

***Itqān* as a Mediator of Product Competitiveness among Local Ice Cream Entrepreneurs**

Widya Fitriyana

State Islamic Institute of Bone, South Sulawesi, Indonesia,
Email Penulis: widyafitriyana058@gmail.com

Syaparuddin Razak

State Islamic Institute of Bone, South Sulawesi, Indonesia,
Email Penulis: safarb135@gmail.com

Rina Novianty

State Islamic Institute of Bone, South Sulawesi, Indonesia,
Email Penulis: rinanovianty87@gmail.com

ABSTRACT

This study analyzes the mediating role of *Itqān* in enhancing product competitiveness among local ice cream entrepreneurs in Bone Regency, Indonesia. Grounded in Behavioral Change Theory and Economic Empowerment and Access Theory, it explains how empowerment processes shape ethical work behavior. The research focuses on access to resource capital, changes in entrepreneurial attitudes and knowledge, and community empowerment. *Itqān* is conceptualized as a value-based work ethic emphasizing precision, perseverance, and quality orientation. A quantitative explanatory design was applied using survey data from 160 micro-scale entrepreneurs. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that community empowerment significantly improves access to resources and entrepreneurial cognition. These factors strongly encourage the internalization of *Itqān*. *Itqān* emerges as the strongest predictor of product competitiveness ($\beta = 0.826, p < 0.001$). The findings confirm that ethical commitment and disciplined work behavior are crucial drivers of sustainable market advantage.

Keywords: *Itqān*, Product Competitiveness, Entrepreneurial Transformation, Resource Capital, Community Empowerment

ABSTRAK

Penelitian ini menganalisis peran mediasi *Itqān* dalam meningkatkan daya saing produk pada pengusaha es krim lokal di Kabupaten Bone, Indonesia. Penelitian ini didasarkan pada Teori Perubahan Perilaku dan Teori Pemberdayaan serta Akses Ekonomi. Fokus kajian meliputi akses terhadap modal sumber daya, perubahan sikap dan pengetahuan kewirausahaan, serta pemberdayaan masyarakat. *Itqān* dipahami sebagai etos kerja berbasis nilai yang menekankan ketelitian, ketekunan, dan orientasi pada kualitas. Pendekatan yang digunakan adalah kuantitatif eksplanatori dengan pengumpulan data survei dari 160 pengusaha skala mikro. Analisis data dilakukan menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa pemberdayaan masyarakat secara signifikan meningkatkan akses sumber daya dan kognisi kewirausahaan. Faktor-faktor tersebut secara kuat mendorong internalisasi nilai *Itqān*. *Itqān* terbukti menjadi prediktor terkuat dalam meningkatkan daya saing produk ($\beta = 0.826, p < 0.001$). Temuan ini menegaskan bahwa komitmen etis dan perilaku kerja yang disiplin merupakan pendorong utama keunggulan pasar yang berkelanjutan.

Kata Kunci: Itqān, Daya Saing Produk, Pemberdayaan Komunitas, Sikap Kewirausahaan, Akses Modal

I. Introduction

Local ice cream entrepreneurs face significant competitive challenges when Itqān is not embedded in their business practices.¹ The lack of this value results in inconsistent product quality, weak brand positioning, and limited innovation, ultimately reducing market competitiveness.² Production inaccuracies decrease consumer satisfaction and damage reputation through negative reviews, while low commitment to brand development causes local products to be eclipsed by global competitors with higher professionalism and stronger brand identities.³

A lack of attention to design elements, brand messaging, and the overall customer experience further reduces product attractiveness⁴. Weak implementation of Itqān also causes entrepreneurial stagnation, preventing businesses from responding to evolving consumer trends such as vegan, low-sugar, or functional ice cream varieties.⁵ Without a continuous improvement mindset rooted in Itqān, local enterprises risk falling behind and losing relevance within an increasingly dynamic market landscape.⁶ In this context, Itqān functions not only as technical diligence but as a moral and professional foundation within Islamic business ethics that drives consistency, discipline, and sustainable innovation.⁷

Research examining the role of Itqān in enhancing product competitiveness remains limited, despite its potential as a strong ethical and operational foundation for

¹ Rashidi Abbas, Fakhrol Adabi Abdul Kadi, and Ilhamie Abdul Ghani Azmie, "Integrating Islamic Values in the Theory and Practice of Entrepreneurship. An Analysis in Higher Learning Institution in Malaysia," *International Journal of Education and Research* 1, no. 14 (2013), h. 1–12.

