

The Impact of Morality on The Behavior of B40 Female Entrepreneurs in The Informal Economic Sector

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Abstract

Presently, spiritual aspects among people in the labor force sector are required to revive dwindling morale. This unethical behavior of entrepreneurial culture will create an unhealthy climate in the entrepreneurship ecosystem and directly impact the quality of the ummah. The major goal of this article is to conduct interdisciplinary research incorporating the effect of spiritual factors such as morality based on Islamic teachings and individual behavior in the realm of spirituality and the field of humanity. As a result, this study emphasizes the moral factor as the primary construct that predicts behavior using the fundamental model of adaptation from the Theory of Planned Behavior (TPB). The association between moral factors as the key variable that ties to the behavior and prospective success of B40 female entrepreneurs in the informal economy sector is tested by using PLS-SEM through hypothesis testing. The study's influence may be used as a reference for policymakers in implementing spiritual aspects and moral values development through various channels such as mosque institutions, zakat institutions, etc. In reality, in the context of global economic instability, it may be employed as a type of indirect learning to guarantee the community's quality of life complies with Sharia.

Keywords: Morality, Behavior, Female Entrepreneurs, Informal Economic Sector

Introduction

Self-improvement, good ethics, and morality are the continuous spiritual infusions in Islamic teaching. It places a major emphasis on the notion of self-development, which is defined by spirituality since it is all-encompassing and practical. In reality, Islam lays a great deal of stress on all of the development qualities that will define the civilization of the country. Thus, this is where the primary driving factor, which is morality, exerts its influence. Morality is seen as the driving force behind the whole of worship, whether it is worship such as prayer, fasting, zakat, and other pillars of Islam, or in *muamalah* between humans and others. The primary purpose of this research is to investigate, on an empirical level, the link between moral components and their impact on the behaviors of individuals. Although at the same time, this aspect is analyzed from an Islamic point of view in order to examine the ways in which morality is possible to generate high-quality individuals.

The application of morals that include ethics will generate competitive individuals in the face of globalization's advancement. A socioeconomic environment may develop a civilized society toward the quality of an integrated ummah when all factors are considered. According to Quran, the best example of an excellent person imbued with moral stature is the messenger of the Prophet (PBUH). He had a noble character for others, his environment, and his adversaries. Allah SWT declares in surah al-Ahzab verse (33:21)

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

Current claims in the study of social sciences and psychology demonstrate that morality plays a crucial role. Entrepreneurs are increasingly afflicted with unhealthy conditions. According to the Main Statistics Report KPDNHEP 2019 to 2021, there are 22,903 cases under the Trade Act. This indicates that the number of annual cases in the formal business sector with a business license is growing. In addition, the informal sector also has the same hardship. More were found in food sales frauds during the seasonal Ramadan bazaar, such as hawkers who are selling unhealthy food and delicacies and poor-quality food have become a seasonal phenomenon (Utusan Nasional, 2017). Further, cases involving carelessness result in injury to a child and the wrongdoing of an unregistered kid's guardian or nanny (Daily Metro, 2019). This is a significant moral matter that must be considered from a variety of perspectives since it involves just a few of the entrepreneurs who are profit-driven and lack human compassion. If it is not addressed, this conduct will have a detrimental impact on the entrepreneurial environment and the production of high-quality human capital as a whole.

Thus, it is crucial to satisfy the spiritual requirements, since religion will guide a person along the path that Allah SWT approves. These spiritual qualities have a significant influence on everyday living. The need for spiritual multidisciplinary studies in the realm of social sciences leads to the study of entrepreneurship that has the ability to develop with integrity individual players who serve as the engine of the contemporary economy. In fact, the current literature debates whether entrepreneurship is a field of study because it encompasses various sociological aspects, such as individual personality, psychological aspects of human quality, economics, and the environment, such as external assistance and government policies in aiding entrepreneurship programs (Guzman & Santos, 2001; Zhou et al., 2012; Feng & Ming, 2017). In consequence, the potential of the informal economic sector continues to garner increased interest among B40 female entrepreneurs in metropolitan regions. As it is considered an informal sector of the economy, the necessity for research concentrating on

this sector is frequently overlooked, and the record for this sector is still underreported and understudied in generating the country's finances. In fact, this industry is believed to have a detrimental influence on the economy's cycle.

