

Appendixes

Appendix 5.1 Quistionnaire

**INTERNATIONAL PROGRAM FOR ISLAMIC ECONOMICS AND
FINANCE DEPARTMENT**

FACULTY OF ECONOMIC AND BUSINESS

UMY

KUESIONER KHUSUS RESPONDEN (PENGELOLA UMKM)

Kuesioner ini merupakan salah satu instrumen penelitian yang berjudul **Pengaruh**

Etika Bisnis Islam dan Faktor Internal Terhadap Kinerja UMKM

Terima kasih atas kesediaan Bapak/Ibu/Saudara untuk menjadi salah satu responden dalam pengisian kuesioner ini. Informasi yang didapatkan hanya digunakan untuk kepentingan penelitian dan dijamin kerahasiaan data dari Bapak/Ibu/Saudara.

IDENTITAS RESPONDEN PENGELOLA

Nama :

Jenis Kelamin :

Alamat UMKM :

Jabatan di UMKM :

Telp/HP :

Email :

DAFTAR PERTANYAAN

I. Profil Responden

1. Jenis kelamin :
 - a. Laki-laki
 - b. Perempuan
2. Usia :
 - a. Kurang dari 20 tahun
 - b. 21 - 40 tahun
 - c. 40 – 60 tahun
 - d. Lebih dari 60 tahun
3. Pendidikan:
 - a. SD
 - b. SMP
 - c. SMA
 - d. S1
 - e. Lainnya.....
4. Pendapatan dalam satu bulan :
 - a. Kurang dari Rp.2000.000
 - b. Lebih dari Rp.2500.000
 - c. Rp.5000.000 – Rp.10.000.000
 - d. Rp.lebih dari Rp.10.000.000
5. Berapa lama menjadi owner di UMKM ini :
 - a. Kurang dari setahun
 - b. Lebih dari satu tahun
 - c. 3 – 4 tahun
 - d. Lebih dari 4 tahun

Petunjuk pengisian:

- Berilah tanda “X” pada jawaban yang sesuai dengan pilihan Anda
- Pada pertanyaan yang sifatnya terbuka, tuliskan jawaban Anda pada tempat yang telah disediakan

I. Karakteristik Responden:

1. UKM berdiri sejak:.....
2. Jenis UKM:
 - a. Usaha Kecil
 - b. Usaha Menengah
3. Jenis usaha Anda saat ini:.....
4. Omset per bulan : Tahun 2013..... Tahun 2012.....
5. Jumlah tenaga kerja:.....

6. Sumber modal :

a. Pribadi c. Lainnya, sebutkan.....

b. Pinjaman bank

7. Modal awal Rp.....

II. Pertanyaan tertutup (Pengelola/Pimpinan)

Variabel Kinerja UMKM

Kepentingan :

1 = sangat tidak penting

2 = tidak penting

3 = cukup penting

4 = penting

5 = sangat penting

Kinerja :

1 = sangat tidak baik

2 = tidak baik

3 = cukup baik

4 = baik

5 = sangat baik

No	Pernyataan	Jawaban				
		SS	S	CS	TS	STS
Kehendak bebas (free will)						
1.	memberikan acara menarik untuk pelanggan					
2.	saya bebas dalam memberikan pendapat					
3.	memberikan kebebasan untuk mengkritik					
4.	memberikan solusi terbaik dalam menghadapi masalah					
5.	UMKM memberikan keuntungan untuk tenaga kerja					
6.	Keadilan					
7.	manajer bersikap ramah dan pelayanan baik kepada semua pekerja					
8.	merasa puas dengan pembagian margin yang sesuai					
9.	merasa puas dengan pembagian jam kerja yang sesuai					
10.	perlakuan yang baik dengan sesama pekerja					
11.	menerapkan etika secara Islami					
12.	Tanggungjawab (Responsibility)					
13.	saling bekerjasama antar pekerja					
14.	memahami norma dan peraturan yang ada di tempat bekerja					
15.	melaksanakan pelayanan lebih cepat					

16.	menanggapi keluhan pelanggan dengan baik					
17.	saya selalu mematuhi peraturan yang ada di UMKM dengan baik					
18.	Jika ada ketidaksesuaian proses kerja, saya segera memperbaikinya					
Manajemen						
18.	saya mengatur waktu dengan baik					
19.	Saya mampu menyelesaikan setiap tugas yang diberikan tepat waktu					
20.	meningkatkan kualitas dalam bekerja					
21.	Jabatan tidak menjadi pembatas dalam berkomunikasi dalam UMKM					
22.	selalu antusias dalam mencapai tujuan visi misi UMKM					
23.	Bekerja dengan baik karena tersedianya peralatan yang memadai					
SDM						
24.	Memiliki motivasi dan keterampilan					
25.	saling membantu dengan rekan kerja baik didalam unit kerja/diluar					
26.	saling berbagi informasi dengan pekerja lainnya					
27.	disiplin dan kerja keras dalam bekerja					
28.	selalu saling memberikan kritik untuk membangun satu sama lain					
Modal						
29.	semakin tinggi pendidikan formal maka semakin terampil dalam kerja					
30.	semakin banyak pengalaman kerja semakin terampil dalam kerja					
31.	pendidikan formal mempengaruhi kemampuan bekerja saya					
32.	semakin tinggi pendidikan semakin tinggi jabatannya					
33.	berbagi pengetahuan dan pengalaman dengan rekan kerja					

No	Variabel	Kinerja				
		1	2	3	4	5
1.	perluasan pemasaran produk	1	2	3	4	5
2.	memiliki standar mutu produk	1	2	3	4	5
3.	memiliki perlengkapan produksi yang baik	1	2	3	4	5
4.	Inovasi produksi agar lebih efisien	1	2	3	4	5
5.	memiliki tujuan usaha	1	2	3	4	5
6.	menerapkan etika bisnis syariah	1	2	3	4	5
7.	memiliki target pasar yang jelas	1	2	3	4	5
8.	pencatatan keuangan secara rinci	1	2	3	4	5
9.	memiliki administrasi SDM yang baik	1	2	3	4	5
10.	kompensasi karyawan secara rasional	1	2	3	4	5
11.	memiliki rencana berkelanjutan usaha	1	2	3	4	5
12.	memiliki pelatihan SDM secara berkala	1	2	3	4	5
13.	Meningkatkan pertumbuhan modal	1	2	3	4	5
14.	memiliki struktur organisasi	1	2	3	4	5
15.	memiliki strategi dalam kinerja bisnis	1	2	3	4	5
16.	memiliki mitra usaha	1	2	3	4	5
17.	Memperluas pasar	1	2	3	4	5
18.	memiliki visi yang didokumentasikan	1	2	3	4	5
19.	memiliki misi yang didokumentasikan	1	2	3	4	5
20.	memiliki sistem pengendalian mutu	1	2	3	4	5
21.	laporan keuangan secara berkala	1	2	3	4	5
22.	menggunakan media sosial sebagai promosi	1	2	3	4	5
23.	mengadakan acara informal untuk menarik pelanggan	1	2	3	4	5
24.	memberikan pelatihan kepada tenaga kerja	1	2	3	4	5
25.	memberikan motivasi kerja agar meningkatkan kualitas SDM	1	2	3	4	5