² Martina Ferenčič and Ana Wölfling, "Impact of Negative Quality Inconsistency on Brand Loyalty—Case of Croatian Food Market," *Economic and Business Review* 17, no. 1 (2015), h. 1.

³ R R Ajeng Pratiwi Indah Kusumarini, Anna Fariyanti, and Netti Tinaprilla, "Consumer Attitude and Satisfaction by Online Application for Ready-to-Eat Food Delivery Service in Jabodetabek," *Jurnal Ilmu Keluarga Dan Konsumen* 15, no. 2 (2022), h. 192–204.

⁴ Sharon Candy Manguerra-Mahusay and Liu Guanwei, "The Impact of Brand Strategy on Customer Experience in the Food Industry from the Lens of Food Business Owners," *International Journal of Arts and Social Science* 8, no. 1 (2025), h. 41–53.

⁵ Manal Hamam et al., "Eco-Innovations Transition of Agri-Food Enterprises into a Circular Economy," *Frontiers in Sustainable Food Systems* 6 (2022), h. 845420.

⁶ W A Wan Ab Aziz et al., "Strengthening of Islamic Quality Management Practices through Culture of Perfection (Itqan) and the Value of Courtesy (Ihsan) toward the Business Performance of Muslim Entrepreneur," *Advances in Natural and Applied Sciences* 8, no. 4 (2014) h. 237–44.

⁷ Najahul Kamilah Aminy Sukri et al., "An Analysis of Eco-Innovation Capabilities among Small and Medium Enterprises in Malaysia," *Administrative Sciences* 13, no. 4 (2023), h. 113.

improving business performance.⁸ Previous studies have mainly focused on professional ethics, product innovation, production efficiency, brand development, and technical or marketing-oriented approaches in strengthening competitiveness.⁹ While these studies highlight the importance of quality consistency, discipline, and innovation, empirical research directly linking Itqān with product competitiveness among local micro-enterprises is still scarce.¹⁰ This gap is particularly important in increasingly competitive markets where consistency, innovation, and superior product quality are essential for sustaining competitive advantage.¹¹ In this context, Itqān, with its emphasis on diligence, perseverance, responsibility, and excellence, holds strong potential for shaping sustainable competitive advantage.¹² Therefore, integrating ethical and spiritual dimensions such as Itqān into MSME competitiveness strategies requires further systematic and empirical investigation.¹³

Grounded in Behavioral Change Theory and the Economic Empowerment and Access Theory, this study seeks to address that gap by examining the mediating role of Itqān in the relationship between access to resource capital, shifts in entrepreneurial attitudes and knowledge, and community empowerment.¹⁴ Through Itqān, these variables are expected to influence product quality, innovation capabilities, and overall competitiveness.¹⁵ The integration of these theoretical perspectives highlights Itqān not merely as a moral ideal but as a practical, strategic driver of entrepreneurial

⁸ Fatma Lehyani et al., "Knowledge Management and Total Quality Management Impact on Employee Effectiveness in Emerging Industries: Case of Tunisian Small and Medium Enterprises," *Sustainability* 15, no. 5 (2023), h. 3872.

⁹ Ahmat Setiabudi, Anggraini Sukmawati, and Siti Jahroh, "The Impact of Islamic Work Ethic on Employee Performance The Role of Knowledge-Sharing Behavior in Indonesia's Fast-Food Companies," *Business Review and Case Studies* 5, no. 2 (2024), h. 178.

¹⁰ Nunung Ghoniyah, Farikha Amilahaq, and Sri Hartono, "Business Sustainability Performance through Sustainability Awareness and Business Work Ethics in Islamic Institutions," *Cogent Business & Management* 11, no. 1 (2024), h. 2303789.