This sector's definition is relatively wide and competitive, since it does not entail any requirements, employs a little amount of money, and has no designated place in which to do business (Bromley, 1978; Hart, 1971). In rural regions, females are often the first to participate in this informal economic sector. This sector provides chances in economic activities, and B40 females choose it based on their abilities to earn revenue for their families, regardless of whether they are household heads or just a housewife. This indirect engagement is necessitated by present economic growth and transient goals (Aini, 2006; Aini & Ishak, 2003; Kasim & Garim, 2006). According to current trends, it continues to function as a stepping stone for those seeking to launch a profession and those who create money independently. In fact, this sector is seen as having the potential to help people achieve their own job success (Kautonen et al., 2017). According to the Department of Statistics Malaysia (2019) Report, female participation in the informal sector climbed by 1.2% from 2017 to 2019 and accounted for 8.3% of Malaysia's employment.

Respectively, a variety of considerations, such as the high cost of living, job options, earning revenue for the personal and family economy, being debt-free, etc., encourage the female to remain in the informal economic sector. Motivating elements that inspire females to continue in the entrepreneurial profession include family support, community perspective, self-recognition, and job achievement. The present situation necessitates the sacrifice of females for them to fulfill their reproductive and productive duties (Ghazali, 2008) As a consequence of the economic crisis and the level of life, females are required to create extra revenue for their families. As a first step toward reaching their goals, females attempt to generate energy in the sphere of informal entrepreneurship via the power and determination of internal elements (Meliou, 2018; Groot et al. 2017; Barragan et al., 2018). Regardless of whether they live in an urban or rural setting, a female will seek money to ensure their family's survival, especially if they are the head of the home (KIR) due to a husband's death or the loss of the primary source of income (Ghazali, 2002; Suriati et al., 2005; Suriati et al., 2006a). Meanwhile, the study of female participation based on history, support, and family perspective increase the role of the female as protector and family acknowledgment of female in the home. In reality, female entrepreneurs who enter the informal sector have been able to enhance their family's income, and some of them have proceeded to do formal company on a worldwide scale. According to prior research, females' duties are no longer limited to homemaking and have extended to include revenue creation. This function must be seen as a driving force for the local economy and for society as a whole. It must be acknowledged that official support has been put in place to facilitate the effective execution of the entrepreneurial process (Zaleha & Fairuz, 2021; Hanim et al., 2021; Liyana & Khir, 2020; Shah et al., 2021).

Entrepreneurial Dan Morality According to The Islamic Perspective

In accordance with Afnan's (1964) definition of morality in terms of its meaning, which includes a man's actions, code of conduct, habits, temperament, and behavior towards his surroundings. From a philosophical standpoint, the moral derived from the Arabic term, with the plural word *khuluq*, refers to the innate nature born of the human spirit and characterizing the commission and acts of a person towards others. Morality, as described by Ibn-Miskawayh (1966) in his book on the moral understanding of *Tahdhib al-akhlak*, is a human state capable of influencing the individual's behaviors towards good or evil. In his book *Ihya' Ulum al-Din*,

the eminent Islamic scholar Al-Ghazali (1976) elaborates on this notion by stating that morality is a matter of the human spirit that may be treated without using human reasoning. This work has elevated the study of morality to social science, sociology, and human psychology levels.

Thus, Al-Quran with surahs that relate to humanity or human morals (Quran 66:6, 2:44, 4:29, 29:57), and there is also a phrase in the Quran called al-nafs, which refers to the interior component of the human soul, the spiritual aspect of man (al-Quran 50:16,7:205, 41:46). The Quran (91:7) relates to a passage that depicts the condition of a human spirit that is able to embrace everything good with piety, but a soul inclined towards evil will experience calamity. The Quran is given to instruct individuals in soul control and constancy so that their souls are always free of impure ideas and attitudes. The condition of the soul is communicated via the moral deeds of man. This moral knowledge examines how individuals may behave in line with the principles of Islamic Shari'a in a way that is compatible with the present circumstances. Actions that might contribute to the perfection of Islam can also lead to misfortunes for those who do evil actions. A tranquil spirit will result in success (*al-falah*). In accordance with Allah's declaration in His statement, in surah ash-shams verses 91:

