rely not only on formal contracts but also on moral reputation, social trust, and religious accountability. Spirituality therefore operates both as an individual belief and as a social mechanism that strengthens economic legitimacy, supports trust-based

**Jurnal Ilmu Ekonomi dan Bisnis Islam**
**Vol. 8 No. 1, (January-June 2026): 62-81**
P-ISSN: 2962-0872, E-ISSN: 2686-6633

relationships, and stabilizes business interactions within the community.

The findings also show that spiritual values shape business resilience. *Tawakkul* helps entrepreneurs face uncertainty, income fluctuations, and market pressure without losing motivation or ethical consistency. This aligns with the concept of spiritual capital, which explains that spiritual values and practices shape moral orientation and strengthen resilience (Abd. Muzakkir, 2021; Osunmakinde et al., 2021). Spirituality thus serves as a psychological and moral resource that enables entrepreneurs to maintain emotional stability when facing economic risks.

This study also supports research showing that spirituality strengthens adaptability and work motivation under unstable economic conditions (Margaça et al., 2022; Putri, Nadine Wulan Wijaya Nahya & Inasyah, 2025). However, spirituality should not be treated as an automatic guarantee of business success. Rather, it operates as a moral, social, and psychological resource that sustains resilience. This clarification prevents normative oversimplification of the relationship between religiosity and economic performance in daily business practice.

In terms of well-being, the findings show that business owners interpret success through the concepts of *barakah* and *falāḥ*. Business success is not measured only by increased profits or capital growth but also by peace of mind, strong social relationships, social contribution, and the ability to benefit others. This finding reinforces the concept of falāḥ in Islamic economics, which views well-being as a multidimensional condition encompassing material, social, moral, and spiritual aspects (Alomari & Al-Haddad, 2024; Furqani & Echchabi, 2022). It also supports Wahyuddin et al. (2024) and Febriyanti (2025), who argue that Islamic economic activity is directed toward public interest and holistic well-being.

An orientation toward *barakah* also indicates a redefinition of economic success among Muslim MSME entrepreneurs. Success is not understood merely as profit accumulation but also as business sustainability that brings peace of mind, social benefit, and community harmony. This finding aligns with Sholihin (2023) and Alzeer (2018), who argue that *barakah* functions as an indicator of success that transcends a profit-oriented perspective.

Overall, this study demonstrates that spirituality in Muslim MSME entrepreneurship in Tana Luwu functions not only as a normative teaching but also as a value system that shapes business behavior, business resilience, and a *falāḥ*-based orientation toward well-being. These findings strengthen the literature on Islamic spiritual entrepreneurship by demonstrating that spiritual values can serve as the foundation of economic rationality, a system of social ethics, and a source of business resilience within the context of a microeconomy rooted in local religious communities. Thus, Islamic spiritual values have been internalized as a framework of meaning and a fundamental orientation in the entrepreneurial practices of Muslim MSMEs in Tana Luwu.

### *Integrating Spiritual Values into Business Resilience and the Well-Being of Muslim Entrepreneurs in Luwu*

This section extends the preceding analysis by explaining how Islamic spiritual values are manifested in daily business practices, strengthen business resilience, and shape a welfare orientation based on barakah and falāḥ among Muslim MSME entrepreneurs in Tana Luwu. The findings indicate that spiritual values are not merely personal beliefs;

rather, they become practical guidelines for managing business relationships, responding to economic risks, maintaining ethical conduct, and interpreting success.

Regarding business resilience, most informants stated that spiritual faith helped them cope with uncertain business conditions, particularly when facing income decline, market competition, and limited capital. One informant remarked, "My business experiences fluctuations, sometimes profitable, sometimes not. But I believe that God has determined our sustenance. Our duty is simply to do our best" [Informant 10]. This statement indicates that economic uncertainty is understood not merely as a business problem but also as part of a broader spiritual process that must be faced through effort, patience, and trust in God.

*Tawakkul* in this context does not imply passivity. Instead, it strengthens psychological stability and sustains entrepreneurial effort amid business risks. Another informant explained, "Sometimes, after difficult times, unexpected blessings come. That is what keeps us going" [Informant 11]. Religious practices such as prayer, charity, and supplication were also perceived as sources of inner calm, hope, and motivation. As one informant stated, "When business is slow, I pray more and keep trying. The important thing is not to lose hope" [Informant 12]. These findings suggest that spiritual values operate as moral and psychological resources that reinforce resilience during economic uncertainty.

In terms of business ethics, the values of *amānah* and *iḥsān* are manifested through maintaining product quality, ensuring transparency in transactions, practicing honest pricing, and avoiding business practices that contradict Islamic values. One informant stated, "We do not merely conduct business with people, but also with God" [Informant 13]. This statement shows that business activities are understood as part of moral and spiritual responsibility, not merely as commercial transactions.