¹¹ Thuba Jazil and Achmad Firdaus, "The Concept and Practice of Integrity, Honesty, and Fairness in Business: Al-Itqan, Islamic Business Value," *Abdelhak Boudjelida Papers & Citations* 24 (2024): 75–102.

¹² Ahmed Al-Shamali et al., "The Influence of Islamic Work Ethic on Employees' Responses to Change in Kuwaiti Islamic Banks," *International Business Review* 30, no. 5 (2021), h. 101817.

¹³ Budhi Cahyono and Abdul Hakim, "Green Intellectual Capital and Competitive Advantage: The Moderating Effect of Islamic Business Ethics," in *3rd Asia Pacific International Conference of Management and Business Science (AICMBS 2019)* (Atlantis Press, 2020), h. 78–84.

¹⁴ Frederic Bally et al., "Where and How Do Social Entrepreneurs Access Resources in the Early Stages of Their Ventures? A Relational Chain Typology of French Social Ventures," *Journal of Business Research* 201 (2025), h. 115732.

¹⁵ Bally et al.

development. Ultimately, this research contributes to Islamic work ethic literature and offers a value-based model for MSMEs seeking to build businesses that are high-quality, competitive, and sustainable.¹⁶

II.Literature Review

Theoretical Foundation

Behavioral Change Theory explains how individuals shift toward more productive and adaptive patterns of thought, attitude, and action through stages of awareness, motivation, experimentation, and habit formation¹⁷. In entrepreneurial contexts, *Itqān* functions as a catalyst that reinforces discipline, precision, and responsibility, enabling entrepreneurs to internalize consistent and innovative work behaviors. It also bridges intention and action by shaping a resilient work ethic that supports business sustainability and strengthens product competitiveness.¹⁸ Economic Empowerment and Access Theory further posits that economic performance is determined not only by personal motivation but also by equitable access to capital, information, training, and distribution networks.¹⁹ The effectiveness of *Itqān* therefore requires an enabling economic environment, as individual diligence must be supported by adequate resources and structural opportunities.²⁰ Consequently, empowerment must occur at both internal and external levels, positioning *Itqān* not merely as a moral value but as a strategic economic force that depends on an inclusive, just, and sustainable ecosystem.²¹

¹⁶ Wan Ab Aziz WA and M S Ibrahim, "Strengthening of Islamic Quality Management Practices Through Culture of Perfection (ITQAAN) and the Value of Courtesy (IHSAN) Toward The Business Performance of Muslim Entrepreneur," *Advances in Natural and Sciences* 8, no. 4 (2014): 237–43.

¹⁷ Angela L Duckworth and James J Gross, "Behavior Change," *Organizational Behavior and Human Decision Processes* 161 (2020), h. 39–49.

¹⁸ Sid Ahmed Boucif et al., "Extending the Theory of Planned Behavior in Predicting Entrepreneurial Intention among University Students: The Role of Perceived Relational Support," *The International Journal of Management Education* 23, no. 2 (2025), h. 101168.

¹⁹ Mushab Rashid et al., "Fostering Entrepreneurship: Analyzing the Influence of Access to Finance, Innovation Investment, Educational Attainment, Infrastructure Development, and Regulatory Environment," *Future Business Journal* 11, no. 1 (2025), h. 140.

²⁰ M Y Yusmazida et al., "Developing an Islamic Structural Capital Model: Perspectives from SMEs," *Journal of Islamic Marketing*, 2025.

²¹ Rizaldi Yusfiarto et al., "Does Islamic Social Capital Enhance SMEs Sustainable Performance?," *Journal of Islamic Monetary Economics and Finance* 8, no. 1 (2022), h. 113–32.

***Itqān* and Product Competitiveness**

The relationship between *Itqān* and product competitiveness lies in the contribution of Islamic work-ethic values to product quality and market advantage.²² *Itqān* enhances product competitiveness by embedding diligence, precision, and excellence throughout the production process, resulting in consistent quality, innovation, and stronger customer trust.²³ Consequently, *Itqān* functions as both an ethical foundation and a strategic driver of market competitiveness.²⁴

H1: *Itqān* has a significant influence on Product Competitiveness.