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

Islam educates its ummah on the importance of morality from the great personality of the Prophet PBUH through the Quran. The personality of the Prophet PBUH is an example of a personality that is well-liked by all races whether Muslim or non-Muslim, Jewish or Christian. His sincere, patient, trusting, honest, manners with others, prudence in speech, punctuality and all the good behavior are highlighted as the direct upbringing of Allah SWT to the human race. The saying of Allah SWT which is revealed through the Quran to the Prophet PBUH and his morals can be seen among his surahs Al-A'raaf (7:199) which invites people to do good, forgives others and does not interfere in the affairs of those who behave badly from those who are reprehensible. Surah An-Nahl (16:90) invites people to always be fair in something, to do good and to help others regardless of religion and to prohibit indecency, disobedience and demolition to others. Surah Al-Luqman (31:17) who educates to be patient and happy for the situation that befalls the human being as it will lead to profit in this world and in the hereafter. Next, the upbringing on the nature of suppressing anger and forgiving others is through surah Al-Imran (3:134), while the commandment on do not be bad, not showing harm to people and it is forbidden to curse is through surah al-Hujarat (49:12). There is much more education about morals that have sent Allah SWT to the human race through the surahs in the Quran as well as real examples to be followed by the Prophet PBUH as His statement in surah al-Qalam verses 64:

"And indeed, you have a very noble character."

In explaining the concept of Islam towards entrepreneurial morality, Abdullah (2013); Ferrel et al (2010); Buerah (2007); Fuadah and Hamimah (2008) stated that a successful Muslim entrepreneur consists of those who practice the teachings of Islam in the context of entrepreneurship as well as form a society through his actions. An entrepreneur who practices norms such as honesty, accountability, and integrity in himself will have entrepreneurial qualities that are accepted and favored by society in general. This is what is said with quality morals to conform to the Islamic Shari'a. The norms accepted by the public

are honesty, accountability and integrity in the individual. In line with the teachings of Islam which commands its ummah to be moral throughout life because it is morals that perfect one's position of faith as stated by the Prophet PBUH through At-Tirmizi 1162:

"The believer whose perfect faith is the best of his morals"

Likewise, in the current literature on Muslim entrepreneurs, entrepreneurial skills are required for them to succeed. In line with the research by Razuan et al (2019); Sabri & Khir (2020) discovered that internal elements such as attitude, trust and self-confidence, striving to success, and family support are the most important aspects for entrepreneurs to remain in business (Norashimah et al., 2004; Buerah & Hussin, 2011). Beside from the external elements such as support from institutional and business management experience, the success of the entrepreneur was also influenced by internal factors. Thus, the notion of Islamic entrepreneurship outlines the three fundamental concepts, which are to earn a halal livelihood by hard labor and to practice Islamic values in order to grow oneself, one's family, and society. The money and luxury acquired must be shared with the disadvantaged via the mechanisms of zakat, waqf, and alms, as well as through providing job opportunities for others. The third notion is that businesses must develop energy and effort creatively, guarantee there is no wastage and monetization, and optimize production capital (Nurul Na'imah & Sheera Sahid 2020). Therefore, it is essential to evaluate the moral component of business action (pure values) from an Islamic standpoint.

Theory of A Planned Behaviour

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

The second factor is subjective norms. It is the individual's perception of the other person's actions that motivate them to act. It refers to a construct that is directly focused on the intention of individual behavior because this norm has an evaluation that will influence an individual's decision to act further on a matter. According to the researchers, the highlighted behavior is the result of the other person's perspective when communicating with the individual. Actions are influenced by family, parents, spouses, friends, and even individuals closest to the individual. The evaluation will have a positive impact, and the negative evaluation will also reflect the individual's actions. Actions, whether positive or negative, will produce a tendency or act as a hindrance to the success of an individual's actions. This study, along with Marire and Dhurup (2018), discovered that subjective norms dominated the determination of student entrepreneurship in South Africa and Zimbabwe. In the conceptual framework for this research, we named the subjective norms as a social responsibility toward the entrepreneurial behavior