This ethical orientation is particularly evident in informants' commitment to halal assurance and customer trust. Several business owners explained that they refused to use ingredients of questionable halal status, even when such materials were cheaper or more profitable. One informant stated, "If the ingredients are not halal or not appropriate, we will not sell them. That would remove the blessing" [Informant 14]. Another informant emphasized the importance of trust by stating, "If customers trust us, the business can last a long time. Once you deceive them, people will not come back" [Informant 15]. These findings indicate that ethical consistency is viewed not only as a moral obligation but also as a foundation for business sustainability.

Regarding well-being, most informants did not define business success solely through profit growth or capital accumulation. Instead, they linked success to peace of mind, strong social relationships, positive social impact, and the capacity to benefit others. One informant explained, "If my employees are well-off and I can share with others, that is true blessing" [Informant 16]. Several informants also described a good business as one that benefits families and the surrounding community. In practice, this orientation was reflected in assisting employees, helping neighbors in need, and participating actively in social and religious activities that strengthen communal welfare and shared resilience.

These findings indicate that the welfare orientation of Muslim MSME entrepreneurs in Tana Luwu is not merely material but also social and spiritual. Business success is interpreted through the concepts of *barakah* and

**Jurnal Ilmu Ekonomi dan Bisnis Islam**
**Vol. 8 No. 1, (January-June 2026): 62-81**
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falāḥ, where profit is important but not the only measure of achievement. Success is also associated with business sustainability, social benefit, moral integrity, and inner peace.

The findings further show that entrepreneurs continue to exercise rational judgment in managing their businesses, such as sustaining operations, retaining customers, and avoiding losses. However, this rationality is not based solely on utilitarian calculation; it is also guided by moral and spiritual considerations. In this context, *iḥsāniyyah* rationality becomes relevant as a form of economic reasoning that integrates material, moral, social, and spiritual dimensions into business decision-making. This rationality is reflected in entrepreneurs' commitment to halal standards and transactional integrity, even when higher profits could be obtained through practices that conflict with religious values. These findings align with Islamic business ethics, which places *amānah*, *iḥsān*, and honesty at the center of Muslim business conduct (Chowdhury et al., 2021).

This study also supports the concept of spiritual entrepreneurship, which explains that business activities are not merely economic activities but also expressions of meaning and moral responsibility (Fry, 2003; Sumpena, 2025). In the context of Muslim MSMEs in Tana Luwu, spirituality serves not only as personal motivation but also as a basis for social relationships built on trust and moral reputation. This indicates that spirituality functions as an embedded ethical system within the economic life of the local community.

Furthermore, these findings align with the concepts of spiritual capital and business resilience, which explain that spiritual beliefs strengthen psychological stability and resilience in facing uncertainty (Abd. Muzakkir, 2021; Margaça et al., 2022; Osunmakinde et al., 2021). However, this study does not suggest that spirituality automatically guarantees business success. Rather, spirituality operates as a moral and psychological resource that enables business owners to maintain emotional stability, ethical consistency, and adaptive capacity when confronting business risks.

In relation to well-being, the findings reinforce the concept of falāḥ in Islamic economics, which views well-being as a multidimensional condition encompassing material, social, and spiritual aspects (Alomari & Al-Haddad, 2024; Furqani, 2022). An orientation toward *barakah* indicates that entrepreneurs pursue not only profit accumulation but also social benefit, business sustainability, and harmony within the community. Thus, *iḥsāniyyah* rationality demonstrates that the economic actions of Muslim MSME entrepreneurs do not reject modern economic rationality but expand it by incorporating ethical and spiritual dimensions as integral parts of business activity.

Overall, this study shows that spiritual entrepreneurship in Tana Luwu is a socio-economic practice shaped by the interaction between religious values, community culture, and everyday business experience. Spirituality functions not merely as a normative doctrine but as an interpretive framework that guides how business actors make decisions, build trust-based relationships, manage risks, and define well-being.

Based on these empirical findings, this study offers a conceptual contribution through *iḥsāniyyah* rationality. This form of economic rationality extends beyond efficiency and profit maximization by integrating moral, social, spiritual, and barakah-oriented considerations into business decision-making.

The concept shows that Muslim MSME entrepreneurs in Tana Luwu continue to make rational calculations to sustain their businesses, yet their decisions remain guided by Islamic values such as *niyyah*, *amānah*, *iḥsān*, *tawakkul*, *barakah*, and *falāḥ*. Thus, economic action is not merely instrumental but also ethical, relational, and transcendental. This study expands the literature on spiritual entrepreneurship by showing that spirituality functions as an economic meaning system, a socio-ethical framework, a source of resilience, a foundation of holistic well-being, and a mechanism of community economic legitimacy. In Muslim MSMEs in Tana Luwu, spirituality is internalized into everyday socio-economic practices that shape business behavior, strengthen resilience, and orient welfare toward *barakah* and *falāḥ*. To synthesize these empirical findings and conceptual contributions, Table 1 presents their relationship across themes, practical applications, conceptual contributions, and theoretical implications.