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IDENTITAS RESPONDEN

Nama :

Alamat UMKM :

Jabatan di UMKM :

Telp/HP :

Email :

No	Pernyataan	Jawaban				
		SS	S	CS	TS	STS
Kehendak bebas (free will)						
1.	memberikan acara menarik untuk pelanggan					
2.	saya bebas dalam memberikan pendapat					
3.	memberikan kebebasan untuk mengkritik					
4.	memberikan solusi terbaik dalam menghadapi masalah					
5.	UMKM memberikan keuntungan untuk tenaga kerja					
Keadilan						
6.	manajer bersikap ramah dan pelayanan baik kepada semua pekerja					
7.	merasa puas dengan pembagian margin yang sesuai					
8.	merasa puas dengan pembagian jam kerja yang sesuai					
9.	perlakuan yang baik dengan sesama pekerja					
10.	menerapkan etika secara Islami					
Tanggungjawab (Responsibility)						
11.	saling bekerjasama antar pekerja					
12.	memahami norma dan peraturan yang ada di tempat bekerja					
13.	melaksanakan pelayanan lebih cepat					
14.	menanggapi keluhan pelanggan dengan baik					
15.	saya selalu mematuhi peraturan yang ada di UMKM dengan baik					
16.	Jika ada ketidaksesuaian proses kerja, saya segera memperbaikinya					
Manajemen						
17.	saya mengatur waktu dengan baik					
18.	Saya mampu menyelesaikan setiap tugas yang diberikan tepat waktu					
19.	meningkatkan kualitas dalam bekerja					
20.	Jabatan tidak menjadi pembatas dalam berkomunikasi dalam UMKM					
21.	selalu antusias dalam mencapai tujuan visi misi UMKM					
22.	Bekerja dengan baik karena tersedianya peralatan yang memadai					
SDM						
23.	Memiliki motivasi dan keterampilan					
24.	saling membantu dengan rekan kerja baik didalam unit kerja/diluar					
25.	saling berbagi informasi dengan pekerja lainnya					
26.	disiplin dan kerja keras dalam bekerja					
27.	selalu saling memberikan kritik untuk membangun satu sama lain					
28.						

Modal						
29.	semakin tinggi pendidikan formal maka semakin terampil dalam kerja					
30.	semakin banyak pengalaman kerja semakin terampil dalam kerja					
31.	pendidikan formal mempengaruhi kemampuan bekerja saya					
32.	semakin tinggi pendidikan semakin tinggi jabatannya					
33.	berbagi pengetahuan dan pengalaman dengan rekan kerja					

Appendix 5.2 Data Respondent

No	Respondent Data					
	Gender	Age	Education	Income	Duration	TOTAL
1.	2	2	3	2	2	11
2.	1	1	2	2	1	7
3.	1	1	3	2	1	8
4.	1	2	3	4	2	12
5.	2	1	2	2	1	8
6.	2	2	3	2	1	10
7.	2	1	2	2	2	9
8.	2	2	2	2	2	10
9.	2	2	3	2	2	11
10.	2	1	2	2	2	9
11.	2	4	3	3	4	16
12.	2	1	2	2	3	10
13.	1	2	5	4	4	16
14.	1	2	3	3	3	12
15.	2	2	3	2	1	10
16.	1	2	3	1	1	8
17.	1	2	3	2	1	9
18.	1	2	5	2	1	11
19.	1	2	3	3	3	12
20.	1	2	4	3	5	16
21.	1	4	4	4	3	16
22.	2	3	4	2	3	14
23.	1	2	5	3	2	14
24.	2	1	2	2	1	8
25.	2	1	2	2	1	8
26.	1	3	3	4	4	15
27.	1	2	3	2	2	10
28.	1	2	3	2	2	10
29.	1	2	3	2	2	10
30.	1	2	3	2	2	10
31.	1	2	3	2	2	10
32.	2	2	3	2	2	11

33.	2	2	3	2	2	11
34.	1	2	3	2	2	10
35.	1	2	3	2	2	10
36.	1	2	4	4	2	13
37.	1	2	4	2	2	11
38.	2	2	5	2	2	13
39.	1	2	5	2	1	11
40.	2	2	3	2	1	10
41.	2	2	3	2	1	10
42.	2	2	3	2	1	10
43.	1	2	4	2	1	10
44.	1	2	3	3	1	10
45.	1	2	3	2	1	9
46.	1	2	3	2	1	9
47.	2	2	4	3	2	13
48.	1	1	3	3	1	9
49.	2	2	3	2	2	11
50.	2	2	4	3	1	12
51.	1	2	3	2	1	9
52.	2	3	3	3	4	15
53.	2	2	1	2	4	11
54.	2	2	3	2	3	12
55.	1	3	5	4	4	17
56.	2	1	3	2	1	9
57.	2	2	3	2	4	13
58.	2	2	3	2	2	11
59.	1	3	3	3	3	13
60.	2	2	3	4	4	15