Hence, the third factor in Ajzen (1991) is perceived behavior. It is an activity made based on the individual's evaluation. Hence, directly it will affect the individual's goal, and it may also be immediately linked to the individual's action. Consist of both internal and exterior factors. Individuals' talents, abilities, desire for goods, sentiments, and interests, which are emphasized to impact the behavior, are the internal factors that influence the individual's intentions and actions. While the external factors that impact action include the source of the information gained, the financial resources, the time, the possibilities, and the space, it is the individual's prior experience that drives the link between the intention and action. In this study, the moral component will be evaluated as an internal factor that contributes to the intentions and behavior of the female entrepreneur. The conceptual framework for this study adapted from Ajzen (1991) is shown in figure 1.

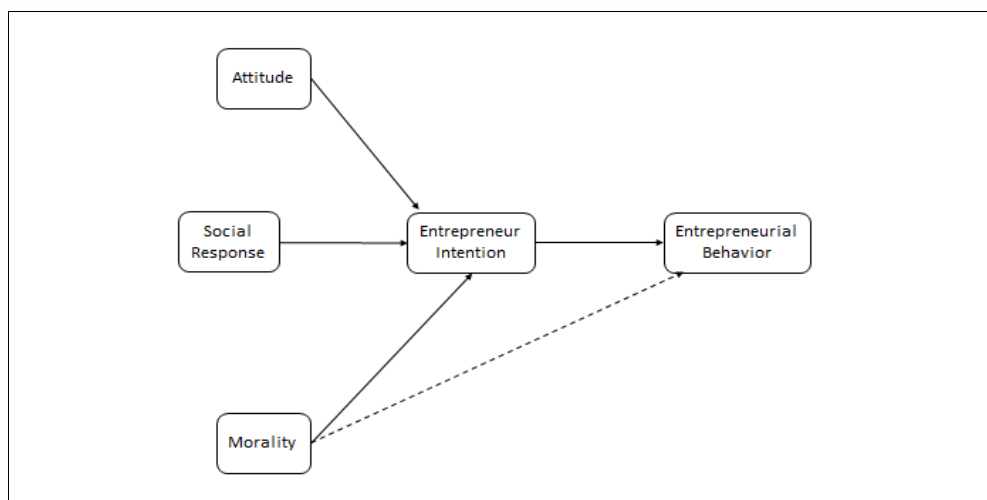


Figure 1 Conceptual Framework Adapted from TPB (Ajzen, 1991)

B40 Female Entrepreneurial Behavior

The research study that involves female entrepreneurship has faced some changes in the allocation of female responsibilities and has altered several family traditional ways (Ghazali, 2002, 2006b). In traditional society, females are responsible for managing domestic tasks, childcare, husbands' requirements, and even their parent's needs, and are thus seen as full-fledged household administrators. The majority of female entrepreneurs have significant family duties, such as teaching children and caring for the home (Noble, 1986; Lee-Gosselin & Grise, 1990). Colleretta & Aubry (1990) found that female entrepreneurs spent more than 10 hours per week on home management, but Hisrich & Zhang (1991) found that all female entrepreneurs in China do all household duties (Teo, 1996). According to Teo (1996), in Singapore, the responsibility carried by female entrepreneurs are cooking (65%), handling family matters (63%), purchasing items (58%), caring for children (48%), and instructing (45%). Due to the need for female duties to remain at home, the majority of Malaysian females engage in informal economic sectors such as hawking, retail, and wholesale sales. According to the survey, the primary goal or objective of the majority of females is to gain money for their families, and the majority of female entrepreneurs are active in the food and beverage, apparel, and retail industries. This is because the area does not demand a great deal of labor and capital expertise is not complicated and has a low level of risk (Fatimah, 1975; Suaibah et al., 2005).