Access to Resource Capital and *Itqān*

Access to resource capital is expected to support the effective implementation of *Itqān* by enabling improved production capacity, quality, and innovation.²⁵ Without adequate resources, strong work ethics alone cannot achieve optimal productivity.²⁶ Thus, resource capital is essential in reinforcing *Itqān* and enhancing business efficiency and competitiveness.²⁷

H2: Access to Resource Capital has a significant influence on *Itqān*.

Entrepreneurial Attitude–Knowledge Change and *Itqān*

The relationship between Changes in entrepreneurial attitudes and knowledge foster the development of *Itqān* by enabling the internalization of diligence, precision, and accountability.²⁸ Openness to learning and strengthened technical, managerial, and

²² Ali Ateeq et al., "Islamic Work Ethics and Employee's Task Performance: The Mediation Role of Affective Commitment," *Problems and Perspectives in Management* 23, no. 1 (2025), h. 413.

²³ Maryam Jamilah Asha'ari, Salina Daud, and Norazah Mohd Suki, "Linking Sustainable Design and Social Sustainability Performance of Chemical Manufacturing Firms: Moderating Role of Islamic Work Ethics," *Sustainability* 15, no. 7 (2023), h. 5991.

²⁴ Reza Widhar Pahlevi, "Implementation of Islamic Corporate Governance and Competitive Advantage in SMEs: A Systematic Literature Review Approach," *Asian Management and Business Review*, 2022, h. 13–23.

²⁵ Sakinah Mat Zin, Engku Huda Mursyidah Engku Hassan Ashari, and Baba Uba Ibrahim, "Managing Intellectual Capital for SMEs' Sustainable Development. A Conceptual Proposal," *Environment-Behaviour Proceedings Journal* 9, no. 27 (2024), h. 27–33.

²⁶ Ateeq et al., "Islamic Work Ethics and Employee's Task Performance: The Mediation Role of Affective Commitment."

²⁷ Udin Udin et al., "Islamic Work Ethics, Affective Commitment, and Employee's Performance in Family Business: Testing Their Relationships," *Sage Open* 12, no. 1 (2022): 21582440221085264.

²⁸ Yayan Firmansah et al., "Promoting Innovative Work Behavior: Investigating The Role of Islamic Work Ethic," *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)* 6, no. 1 (2023): 1–23.

Islamic understanding support consistent high-quality performance.²⁹ Thus, attitude and knowledge transformation forms a key foundation for professional, ethical, and performance-oriented entrepreneurial behavior.

H3: Entrepreneurial Attitude and Knowledge Change has a significant influence on *Itqān*.

Community Empowerment and Access to Resource Capital

The relationship between community empowerment and access to resource capital reflects the interdependence between social cohesion and entrepreneurs' economic capacity.³⁰ Empowered communities enhance information sharing, networking, and bargaining power, while training and collaboration strengthen technical and financial capabilities. Consequently, community empowerment expands inclusive access to capital and provides a synergistic foundation for improving the competitiveness of local entrepreneurs.³¹

H4: Community Empowerment has a significant influence on Access to Resource Capital.

Community Empowerment and Entrepreneurial Attitude Knowledge Change

Community empowerment shapes entrepreneurial attitudes and knowledge through collective learning, experience sharing, and entrepreneurial training.³² These interactions enhance innovation awareness, professionalism, and positive work values, strengthening adaptive and responsible entrepreneurial behavior.³³ By strengthening business literacy and adaptive capacity, community empowerment facilitates sustained

²⁹ AMINA SHAUKAT and NADIA BATOOL, "Impact of Islamic Work Ethics on Knowledge Sharing Behavior and Organizational Citizenship Behavior," *International Journal of Business and Economic Affairs* 6, no. 2 (2021), h. 82–88.