Appendix 5.3 Raw Answer Data of Respondent

Answer														
Free Will				Total	Justice				Total	Responsibility				Total
1	2	3	4		5	6	7	8		9	10	11	12	
5	5	5	5	20	5	5	5	5	20	5	5	5	5	20
4	4	4	4	16	5	4	4	5	18	4	4	3	4	15
4	4	4	5	17	4	4	4	5	17	5	4	4	4	17
3	4	4	4	15	4	4	4	4	16	5	4	3	4	16
5	4	4	4	17	5	4	3	5	17	5	4	3	5	17
3	4	5	4	16	4	4	4	4	16	5	4	3	4	16
3	4	5	4	16	5	4	5	5	19	5	4	5	5	19
4	4	5	5	18	5	4	4	5	18	5	4	4	5	18
4	4	2	5	15	4	4	4	5	17	5	5	4	5	19
4	4	4	4	16	4	4	4	4	16	5	5	4	4	18
4	4	4	4	16	4	4	4	4	16	4	4	4	4	16
4	4	4	4	16	4	4	4	4	16	4	4	4	4	16
4	4	4	4	16	4	4	4	4	16	4	4	4	4	16
3	3	5	5	16	5	5	5	5	20	5	5	5	5	20
5	5	5	5	20	5	4	5	5	19	5	5	5	5	20
5	5	5	5	20	5	5	5	5	20	5	5	5	5	20
5	4	5	5	19	5	5	5	5	20	5	5	5	5	20
5	4	5	5	19	5	5	5	5	20	5	5	5	5	20
5	5	5	5	20	5	5	5	5	20	5	5	5	4	19
5	5	5	4	19	5	5	5	5	20	5	5	4	5	19
5	4	4	4	17	4	4	4	4	16	5	5	4	4	18
5	4	4	4	17	4	3	3	4	14	5	4	5	4	18
5	5	5	5	20	3	3	3	4	13	4	4	4	3	15
5	3	3	3	14	4	3	3	3	13	4	3	3	4	14
5	4	4	4	17	3	3	3	3	12	5	4	4	5	18
5	5	5	5	20	4	4	5	5	18	5	5	5	5	20
5	4	5	5	19	4	4	4	3	15	4	4	4	5	17
5	5	5	5	20	5	5	4	5	19	5	5	5	5	20
5	4	4	4	17	5	5	5	5	20	5	5	5	5	20
5	5	4	5	19	4	4	4	4	16	3	4	4	5	16

4	4	5	4	17	4	4	4	4	16	5	4	5	5	19
4	4	4	5	17	5	4	5	5	19	5	5	5	5	20
5	4	4	4	17	5	4	4	4	17	5	5	4	5	19
5	4	4	4	17	5	4	4	4	17	5	5	4	5	19
4	4	3	4	15	5	4	4	4	17	4	4	4	5	17
5	5	5	5	20	5	5	5	5	20	5	5	5	5	20
4	3	3	4	14	5	3	4	5	17	5	5	5	5	20
5	5	5	5	20	5	4	5	4	18	5	5	5	5	20
4	4	4	2	14	5	4	4	4	17	5	5	5	4	19
4	4	4	4	16	4	3	3	4	14	4	4	4	4	16
4	3	4	5	16	5	4	4	4	17	5	4	4	5	18
5	4	4	4	17	5	4	4	4	17	4	4	4	4	16
5	5	5	5	20	4	4	4	5	17	5	4	4	4	17
5	5	5	5	20	4	4	4	5	17	5	5	4	5	19
2	4	5	4	15	4	4	3	4	15	4	4	4	3	15
1	5	3	3	12	4	3	3	3	13	4	4	4	5	17
4	2	4	4	14	4	4	4	4	16	5	5	3	4	17
4	4	4	5	17	5	4	4	5	18	5	4	5	5	19
4	3	4	4	15	4	4	4	4	16	4	4	4	4	16
3	4	4	4	15	4	4	4	4	16	4	4	4	4	16
5	5	5	5	20	5	5	5	5	20	5	5	4	4	18
3	4	4	4	15	4	4	4	4	16	4	4	4	4	16
4	2	4	4	14	4	4	4	4	16	5	5	3	4	17
4	3	4	4	15	4	4	4	4	16	4	4	4	4	16
4	4	4	5	17	5	4	4	5	18	5	4	5	5	19
2	4	5	4	15	4	4	3	4	15	4	4	4	3	15
5	5	5	5	20	4	4	4	5	17	5	5	4	5	19
5	5	5	5	20	4	4	4	5	17	5	5	4	5	19
4	3	3	4	14	5	3	4	5	17	5	5	5	5	20
5	5	5	5	20	5	5	5	5	20	5	5	4	4	18

Answer									
Management				Total	Human Resource				Total
13	14	15	16		17	18	19	20	
5	5	5	5	20	5	5	5	5	20
4	3	4	4	15	4	5	4	4	17
4	4	4	5	17	4	4	4	4	16
4	3	4	5	16	4	5	5	4	18
4	4	3	5	16	4	4	4	4	16
4	3	4	5	16	4	5	5	4	18
4	4	4	4	16	4	5	5	5	19
4	4	5	5	18	5	5	4	4	18
5	4	5	4	18	5	4	5	5	19
4	4	4	4	16	4	4	4	4	16
4	4	4	4	16	4	4	4	4	16
4	4	4	4	16	4	4	4	4	16
4	4	4	4	16	4	4	4	4	16
5	5	5	4	19	4	5	5	5	19
5	5	5	5	20	5	5	5	5	20
5	5	5	5	20	5	5	5	5	20
5	5	5	5	20	5	5	5	5	20
5	5	5	5	20	5	5	5	5	20
5	5	5	4	19	5	5	5	5	20
5	5	5	5	20	5	5	5	5	20
4	4	4	4	16	4	4	4	4	16
4	4	4	3	15	3	3	4	3	13
4	4	4	4	16	3	3	4	3	13
4	4	5	5	18	5	5	5	5	20
5	5	5	5	20	4	3	3	3	13
5	5	5	5	20	5	5	5	5	20
4	4	4	4	16	5	5	4	4	18
5	5	5	4	19	5	5	5	5	20
4	4	4	5	17	4	4	4	4	16
4	4	5	4	17	4	4	4	4	16
5	4	5	5	19	5	5	5	4	19
5	5	5	5	20	5	5	5	5	20
4	5	4	4	17	5	5	5	5	20
5	4	4	4	17	5	5	5	5	20
4	4	4	4	16	4	4	4	4	16