Methodology

The study employs quantitative research methodologies, and the design is based on cross-sectional investigations to gather data and respondent comments. After identifying all of the study's difficulties and the research process, the selection of the precise study design relies on the problem and the study's goals (Harun & Abdullah, 2004). Through the Second-Generation Technique, it uses Partial Least Square on Structural Equation Modelling (PLS-SEM) which allows researchers to combine variables to be measured directly and indirectly in the study (Hair et al., 2014). Testing of the measurement model can be carried out once all item has been confirmed. These confirmation tests include internal consistency testing, convergence reliability, and discriminant validity.

The sampling technique is an essential aspect of research since it reflects the study population and makes the study more controllable, effective, and manageable (Sekaran, 2003; Kumar et al., 2013; Munawar & Shahrizan, 2014). According to Chua (2021), determining size requires specific observation since it takes into consideration the variables that may affect the research. Therefore, sample size selection should be dependent on the amount of statistical significance and sampling error (Cohen et al., 2001). Determination of sample size based on the significance level, i.e., $p < 0.05$ (confidence level = 95%) and $p < 0.01$ (confidence level = 99%). Respondents in this research comprised the B40 category full-time housewives who were chosen based on the goals of the study. As a guide for the researchers, these female respondents function as full-time housewives with no permanent or official employment in the labor field. In addition, they are associated with small firms that operate for less than eight hours each day and do not involve any third parties. These characteristics will only be acquired for intentional sampling procedures.

Pilot investigations showed that the chosen instruments had a high degree of reliability and validity, ranging from $\alpha = 0.841$ to $\alpha = 0.940$, respectively. In the meanwhile, the empirical portion of the data evidence is employed to answer the issue using factual, logical reasons that support the study's findings. The quantitative data describe the behavior of B40 female entrepreneurs, especially their attitudes, morality, social response, entrepreneurial intention, and business-related behavior. The deductive method stresses further the testing of the theory (TPB and Theory of Needs) used in the research model.

Findings

Entrepreneurial Profile

Results of the descriptive analysis profile of the 402 survey respondents from the whole Selangor district indicated that in urban regions, there were 356 respondents (88.6%), while there were 46 respondents (11.1%) in rural areas. There was a total of 168 respondents under the age of 25 (41.8%), followed by 100 respondents between the ages of 25 and 34 (24.9%), 78 respondents between the ages of 35 and 44 (19.4%), 44 respondents between the ages of 45 and 54 (11%) and just a handful of respondents beyond the age of 55 (3%). In terms of marital status, 188 of the respondents were single (46.8%), 198 were married (49.3%), and 16 were single mothers (4%). Next, respondents' educational attainment was at the Sijil Pelajaran Malaysia (SPM) level with 110 (27.4%), followed by respondents with a Diploma education attainment (24.9%), with a total of 100 respondents. In addition, a number of respondents had skill certifications from skilled educational institutions such Giat Mara (7.2%) and Vocational (15.4%).

Respondents engaged in small-scale entrepreneurship in informal economic sectors including internet business (42.3%), night market hawkers (12.9%), sidewalk hawkers (9.4%), sewing (7.4%), and other areas. As opposed to working from home, the majority of respondents (54.7%) spent the majority of their working hours at retail establishments. The respondents' entrepreneurial experience was less than four years (40.8%) and between four and six years (20%). A small number of respondents have worked in the informal sector for more than 5 years, ranging from 6 to 9 years with a percentage of 15.2%, and those who have reached 10 years and above with a percentage of 14.9%.

Standard Mean and Deviation

The aim of the six-point Likert question is to exclude the possibility of neutral and unsure responses. According to Iravani et al (2012); Chomeya (2010), this six-point scale helps respondents evaluate questions more accurately, and individual psychological studies find that the use of this scale results in greater validity and reliability of items than the use of a five-point scale and other scales.

Table 1 displays the mean score for each research variable. Included in this category are attitudes, social response, morality, intent, and behavior. The results also revealed a mean range of 4.93 to 5.48. This demonstrates that the survey respondents' responses have a favorable perspective and result in a congruent response to all researched factors. However, there is a social response variable with a value smaller than the mean of five. These factors include the social response or evaluation of the respondent's participation in the informal economic sector. Nonetheless, this evaluation results in favorable values. Based on the demographic data of the respondents, the researchers discovered that the moral component greatly impacts females' entrepreneurial behavior. It demonstrates that this quality should be stressed since it displays a positive personality and success may be attained via moral behaviour.