³⁰ Pannapa Khiawnoi et al., "Empowering Communities: The Strategic Role of Community Enterprise Entrepreneurs in Sustainable Development.," *Sustainability (2071-1050)* 17, no. 12 (2025).

³¹ Khiawnoi et al., "Empowering Communities: The Strategic Role of Community Enterprise Entrepreneurs in Sustainable Development."

³² Frank Crowley and Peter Barlow, "Entrepreneurship and Social Capital: A Multi-Level Analysis," *International Journal of Entrepreneurial Behavior & Research* 28, no. 9 (2022), h. 492–519.

³³ Adi Suryani et al., "Strengthening Community-Based Entrepreneurship: The Significance of Community Capacity Building and Enabling Ecosystem," *Indonesian Journal of Development Studies* 1, no. 2 (2022), h. 1–12.

improvements in attitudes and knowledge while reinforcing positive work values such as discipline and responsibility within the local entrepreneurial culture.³⁴

H5: Community Empowerment has a significant influence on Entrepreneurial Attitude and Knowledge Change.

***Itqān* as a Mediator**

Itqān mediates the effects of resource capital and entrepreneurial attitude–knowledge changes on product competitiveness by enhancing efficiency, quality consistency, and innovation.³⁵ Through disciplined resource use and ethical commitment, it strengthens sustainable competitive advantage.³⁶

H6: *Itqān* mediates the relationship between: (a) Access to Resource Capital and Product Competitiveness, and (b) Entrepreneurial Attitude Knowledge Change and Product Competitiveness.

Access to Resource Capital as Mediator

The relationship between Access to resource capital shapes entrepreneurial performance through changes in attitudes and knowledge.³⁷ Training, mentoring, and financial support enhance learning and professionalism, enabling resources to translate into adaptability, productivity, and competitiveness.³⁸

H7a: Access to Resource Capital mediates the relationship between Community Empowerment and *Itqān*.

³⁴ Tuatul Mahfud et al., “The Influence of Social Capital and Entrepreneurial Attitude Orientation on Entrepreneurial Intentions: The Mediating Role of Psychological Capital,” *European Research on Management and Business Economics* 26, no. 1 (2020), h. 33–39.

³⁵ Alborz Gheitani et al., “Mediating Effect of Intrinsic Motivation on the Relationship between Islamic Work Ethic, Job Satisfaction, and Organizational Commitment in Banking Sector,” *International Journal of Islamic and Middle Eastern Finance and Management* 12, no. 1 (2019), h. 76–95.

³⁶ Nadia Adriane Ricadonna, “Does Islamic Work Ethic Influence Employees Innovation Capability?,” *Jurnal Pendidikan Ekonomi Dan Bisnis (JPEB)* 9, no. 2 (2021), h. 84–96.

³⁷ Alireza Jalali, “The Mediating Role of Entrepreneurial Orientation between Relational Capital and Firm Performance: Evidence from Iranian SMEs,” *International Journal of Asian Business and Information Management (IJABIM)* 14, no. 1 (2023), h. 1–19.

³⁸ Amare Abawa Esubalew and A Raghurama, “The Mediating Effect of Entrepreneurs’ Competency on the Relationship between Bank Finance and Performance of Micro, Small, and Medium Enterprises (MSMEs),” *European Research on Management and Business Economics* 26, no. 2 (2020), h. 87–95.