4	4	5	5	18	5	5	5	4	19
4	4	5	5	18	5	5	5	5	20
5	5	5	5	20	5	5	5	5	20
4	4	4	4	16	3	4	4	4	15
4	4	4	4	16	4	4	4	4	16
4	5	5	4	18	4	4	4	5	17
4	4	4	4	16	4	4	4	4	16
5	4	5	4	18	5	5	5	5	20
4	4	4	4	16	4	4	4	4	16
4	4	4	5	17	4	4	4	4	16
4	4	4	4	16	5	5	5	5	20
4	4	4	3	15	5	5	4	5	19
4	4	4	4	16	5	5	5	4	19
4	3	4	4	15	4	4	4	4	16
4	4	4	4	16	4	4	4	4	16
5	4	5	5	19	5	4	5	4	18
5	4	5	4	18	5	5	5	5	20
5	5	5	5	20	5	5	5	5	20
4	4	4	3	15	5	5	4	5	19
5	4	5	4	18	5	5	5	5	20
4	4	4	4	16	4	4	4	4	16
5	5	5	5	20	5	5	5	5	20
4	4	4	5	17	4	4	4	4	16
5	5	5	5	20	5	5	5	5	20
5	4	5	4	18	5	5	5	5	20

Answer									
Capital				Total	Performance				Total
21	22	23	24		25	26	27	28	
5	5	5	5	20	5	5	5	5	20
3	4	1	4	12	5	5	1	1	12
4	5	2	5	16	4	5	2	2	13
4	5	4	5	18	4	4	4	4	16
4	3	4	3	14	4	5	4	4	17
3	5	3	5	16	4	4	3	3	14
2	4	4	4	14	4	5	4	4	17
4	5	4	5	18	5	5	4	4	18
2	3	4	3	12	4	5	4	4	17
3	4	5	4	16	5	4	5	5	19
4	4	4	4	16	4	4	4	4	16
4	4	4	4	16	4	4	4	4	16
4	4	4	4	16	4	4	4	4	16
1	5	1	5	12	5	4	1	1	11
5	5	5	5	20	5	4	5	5	19
5	5	5	5	20	5	5	5	5	20
5	4	4	4	17	5	5	4	4	18
5	5	5	5	20	5	5	5	5	20
3	5	3	5	16	5	5	3	3	16
5	4	5	4	18	5	5	5	5	20
4	4	4	4	16	4	4	4	4	16
5	5	4	5	19	3	3	4	4	14
5	5	5	5	20	4	3	5	5	17
5	5	5	5	20	4	5	5	5	19
5	5	5	5	20	4	4	5	5	18
3	3	3	3	12	5	4	3	3	15
4	4	4	4	16	4	4	4	4	16
4	4	4	4	16	4	5	4	4	17
3	3	3	3	12	5	4	3	3	15
4	5	4	5	18	5	5	4	4	18
5	5	5	5	20	4	5	5	5	19
4	5	4	5	18	5	5	4	4	18
4	4	4	4	16	4	5	4	4	17
4	4	4	4	16	4	5	4	4	17
4	4	4	4	16	4	4	4	4	16
5	5	5	5	20	5	5	5	5	20

5	4	4	4	17	5	4	4	4	17
4	4	4	4	16	5	5	4	4	18
4	4	4	4	16	4	5	4	4	17
2	2	2	2	8	4	4	2	2	12
5	4	4	4	17	4	4	4	4	16
2	2	2	2	8	4	4	2	2	12
4	5	5	5	19	4	5	5	5	19
5	4	5	4	18	4	5	5	5	19
2	4	2	4	12	2	5	2	2	11
2	4	2	4	12	4	2	2	2	10
4	4	3	4	15	5	4	3	3	15
2	5	4	5	16	4	5	4	4	17
4	4	3	4	15	4	4	3	3	14
4	4	4	4	16	4	5	4	4	17
4	4	4	4	16	5	5	4	4	18
4	5	5	5	19	4	5	5	5	19
4	4	4	4	16	5	5	4	4	18
4	4	3	4	15	5	4	3	3	15
4	5	5	5	19	4	5	5	5	19
4	4	4	4	16	4	5	4	4	17
4	4	4	4	16	5	5	4	4	18
2	4	2	4	12	2	5	2	2	11
4	4	4	4	16	5	5	4	4	18
4	5	5	5	19	4	5	5	5	19

Appendix 5.4 The result analysis profil of respondent

Gender of Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	31	51,7	51,7	51,7
	Female	29	48,3	48,3	100
	Total	60	100	100	

Age of Labor and Owner in Micro Small and Medium Enterprises Halal Food Business at Bantul Regency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<20th	10	16,7	16,7	16,7
	21 – 40 th	43	71,7	71,7	88,3
	40 – 60 th	5	8,3	8,3	96,7
	>60th	2	3,3	3,3	100
	Total	60	100	100	

Lates Education of Labor and Owner in Micro Small and Medium Enterprises Halal food Business Bantul Regency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	1,7	1,7	1,7
	SMP	8	13,3	13,3	15
	SMA	37	61,7	61,7	76,7
	S1	8	13,3	13,3	90
	Others	6	10	10	100
	Total	60	100	100	

Income of Respondent in Halal Food Business Bantul Regency

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <500.000	1	1,7	1,7	1,7
>500.000	41	68,3	68,3	70
1,5jt – 2,5jt	11	18,3	18,3	88,3
>2,5jt	7	11,7	11,7	100
Total	60	100	100	

The Duration of labor and owner in MSME halal food business

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < 1 year	22	36,7	36,7	36,7
>1 year	22	36,7	36,7	73,3
3 – 4 year	7	11,7	11,7	85
>4 year	8	13,3	13,3	98,3
others	1	1,7	1,7	100
Total	60	100	100	

Appendix 5.5 Validity and Reliability Result

1. Free Will (X1)

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	FreeWill
X1.1	Pearson Correlation	1	,285(*)	,256	,378(**)	,493(**)	,716(**)
	Sig. (2-tailed)		,043	,070	,006	,000	,000
	N	60	60	60	60	60	60
X1.2	Pearson Correlation	,285(*)	1	,440(**)	,359(**)	,397(**)	,681(**)
	Sig. (2-tailed)	,043		,001	,010	,004	,000
	N	60	60	60	60	60	60
X1.3	Pearson Correlation	,256	,440(**)	1	,472(**)	,380(**)	,703(**)
	Sig. (2-tailed)	,070	,001		,000	,006	,000
	N	60	60	60	60	60	60
X1.4	Pearson Correlation	,378(**)	,359(**)	,472(**)	1	,450(**)	,731(**)
	Sig. (2-tailed)	,006	,010	,000		,001	,000
	N	60	60	60	60	60	60
X1.5	Pearson Correlation	,493(**)	,397(**)	,380(**)	,450(**)	1	,743(**)
	Sig. (2-tailed)	,000	,004	,006	,001		,000
	N	60	60	60	60	60	60
FreeWill	Pearson Correlation	,716(**)	,681(**)	,703(**)	,731(**)	,743(**)	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	60	60	60	60	60	60