Table 1

Min and Standard Deviation

Variables	n	Min	Standard Deviation
Attitude	402	5.35	0.53
Social responses	402	4.93	0.83
Moral	402	5.48	0.43
Intention	402	5.33	0.55
Behavior	402	5.26	0.63

Source: Research Findings

Construct Validity Test Analysis

The reliability of convergence validity, internal consistency reliability, and the validity of discriminant validity was evaluated as part of the examination of the construct's validity test for this research. The results of convergence validity as determined by weighted values, indicator reliability, and AVE (average variance extracted) values are shown in Table 2. A weighted value that meets the criteria is more than 0.708%. The results indicate that the values of each item varied between 0.74 and 0.83. This number indicates a positive association between items that measure the same concept (Hair et al. 2017). In contrast, the indication dependability value for each item exceeds 0.50. External weights for each construct that meet the criteria for indicator reliability shown are more than 0.50. Hence, the value of

the external weighting indicates that each item can explain the average change for each instrument used. Next, all AVE degrees for the research had a value between 0.56 and 0.70, which is more than 0.5. It describes how the structure of the research explained the differences between the study's elements (Henseler, Ringle & Sinkovics 2009; Hair et al. 2017).

Table 2
Convergence Validity

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

Source: Research Findings

Table 3 displays the results for internal consistency reliability, where the CR, is more than 0.708%. The CR result varies from 0.839 to 0.907 for each item. While the composite reliability values that refer to *Cronbach alpha* in this study analysis for each construct i.e. attitude (0.725), Social responses (0.822), morality (0.870), intent (0.753), Behaviour (0.864), and quality of life (0.909) indicate that the composite is high above 0.70, which indicates that the study construct has attained a high level of reliability, the composite reliability value for the study construct is 0.70. (Henseler et al., 2009; Sekaran and Bougie, 2010). All values and degrees assessed for the testing of the instrument's validity and reliability have attained the desired level, and the analysis for component testing will now be conducted to determine the importance of the study's structured model.

Table 3
Internal Consistency

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

Source: Research Findings

Table 4

Heteroit-Monotrait Test (HTMT)

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

Source: Research Finding

The final testing analysis is discriminant/discriminant validity testing, which refers to HTMT values calculated using the Fornell-Larker (Fornell-Larker Approach) method and the cross-loading value (Cross-Loading Approach). Table 4 is a result of the cross-load value check and there are no value discrepancies between them; it is sufficient to refer to the HTMT value of each construct. Table 4, depicts the validity of discriminant validity as measured by the Heteroit-Monotrait value (HTMT), where the optimal value for differentiating each construct does not exceed 0.85, as it has a percentage sensitive to the validity of discriminant validity (Clark & Watson, 1995; Kline, 2011; Henseler et al., 2015). It demonstrates that no variable has an HTMT value greater than 0.85 for the purpose of validating constructive discrimination. In addition to the HTMT test which only relies on a value that does not exceed 0.85, an additional test can be performed to support the validity of construct discriminant testing, namely looking at the upper interval value for each construct that does not exceed the value of 1. Thus, bootstrapping testing with HTMT inference (HTMT inference) testing where a confidence interval is used to ensure the construct meets the discriminant validity standards (Ramayah et al., 2017; Hair et al., 2017). With this endorsement, it can have achieved discriminant validity.

Structured Model Analysis

A structural model is a model that is related to one another, between independent variables and dependent variables, in order to observe the test output of the research model. Consequently, it is necessary to demonstrate the construction of a structural model for this research based on conceptual and theoretical models. Hence, testing of the structural model should be conducted to acquire information about the relationship between the components through the route coefficient (*path coefficient*) (β) and indirectly evaluate the study's formulated hypothesis. Further, the analysis includes examining the model assessment and accuracy of the model prediction (R^2), the real influence of independent variables on the dependent variable (f^2), and the pertinent model forecast (Q^2) if the model's predictive skills are strong. To generate values for R^2 , f^2 , and Q^2 , the R^2 values in the ranges 0.75 to 1.0, 0.50-0.74, and 0.25 to 0.49, according to the Rule of Thumb, have large, medium, and moderate predicting, respectively. Whereas the value of f^2 indicates that the influence of the magnitude of an independent variable is minor, moderate, and substantial between 0.02-0.14, 0.15-0.34, and 0.35 and above, respectively (Cohen, 1992). Finally, when Q^2 is larger than zero, the construct may be summarized as having an influence on the dependent variable construct (Hair et al., 2011).