**Table 1.** Relationship Between Empirical Findings and Conceptual Contributions

| Main Theme | Empirical Findings | Practical Applications | Conceptual Contributions | Theoretical Implications |
|---|---|---|---|---|
| Intention as the foundation of business orientation | MSME entrepreneurs view business as a form of worship and a means of contributing to society, not merely as a way to make a profit | Maintaining business integrity, avoiding harmful practices, and helping the community | This demonstrates that the economic motivations of Muslim businesspeople are spiritual and moral in nature, rather than purely utilitarian | Criticizing the homo economicus paradigm and expanding the concept of entrepreneurial motivation in Islamic economics |
| Integrity and benevolence in business ethics | Honesty, transparent pricing, maintaining product quality and halal certification are the core principles of the business | Transparency in transactions, maintaining product quality, and rejecting non halal ingredients | Strengthening the concept of Islamic business ethics as an ethical system that is internalized in everyday economic practices | Spirituality serves as an embedded ethical system in the local community economy |
| Trust in God and business resilience | Business owners face economic uncertainty with patience, prayer, and religious faith | Continuing effort during financial loss, maintaining optimism, and deepening faith when business slows | Spirituality serves as a source of spiritual capital and psychological resilience in business | Expanding the concept of business resilience by incorporating the spiritual dimension as a non material resource |
| Blessings as the key to business success | Success is measured by a peaceful life, the sustainability of one's endeavors, and the ability to share | Helping workers, actively participating in social and religious activities, maintaining | Demonstrating a redefinition of economic success based on blessings (*barakah*-oriented entrepreneurship) | Expanding the concept of well-being from a material focus to holistic well-being |

Jurnal Ilmu Ekonomi dan Bisnis Islam
Vol. 8 No. 1, (January-June 2026): 62-81
P-ISSN: 2962-0872, E-ISSN: 2686-6633

| Main Theme | Empirical Findings | Practical Applications | Conceptual Contributions | Theoretical Implications |
|---|---|---|---|---|
| | | harmonious relationships | | |
| *Falāḥ* as a Guide to Well-being | Business leaders view well-being in a multidimensional way: material, social, moral, and spiritual | Maintaining social relationships, sharing benefits, fostering community harmony | Reinforcing the concept of falah as a holistic model of Islamic well-being | Serving as an alternative to the materialistic modern well-being paradigm |
| The internalization of spirituality through religious communities | Spiritual values are derived from family, local culture, religious activities, and life experiences | Community moral oversight, the instillation of religious values in business | Shows that entrepreneurial spirituality is shaped through social and cultural processes | Strengthening the concept of community based spiritual capital |
| Humanistic rationality in business decision-making | Businesspeople remain economically rational but are constrained by moral and religious considerations | Choosing small profits over customer trust, rejecting unethical practices | Introducing the concept of ihsaniyah rationality as an integration of the material, moral, social, and spiritual dimensions | Offering an alternative model of rationality to modern instrumental rationality |
| Spiritual entrepreneurship rooted in local communities | Business activities are understood as an integral part of faith, social responsibility, and community service | Business relationships based on trust, solidarity, and moral reputation | Expanding the concept of spiritual entrepreneurship in the context of local Muslim SMEs | This demonstrates that spirituality serves as a framework for economic meaning in religious societies |
| Spirituality as a socio-economic mechanism | Business relationships are built more on trust and moral legitimacy than on formal contracts | Customer loyalty, social reputation, long term relationships | Spirituality serves as a mechanism for reinforcing the economic legitimacy of the community | Linking spirituality with community based informal economic stability |

Source: Researcher's Analysis.

## CONCLUSION

The findings demonstrate that the entrepreneurial practices of Muslim MSME entrepreneurs in Tana Luwu are not oriented solely toward economic profit but are also shaped by the internalization of Islamic spiritual values, including *niyyah*, *amānah*, *iḥsān*, *tawakkul*, *barakah*, and *falāḥ*. These values influence business behavior, social relations, business resilience, and the way entrepreneurs interpret well-being. The findings reveal that spirituality functions not merely as a normative teaching but as a living framework of meaning embedded in daily socio-economic practice. This study contributes a conceptual framework known as *iḥsāniyyah* rationality, a form of economic rationality that integrates material, moral, social, and spiritual dimensions into business decision-making.

This concept extends the critique of the *homo economicus* paradigm and offers an alternative perspective in entrepreneurship and Islamic economics grounded in holistic well-being, or *falāḥ*. Practically, this study highlights the need to integrate spiritual values and Islamic business ethics into MSME empowerment programs to develop enterprises that are more ethical, equitable, sustainable, and socially responsive. However, the study is limited to Muslim MSME entrepreneurs in Tana Luwu and employs a qualitative approach; therefore, the findings cannot yet be generalized to broader social and cultural contexts. The study also does not fully examine structural factors, such as economic policy, business digitalization, and market change, in shaping spiritual entrepreneurship.

Future research should adopt mixed-methods approaches or comparative regional studies to provide a broader and more nuanced understanding of Islamic spiritual entrepreneurship across diverse socio-economic contexts.

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