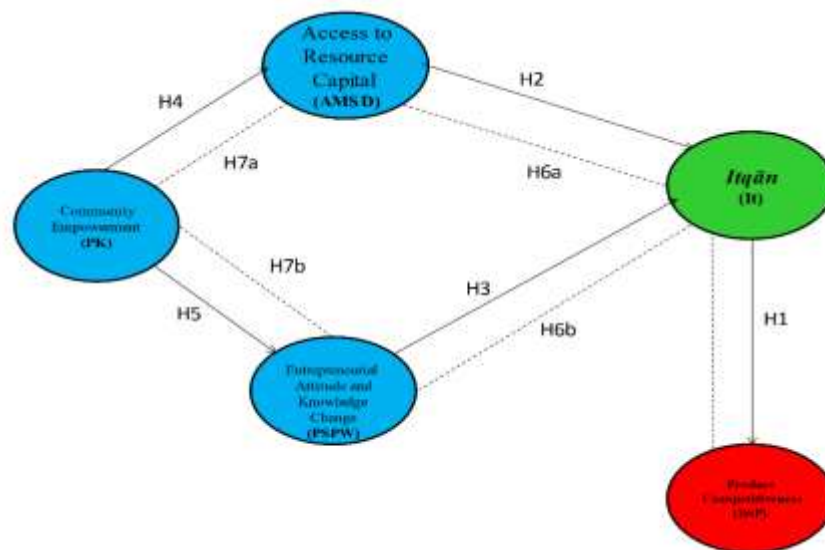
Entrepreneurial Attitude–Knowledge Change as Mediator

The Transformations in entrepreneurial attitudes and knowledge serve as a mediating mechanism that channels the impact of capital access into business success.³⁹ Enhanced understanding and adaptive mindsets enable entrepreneurs to use resources effectively, drive innovation, and strengthen competitiveness, linking capital access to sustained improvements in performance and market position.

H7b: Entrepreneurial Attitude Knowledge Change mediates the relationship **between** Community Empowerment and *Itqān*.

III. RESEARCH METHODS

This study employs a quantitative approach with an explanatory research design to empirically examine causal relationships among variables affecting product competitiveness, with *Itqān* as the mediating factor. The research focuses on local ice cream entrepreneurs in Bone Regency, analyzing five key constructs: access to resource capital, entrepreneurial attitude and knowledge transformation, community empowerment, *Itqān*, and product competitiveness. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4, a method suitable for predictive analysis of complex structural models with relatively small sample



sizes.

³⁹ Stephanie Efua Frimpong, Gloria Agyapong, and Daniel Agyapong, "Financial Literacy, Access to Digital Finance and Performance of SMEs: Evidence From Central Region of Ghana," *Cogent Economics & Finance* 10, no. 1 (2022): 2121356.

Source: The authors' own work, 2025

Figure 1. The analytical model of study

The final sample included 160 active local ice cream entrepreneurs selected through purposive sampling techniques. Respondents were directly involved in production, distribution, or business management activities within local MSMEs in Bone Regency.

Although Table 1 indicates that a considerable proportion of respondents were identified as lecturers or teachers, these respondents were also actively involved in micro-scale ice cream businesses as side entrepreneurs. In the local MSME context of Bone Regency, it is common for educators and civil servants to operate small family-based businesses as supplementary income-generating activities. Therefore, all respondents included in this study met the criteria of being directly involved in the production, management, or marketing of local ice cream products.

The research instrument is a structured questionnaire consisting of two sections. The first section provides general information, including the purpose of the study and demographic data such as age, education level, economic status, and business experience. The second section comprises 15 measurement items assessed using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). These items represent five constructs central to the study: Access to Resource Capital (3 items), Entrepreneurial Attitude and Knowledge Shift (3 items), Community Empowerment (3 items), Itqān (3 items), and Product Competitiveness (3 items).

Data were collected over a three-month period in 2025 through desk research, field investigation, and data processing. A cluster sampling strategy was applied in South Sulawesi, with Bone Regency as the primary frame.⁴⁰ Selected sites represented diverse sociocultural, economic, and entrepreneurial conditions, capturing a representative profile of micro-scale ice-cream enterprises practicing Itqān. The final sample included 160 active entrepreneurs directly involved in production and management. The sample

⁴⁰ Sirwan Khalid Ahmed, "How to Choose a Sampling Technique and Determine Sample Size for Research: A Simplified Guide for Researchers," *Oral Oncology Reports* 12 (2024): 100662.

size followed a 10:1 parameter-to-indicator ratio, ensuring adequacy for robust PLS-SEM analysis and methodological rigor.⁴¹