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).

iii

Valid if R arithmetic > R table. R table = 0,361

Reliability Test Result

1. Free Will (X1)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0,751	0,762	5

Reliable if Cronbach's Alpha > 0,6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X1.1	17,22	3,933	,463	,277	,740
X1.2	17,37	4,478	,491	,268	,715
X1.3	17,22	4,333	,510	,319	,708
X1.4	17,16	4,335	,566	,337	,690
X1.5	17,16	4,455	,602	,373	,683

2. Justice (X2)

Correlation

		X1.6	X1.7	X1.8	X1.9	X1.10	Justice
X2.6	Pearson Correlation	1	,589(**)	,610(**)	,577(**)	,494(**)	,777(**)
	Sig. (2-tailed)		,000	,000	,000	,000	,000
	N	60	60	60	60	60	60
X2.7	Pearson Correlation	,589(**)	1	,783(**)	,605(**)	,534(**)	,804(**)
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	60	60	60	60	60	60
X2.8	Pearson Correlation	,610(**)	,783(**)	1	,629(**)	,602(**)	,832(**)
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	60	60	60	60	60	60
X2.9	Pearson Correlation	,577(**)	,605(**)	,629(**)	1	,735(**)	,834(**)
	Sig. (2-tailed)	,000	,000	,000		,000	,000
	N	60	60	60	60	60	60
X2.10	Pearson Correlation	,494(**)	,534(**)	,602(**)	,735(**)	1	,800(**)
	Sig. (2-tailed)	,000	,000	,000	,000		,000
	N	60	60	60	60	60	60
Justice	Pearson Correlation	,777(**)	,804(**)	,832(**)	,834(**)	,800(**)	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	60	60	60	60	60	60

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).

Reliability Test Result

2. Justice (X2)

Reliability Statistic

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0,889	0,889	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2.6	17,06	4,736	0,661	0,88
X2.7	17,45	4,493	0,749	0,861
X2.8	17,39	4,163	0,786	0,852
X2.9	17,14	4,321	0,762	0,858
X2.10	17,08	4,434	0,698	0,873

3. Responsibility (X3)

Correlation

		X1.11	X1.12	X1.13	X1.14	X1.15	Responsibility
X3.11	Pearson	1	,596(**)	,362(**)	,371(**)	,357(*)	,713(**)
	Correlation						
	Sig. (2-tailed)		,000	,009	,007	,010	,000
	N	60	60	60	60	60	60
X3.12	Pearson	,596(**)	1	,513(**)	,373(**)	,349(*)	,738(**)
	Correlation						
	Sig. (2-tailed)	,000		,000	,007	,012	,000
	N	60	60	60	60	60	60
X3.13	Pearson	,362(**)	,513(**)	1	,426(**)	,586(**)	,761(**)
	Correlation						
	Sig. (2-tailed)	,009	,000		,002	,000	,000
	N	60	60	60	60	60	60
X3.14	Pearson	,371(**)	,373(**)	,426(**)	1	,665(**)	,675(**)
	Correlation						
	Sig. (2-tailed)	,007	,007	,002		,000	,000
	N	60	60	60	60	60	60
X3.15	Pearson	,357(*)	,349(*)	,586(**)	,665(**)	1	,696(**)
	Correlation						
	Sig. (2-tailed)	,010	,012	,000	,000		,000
	N	60	60	60	60	60	60
Responsibility	Pearson	,713(**)	,738(**)	,761(**)	,675(**)	,696(**)	1
	Correlation						
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	60	60	60	60	60	60

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Reliability Test Result

3. Responsibility (X3)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0,808	0,81	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X3.11	17,67	3,307	0,532	0,789
X3.12	17,9	3,13	0,591	0,772
X3.13	18,1	2,77	0,615	0,767
X3.14	17,82	3,028	0,592	0,771
X3.15	17,92	3,034	0,655	0,753

4. Management (X4)

Correlation

		X2.1	X2.2	X2.3	X2.4	X2.5	Management
X4.16	Pearson Correlation	1	,655(**)	,710(**)	,360(**)	,400(**)	,816(**)
	Sig. (2-tailed)		,000	,000	,009	,004	,000
	N	60	60	60	60	60	60
X4.17	Pearson Correlation	,655(**)	1	,596(**)	,225	,353(*)	,751(**)
	Sig. (2-tailed)	,000		,000	,113	,011	,000
	N	60	60	60	60	60	60
X4.18	Pearson Correlation	,710(**)	,596(**)	1	,416(**)	,517(**)	,858(**)
	Sig. (2-tailed)	,000	,000		,002	,000	,000
	N	60	60	60	60	60	60
X4.19	Pearson Correlation	,360(**)	,225	,416(**)	1	,302(*)	,617(**)
	Sig. (2-tailed)	,009	,113	,002		,031	,000
	N	60	60	60	60	60	60
X4.20	Pearson Correlation	,400(**)	,353(*)	,517(**)	,302(*)	1	,706(**)
	Sig. (2-tailed)	,004	,011	,000	,031		,000
	N	60	60	60	60	60	60
Management	Pearson Correlation	,816(**)	,751(**)	,858(**)	,617(**)	,706(**)	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	60	60	60	60	60	60

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Reliability Test Result

4. Management (X4)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0,791	0,881	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X4.1	39,1	14,25	0,771	0,754
X4.2	39,24	14,024	0,68	0,755
X4.3	39,02	13,74	0,817	0,741
X4.4	39,06	14,696	0,522	0,777
X4.5	39,12	14,026	0,618	0,76