Figure 2 states the results of moral factors have a positive significant relationship with intentions among female entrepreneurs B40 with $\beta=0.129$, $t=2.763$ ($p<0.000$). Morality is also positively related to entrepreneur behavior with the value $\beta=0.514$ and the value $t=12.892$ ($p<0.000$) and significant at the confidence level of 95%. This indicates that this idea is supported as well. While in terms of model strength, the variable of entrepreneur intention factor and the moral factor in the analysis contributed 42.9% to the change in the entrepreneur behavior variable. In this regard, successful studies have proven that moral constructs can be proved empirically through inferential analysis. This decision illustrates that morality and intention are of an internal nature that should be included in performing any worship and it affects human behavior. The next procedure is the procedure involving f^2 which is to test the effect of size and subsequently the Q^2 expected accuracy procedure. The findings from the PLS algorithm and blindfolding analysis show $f^2 = 0.084$. This value explains the effect of the size of the intent variable is small and $Q^2 = 0.294$ a value greater than 0. Declaring it has a relevant effect on behavior.

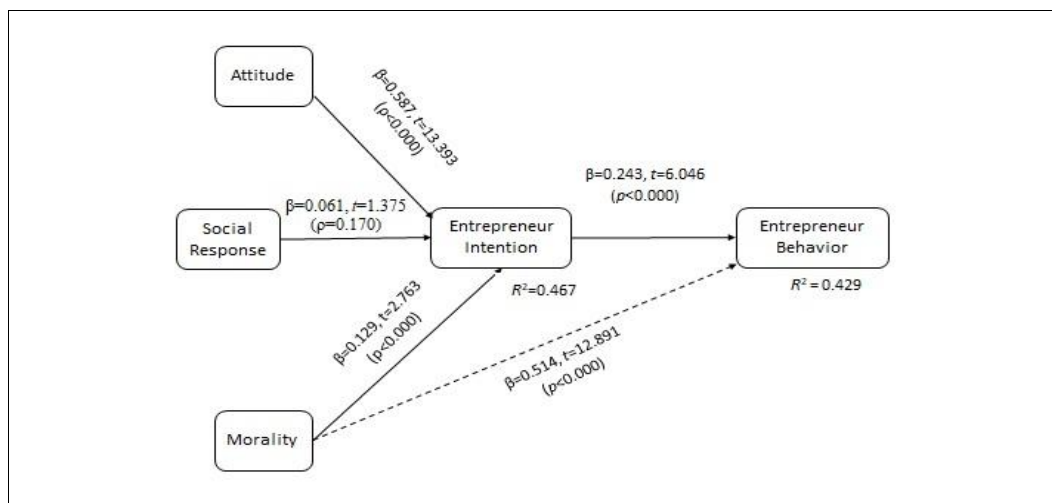


Figure 2 Structure Model Analysis

Discussion

The conclusion of this study is that the internal aspects allude to the morals of entrepreneurs who are highly motivated to pursue entrepreneurial endeavors and so want to improve their quality of life. This study is also similar to a study by Rohani et al (2016); Zafir and Fazilah (2007) stated that personality is related to success-related traits, such as the behavior of entrepreneurs always seeking opportunities and taking the initiative in improving entrepreneurship areas, whereas entrepreneurial values, such as education, experience, and motivation of entrepreneurs. In contrast, research that includes religious characteristics shows that entrepreneurs who embrace an Islamic lifestyle would be successful (Garba et al., 2013; Isa and Shitu, 2015). This characteristic reveals itself via personality qualities and an entrepreneurial mindset (Raiz et al., 2019). Rather than focusing just on profit, an entrepreneur's personality should be characterized by people who are highly driven, work with integrity, and serve the community by providing the best products (Azim, 2008; Isa and Shitu, 2015). In truth, persons who are self-reliant and do not give up easily in pursuit of a greater quality of life for their families are commendable. In this manner, morality and etiquette are interwoven. It is a behavior that is seen in daily life. With reference to Islamic Education by studying Ethics and Morality. The Integrated Curriculum of Secondary Schools