IV. RESULTS AND DISCUSSION

Results

Demographic Profile of Respondents

The respondent profile of 160 participants indicates that 54% were male and 64% were aged 20–30 years, followed by 24% aged 31–40 years. Most respondents were unmarried (59%), reflecting a predominantly young sample. Educationally, senior secondary graduates comprised 62%, bachelor's degree holders 16%, and junior secondary graduates 17%. Occupations were mainly entrepreneurs or traders (52%) and educators (41%), while income levels were mostly between Rp1 million and Rp2 million (31%) or classified as uncertain/other (31%)

Overall, the sample represents productive-age individuals with moderate educational backgrounds, independent occupational profiles, and diverse income levels attributes relevant for analyzing local business dynamics and the application of *Itqān* in strengthening product competitiveness.

Measurement Model Assessment

Table 2 indicates that all constructs in the model satisfy the criteria for convergent validity and reliability. Both Cronbach's Alpha and Composite Reliability exceed 0.86 across all variables, demonstrating strong internal consistency. The AVE values, ranging from 0.792 to 0.856, surpass the 0.50 threshold, confirming that each construct explains more than 79% of the variance in its indicators. These results affirm that all constructs are valid and reliable for subsequent analysis.

Table 2
Validity and Reliability Test Results

Variables	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)

⁴¹ Peter Guenther et al., "Improving PLS-SEM Use for Business Marketing Research," *Industrial Marketing Management* 111 (2023), h. 127–42.

Access to Resource Capital	0.868	0.869	0.919	0.792
Product Competitiveness	0.890	0.896	0.932	0.820
<i>Itqān</i>	0.892	0.892	0.933	0.823
Community Empowerment	0.907	0.908	0.942	0.843
Entrepreneurial Attitude and Knowledge Change	0.916	0.916	0.947	0.856

Source: Primary data processed by using SmartPLS 4, 2025.

Table 3 reports the outer loading values for all indicators, confirming that the measurement model satisfies convergent validity requirements. All indicators exceed the 0.70 threshold, indicating strong contributions to their respective constructs. Access to Resource Capital (AMSD) indicators load between 0.884 and 0.900, Product Competitiveness (DSP) between 0.900 and 0.913, and *Itqān* (IT) between 0.902 and 0.912. Community Empowerment (PK) shows loadings from 0.902 to 0.930, while Entrepreneurial Attitude and Knowledge Change (PSPW) ranges from 0.922 to 0.928. Overall, these results demonstrate high reliability and confirm the suitability of all indicators for construct measurement within the PLS framework.

Table 3
Outer Loadings

Variabel	Access to Resource Capital	Product Competitiveness	<i>Itqān</i>	Community Empowerment	Entrepreneurial Attitude and Knowledge Change
AMSD 1	0.900	0.900 0.903 0.913	0.902 0.912 0.906	0.930 0.902	
AMSD 2	0.884				
AMSD 3	0.885				
DSP 1					
DSP 2					
DSP 3					
IT 1					
IT 2					
IT 3					
PK 1					
PK 2					

PK 3				0.922	
PSPW 1					0.928
PSPW 2					0.925
PSPW 3					0.922

Source: Primary data processed by using SmartPLS 4, 2025.

Table 4
Fornell-Larcker Criterion

Variables	AMSD	DSP	IT	PK	PSPW
Access to Resource Capital	0.890				
Product Competitiveness	0.752	0.905			
<i>Itqān</i>	0.661	0.826	0.907		
Community Empowerment	0.754	0.763	0.620	0.918	
Entrepreneurial Attitude and Knowledge Change	0.718	0.791	0.756	0.772	0.925

Source: Primary data processed by using SmartPLS 4, 2025.

Table 4 demonstrates that all constructs meet the Fornell–Larcker criterion for discriminant validity. The square roots of the AVE values (diagonal elements) consistently exceed the inter-construct correlations, indicating that each construct explains more variance in its own indicators than in other constructs. For instance, the square root of AVE for AMSD (0.890) is higher than its correlations with DSP (0.752), IT (0.661), PK (0.754), and PSPW (0.718). Similar patterns are observed for DSP (0.905), IT (0.907), PK (0.918), and PSPW (0.925), confirming that the measurement model exhibits satisfactory discriminant validity.