5. Human Resource (X5)

Correlation

		X2.6	X2.7	X2.8	X2.9	X2.10	HR
X5.21	Pearson Correlation	1	,763(**)	,679(**)	,703(**)	,373(**)	,867(**)
	Sig. (2-tailed)		,000	,000	,000	,007	,000
	N	60	60	60	60	60	60
X5.22	Pearson Correlation	,763(**)	1	,767(**)	,747(**)	,351(*)	,892(**)
	Sig. (2-tailed)	,000		,000	,000	,012	,000
	N	60	60	60	60	60	60
X5.23	Pearson Correlation	,679(**)	,767(**)	1	,719(**)	,286(*)	,840(**)
	Sig. (2-tailed)	,000	,000		,000	,042	,000
	N	60	60	60	60	60	60
X5.24	Pearson Correlation	,703(**)	,747(**)	,719(**)	1	,300(*)	,851(**)
	Sig. (2-tailed)	,000	,000	,000		,032	,000
	N	60	60	60	60	60	60
X5.25	Pearson Correlation	,373(**)	,351(*)	,286(*)	,300(*)	1	,595(**)
	Sig. (2-tailed)	,007	,012	,042	,032		,000
	N	60	60	60	60	60	60
HR	Pearson Correlation	,867(**)	,892(**)	,840(**)	,851(**)	,595(**)	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	60	60	60	60	60	60

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Reliability Test Result

5. Human Resource (X5)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0,807	0,917	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X5.6	40,08	19,034	0,831	0,762
X5.7	40,02	18,86	0,861	0,757
X5.8	40,02	19,66	0,802	0,772
X5.9	40,14	19,201	0,811	0,765
X5.10	40,04	20,358	0,494	0,799

6. Capital (X6)

Correlation

		X2.11	X2.12	X2.13	X2.14	X2.15	Capital
X6.26	Pearson Correlation	1	,415(**)	,724(**)	,706(**)	,338(*)	,871(**)
	Sig. (2-tailed)		,002	,000	,000	,015	,000
	N	60	60	60	60	60	60
X6.27	Pearson Correlation	,415(**)	1	,376(**)	,277(*)	,598(**)	,630(**)
	Sig. (2-tailed)	,002		,007	,050	,000	,000
	N	60	60	60	60	60	60
X6.28	Pearson Correlation	,724(**)	,376(**)	1	,693(**)	,289(*)	,849(**)
	Sig. (2-tailed)	,000	,007		,000	,040	,000
	N	60	60	60	60	60	60
X6.29	Pearson Correlation	,706(**)	,277(*)	,693(**)	1	,156	,800(**)
	Sig. (2-tailed)	,000	,050	,000		,273	,000
	N	60	60	60	60	60	60
X6.30	Pearson Correlation	,338(*)	,598(**)	,289(*)	,156	1	,491(**)
	Sig. (2-tailed)	,015	,000	,040	,273		,000
	N	60	60	60	60	60	60
Capital	Pearson Correlation	,871(**)	,630(**)	,849(**)	,800(**)	,491(**)	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	60	60	60	60	60	60

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Reliability Test Result

6. Capital (X6)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0,791	0,879	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X6.11	36,29	36,412	0,838	0,724
X6.12	35,9	42,13	0,565	0,779
X6.13	36,31	36,86	0,81	0,729
X6.14	36,31	37,58	0,746	0,739
X6.15	35,73	44,563	0,449	0,797

7. Performance (Y2)

		Y1	Y2	Y3	Y4	Y5	Performance
Y1	Pearson Correlation	1	,929(**)	,916(**)	,567	,786(*)	,959(**)
	Sig. (2-tailed)		,000	,001	,111	,012	,000
	N	60	60	60	60	60	60
Y2	Pearson Correlation	,929(**)	1	,882(**)	,491	,857(**)	,959(**)
	Sig. (2-tailed)	,000		,002	,179	,003	,000
	N	60	60	60	60	60	60
Y3	Pearson Correlation	,916(**)	,882(**)	1	,772(*)	,713(*)	,955(**)
	Sig. (2-tailed)	,001	,002		,015	,031	,000
	N	60	60	60	60	60	60
Y4	Pearson Correlation	,567	,491	,772(*)	1	,340	,664
	Sig. (2-tailed)	,111	,179	,015		,370	,051
	N	60	60	60	60	60	60
Y5	Pearson Correlation	,786(*)	,857(**)	,713(*)	,340	1	,867(**)
	Sig. (2-tailed)	,012	,003	,031	,370		,002
	N	60	60	60	60	60	60
Performance	Pearson Correlation	,959(**)	,959(**)	,955(**)	,664	,867(**)	1
	Sig. (2-tailed)	,000	,000	,000	,051	,002	
	N	60	60	60	60	60	60

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,939	,949	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Y1	16,6667	20,750	,810	,711	,944
Y2	16,6667	14,750	,967	,973	,899
Y3	16,8889	15,361	,868	,927	,921
Y4	16,7778	14,194	,978	,978	,898
Y5	16,5556	19,778	,725	,868	,946

Appendix 5.6 Statistics Descriptive Analysis

Descriptive

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
FreeWill	60	15	29	25,53	2,517	-0,138	0,333	-0,582	0,656
Justice	60	13	29	25,41	2,899	-0,879	0,333	0,691	0,656
Responsibility	60	17	29	26,25	2,261	-0,362	0,333	-0,898	0,656
Management	60	18	29	25,73	2,079	0,41	0,333	-1,214	0,656
HR	60	16	29	26,25	2,44	-0,661	0,333	-0,046	0,656
Capital	60	12	29	24	3,493	-0,428	0,333	-0,482	0,656
Valid N (listwise)	60								

Appendix 5.7 SEM Partial Least Square Test

Perception Estimated of employment and owner about the indicator and sub indicator Islamic business ethic, internal factors and performance with SEM PLS.

The value of Islamic business ethic variable

Islamic Business Ethic		
Free Will	Justice	Responsibility
5,000	5,000	5,000
4,000	5,000	4,000
4,000	5,000	5,000
3,000	4,000	4,000
5,000	4,000	4,000
3,000	4,000	4,000
3,000	4,000	4,000
4,000	4,000	5,000
4,000	4,000	5,000
4,000	4,000	4,000
4,000	4,000	4,000
4,000	4,000	4,000
4,000	4,000	4,000
4,000	4,000	4,000
3,000	4,000	5,000
5,000	4,000	5,000
5,000	5,000	5,000
5,000	5,000	5,000
5,000	5,000	5,000
5,000	5,000	5,000
5,000	4,000	4,000
5,000	4,000	4,000
5,000	5,000	4,000
5,000	4,000	5,000
5,000	3,000	3,000
5,000	4,000	4,000
5,000	5,000	5,000
5,000	5,000	5,000
5,000	5,000	5,000
5,000	4,000	4,000
5,000	5,000	5,000
4,000	4,000	4,000