(KBSM) (MOE, 2003) describes six relational manners: manners in daily life, manners with social life, manners in worship, manners towards parents and family, manners in pursuing knowledge, and manners towards Allah SWT and the Messenger. All of these ways will produce a Muslim who is knowledgeable, has wonderful qualities, and believes in Allah SWT, and the judgment day. Manners will have a lasting impact on a person's character in his job, as well as his way of dealing with others and his environment. The same applies to the nature of responsibility. The Quran and Rasulullah's hadith emphasizes the significance of this requirement in daily life. The verses As-Shaffat 22-24, al-Mudtastir 38, al-Nahl 25, Yasin 12, and al-an'am 164 demand responsibility. These scriptures advocate practicing goodness in all human endeavors. So, the nature of responsibility among female entrepreneurs B40 is one of the moral characteristics investigated in this study. The selection of this obligation's nature is likewise based on western ethical norms, which entail the execution of an act of good conduct. Entrepreneurial ethics benefit several stakeholders, including the entrepreneur, competitors, consumers, legislators, and the worldwide market. Hence, the nature of manners and the nature of responsibility are included in this study's moral characteristics, and each has a significant relationship with the study's findings.

Research Implication

The study's findings have two sets of implications: those for the existing body of information, and those for the practice of policymaking. The model used in this investigation is based on TGT (Ajzen, 1991), which postulates that the perceived behavior control element influences both intentions and subsequent behavior. There are two parts, internal and external. Hence, the moral element can be categorized as an internal factor that drives individual behavior. This research demonstrates that morality is the most influential element in determining the entrepreneurial behavior of B40 female entrepreneurs. The results indicate that moral aspects positively influence entrepreneurial behavior. This creates the appearance that this element can be empirically examined and is consistent with the hypothesis, which is directly tied to purpose and conduct. As shown by the testing, this research concludes that moral considerations should be embraced as the main component in the theory of behavior in both conventional and religious literature. From an evolutionary viewpoint, the results highlight the significance of the qualities that must exist in each unique self. In addition, a profession involving entrepreneurship requires consideration of how others perceive the actions of an entrepreneur. The positive image is heavily emphasized since it incorporates the continuance of everyday human interactions. In accordance with Islamic teachings positive personal attributes of people and Allah's pleasure. According to the past literature, a successful entrepreneur has success-related traits like knowledge, honesty, responsibility, and trustworthiness, all of which stem from an Islamic upbringing. The implementation of this notion of achievement should be fostered through education from formal education and lifetime education via informal education, such as religious lectures. This idea of success must be communicated to younger, entrepreneurially-minded individuals. Even this direct rearing should occur inside the house, via the conduct of mothers and the older ones, and even in the community around them. Therefore, it is possible to increase the value of human capital as well as the practice of self-management and environmental responsibility.

Conclusion

This research is necessary in order to examine the impact of moral variables on the entrepreneurial intentions of B40 women in Selangor. According to prior research, the

Planned Behaviour Theory model mainly emphasizes physical external characteristics, such as environmental elements and institutional aspects that support the TPB model. This research examined internal religious variables by concentrating on the testable moral aspects. Consequently, the primary purpose of the research is to examine the moral link between entrepreneurial goals and behavior among B40 women. The results showed that moral factors had a significant relationship with entrepreneurial intentions with $\beta=0.129$, $t=2.763$ ($p<0.000$). The results also showed that the moral element is significant with $\beta=0.514$, $t=12.891$ ($p<0.000$) positively related to the behavior of female entrepreneurship B40. This research demonstrated that moral concepts may be experimentally shown by inference analysis. This demonstrates that personality is an internal aspect that must be emphasized to demonstrate that individuals with a strong personality, good motivation, and good intentions in entrepreneurship will be successful in their areas and can enhance their quality of life.

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