4,000	4,000	5,000
5,000	5,000	4,000
5,000	5,000	4,000
4,000	5,000	4,000
5,000	5,000	5,000
4,000	4,000	4,000
5,000	5,000	5,000
4,000	5,000	2,000
4,000	4,000	4,000
4,000	5,000	5,000
5,000	4,000	4,000
5,000	5,000	5,000
5,000	5,000	5,000
2,000	4,000	4,000
1,000	3,000	3,000
4,000	4,000	4,000
4,000	4,000	5,000
4,000	3,000	4,000
3,000	4,000	4,000
5,000	5,000	5,000

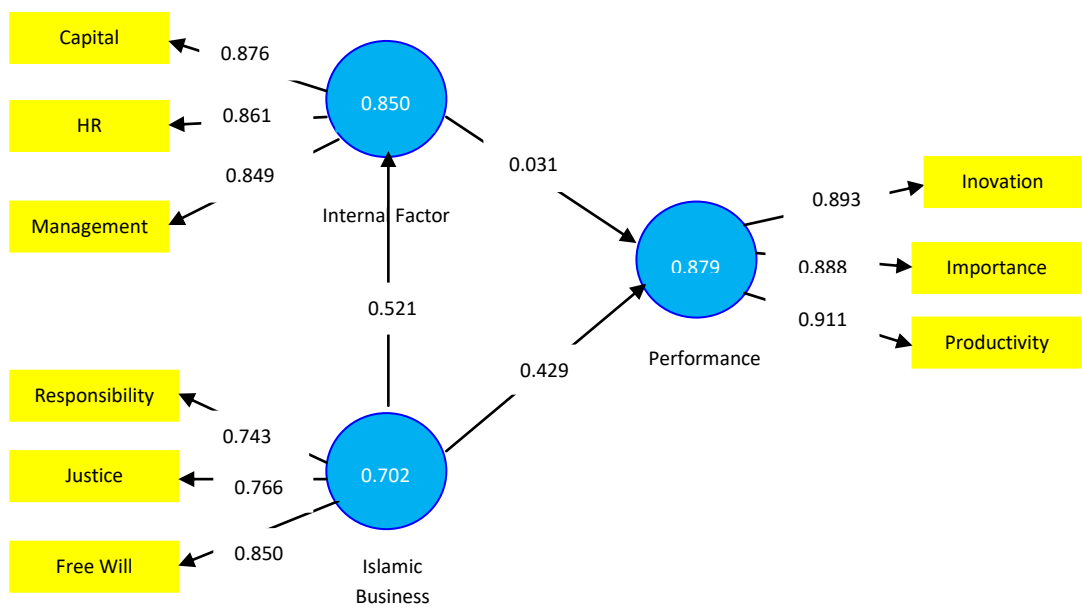
The perception value of Internal factor and performance variable

Internal Factor			Performance		
Management	HR	Capital	Productivity	Importance	Inovation
5,000	5,000	5,000	5,000	5,000	5,000
4,000	3,000	4,000	3,000	2,000	1,000
4,000	4,000	4,000	4,000	2,000	2,000
4,000	3,000	4,000	4,000	4,000	4,000
4,000	4,000	3,000	4,000	4,000	4,000
4,000	3,000	4,000	3,000	4,000	3,000
4,000	4,000	4,000	2,000	2,000	4,000
4,000	4,000	5,000	4,000	4,000	4,000
5,000	4,000	5,000	2,000	2,000	4,000
4,000	4,000	4,000	3,000	4,000	5,000
4,000	4,000	4,000	4,000	4,000	4,000
4,000	4,000	4,000	4,000	4,000	4,000
4,000	4,000	4,000	4,000	4,000	4,000
5,000	5,000	5,000	1,000	1,000	1,000
5,000	5,000	5,000	5,000	4,000	5,000
5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	5,000	5,000	4,000
5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	3,000	3,000	3,000
5,000	5,000	5,000	5,000	4,000	5,000
4,000	4,000	4,000	4,000	5,000	4,000
4,000	4,000	4,000	5,000	5,000	4,000
4,000	4,000	4,000	5,000	5,000	5,000
4,000	4,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	3,000	3,000	3,000
4,000	4,000	4,000	4,000	4,000	4,000
5,000	5,000	5,000	4,000	4,000	4,000
4,000	4,000	4,000	3,000	3,000	3,000
4,000	4,000	5,000	4,000	5,000	4,000
5,000	4,000	5,000	5,000	4,000	5,000
5,000	5,000	5,000	4,000	4,000	4,000
4,000	5,000	4,000	4,000	4,000	4,000
5,000	4,000	4,000	4,000	4,000	4,000
4,000	4,000	4,000	4,000	4,000	4,000
4,000	4,000	5,000	5,000	5,000	5,000
4,000	4,000	5,000	5,000	4,000	4,000

5,000	5,000	5,000	4,000	4,000	4,000
4,000	4,000	4,000	4,000	3,000	4,000
4,000	4,000	4,000	2,000	5,000	2,000
4,000	5,000	5,000	5,000	3,000	4,000
4,000	4,000	4,000	2,000	2,000	2,000
5,000	4,000	5,000	4,000	4,000	5,000
4,000	4,000	4,000	5,000	5,000	5,000
4,000	4,000	4,000	2,000	2,000	2,000
4,000	4,000	4,000	2,000	2,000	2,000
4,000	4,000	4,000	4,000	5,000	3,000
4,000	4,000	4,000	2,000	4,000	4,000
4,000	3,000	4,000	4,000	3,000	3,000
4,000	4,000	4,000	4,000	4,000	4,000
5,000	4,000	5,000	4,000	4,000	4,000

Analyses Structure model the influence of Islamic business ethic and internal factors toward performance of Micro Small and Medium Enterprises use smartPLS 3

a. Path diagram structural before bootstrapping



Path coefficients

	Internal factor	Islamic Business Ethic	Performance
Internal factor			0,031
Islamic Business Ethic	0,521		0,445
Performance			

Indicator Reflective

Outer loading model

	Internal factor	Islamic Business Ethic	Performance
Capital	0,382		
Free Will		0,543	
HR	0,395		
Importance			0,360
Inovation			0,353
Justice		0,321	
Management	0,364		
Productivity			0,401
Responsibility		0,393	

*value <0.7 reduction

Discriminant validity

	Internal factor	Islamic Business Ethic	Performance
Internal factor	0,877		
Islamic Business Ethic	0,521	0,788	
Performance	0,255	0,445	0,897

Indicator Formative

Significant of Weight

	Internal factor	Islamic Business Ethic	Performance
Capital			0,306
Experience	0,224		
FreeWill		0,231	
General	0,245		
Importance			0,23
Inovation			0,21
Justice		0,202	
Knowledge	0,269		
Management			0,268
Moral		0,441	
Norm		0,29	
Productivity			0,302
Responsibility		0,231	
Services	0,374		
Skill	0,198		

Multicollinearity use SEM PLS

Indicator	VIF
Capital	2,497
Experience	1,882
FreeWill	1,366
General	2,467
Importance	2,377
Inovation	1,708
Justice	1,594
Knowledge	1,245
Management	1,613
Moral	1,384
Norm	1,468
Productivity	2,727
Responsibility	1,509
Services	2,544
Skill	1,39

Total effects

	Internal factor	Islamic Business Ethic	Performance
Internal factor			0,031
Islamic Business Ethic	0,521		0,445
Performance			

Output SmartPLS with scheme path

	Cronbach's Alpha	Composite Reliability	AVE	R Square
Internal factor	0,850	0,909	0,769	0,272
Islamic Business Ethic	0,702	0,830	0,621	
Performance	0,879	0,925	0,805	0,199

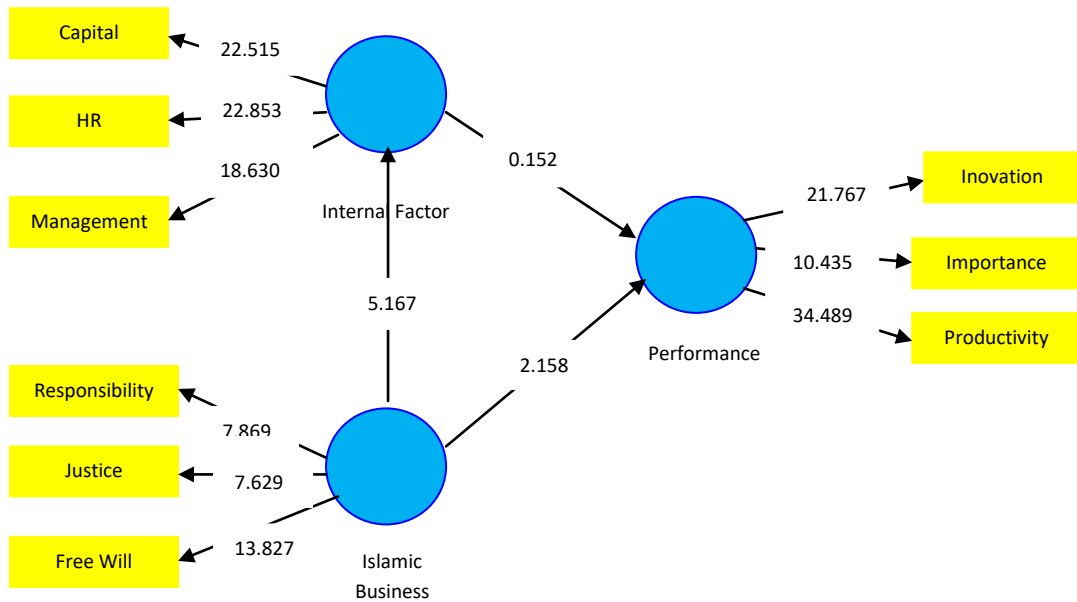
Correlation latent variable

	Internal factor	Islamic Business Ethic	Performance
Internal factor	1,000	0,521	0,255
Islamic Business Ethic	0,521	1,000	0,445
Performance	0,255	0,445	1,000

Cross Loading

	Internal factor	Islamic Business Ethic	Performance
Capital	0,876	0,432	0,278
Free Will	0,388	0,850	0,583
HR	0,861	0,476	0,227
Importance	0,120	0,394	0,888
Inovation	0,311	0,371	0,893
Justice	0,333	0,766	0,223
Management	0,894	0,462	0,162
Productivity	0,253	0,429	0,911
Responsibility	0,518	0,743	0,144

Scheme path diagram Structure Model after Reduction



Loading factor outer model after reduction 1

	Original sample	Mean	STDEV	T Statistics
Capital <- Internal factor	0,876	0,881	0,039	22,515
Free Will <- Islamic Business Ethic	0,850	0,850	0,061	13,827
HR <- Internal factor	0,861	0,858	0,038	22,853
Importance <- Performance	0,888	0,857	0,085	10,435
Inovation <- Performance	0,893	0,890	0,041	21,767
Justice <- Islamic Business Ethic	0,766	0,739	0,100	7,629
Management <- Internal factor	0,894	0,892	0,048	18,630
Productivity <- Performance	0,911	0,913	0,026	34,489
Responsibility <- Islamic Business Ethic	0,743	0,723	0,094	7,869

*value <0.7 reduction

Estimate for Path Coefficient

	Original Sample	Mean	STDEV	T Statistics
Internal factor -> Performance	0,031	0,059	0,204	0,152
Islamic Business Ethic -> Internal factor	0,521	0,535	0,101	5,167
Islamic Business Ethic -> Performance	0,429	0,421	0,199	2,158

Outer Weight

	Original Sample	Mean	STDEV	T Statistics
Capital <- Internal factor	0,382	0,379	0,048	7,968
Free Will <- Islamic Business Ethic	0,543	0,562	0,099	5,479
HR <- Internal factor	0,395	0,393	0,048	8,201
Importance <- Performance	0,360	0,333	0,078	4,598
Inovation <- Performance	0,353	0,377	0,063	5,606
Justice <- Islamic Business Ethic	0,321	0,303	0,068	4,693
Management <- Internal factor	0,364	0,368	0,039	9,303
Productivity <- Performance	0,401	0,408	0,045	8,857
Responsibility <- Islamic Business Ethic	0,393	0,398	0,082	4,792

Total effect

	Original sample	Mean	STDEV	T Statistics
Internal factor -> Performance	0,031	0,059	0,204	0,152
Islamic Business Ethic -> Internal factor	0,521	0,535	0,101	5,167
Islamic Business Ethic -> Performance	0,445	0,462	0,120	3,706

Result of Loading factor outer model and inner model

criteria	Standard value
Loading Factor	Value of loading factor >0.70
Average Variance Extracted	Value AVE > 0.50
Significantcy	T statistic >1.96
R square	R Square 0.67 (strong) 0.33 (moderate) 0.19 (low)

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