Table 5 indicates that the model demonstrates strong explanatory power, with R^2 values of 0.569 for Access to Resource Capital, 0.683 for Product Competitiveness, 0.601 for *Itqān*, and 0.596 for Entrepreneurial Attitude and Knowledge Change. The close alignment between R^2 and Adjusted R^2 values reflects model stability and suggests no overfitting. Overall, these results confirm the model’s high predictive accuracy and the substantial contribution of the explanatory variables in accounting for the key constructs of the study.

Table 5
R-Square and Adjusted R-Square Values

Variables	R-square	Adjusted R-Square
Access to Resource Capital	0.569	0.566
Product Competitiveness	0.683	0.681
<i>Itqān</i>	0.601	0.596

Entrepreneurial Attitude and Knowledge Change	0.596	0.594
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Source: Primary data processed by using SmartPLS 4, 2025.

Table 6 presents the f-square (f^2) results, illustrating the magnitude of each independent variable's effect within the model. *Itqān* shows a very strong effect on Product Competitiveness ($f^2 = 2.155$), positioning it as the most influential determinant. Community Empowerment also exerts substantial effects on Access to Resource Capital ($f^2 = 1.318$) and Entrepreneurial Attitude and Knowledge Change ($f^2 = 1.476$), highlighting its central driving role. Entrepreneurial Attitude and Knowledge Change demonstrates a strong effect on *Itqān* ($f^2 = 0.410$), while Access to Resource Capital shows only a small effect on Product Competitiveness ($f^2 = 0.073$). Collectively, these findings confirm a robust influence structure and identify the key variables that most strongly enhance MSME competitiveness.

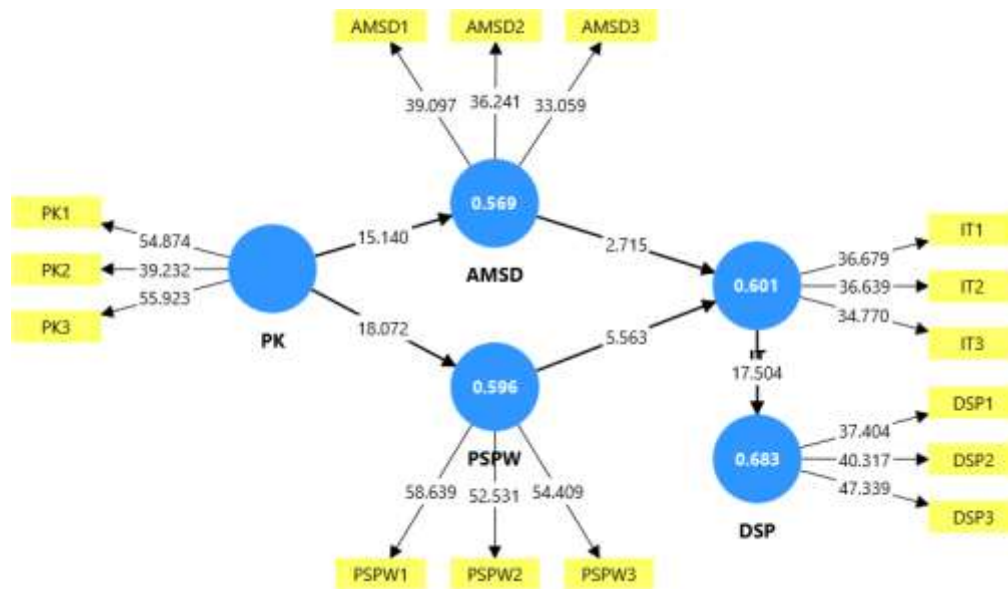
Table 6

F-Square Values

Variables	AMSD	DSP	IT	PK	PSPW
Access to Resource Capital	1.318	2.155	0.073		1.476
Product Competitiveness					
<i>Itqān</i>					
Community Empowerment					
Entrepreneurial Attitude and Knowledge Change			0.410		

Source: Primary data processed by using SmartPLS 4, 2025.

Structural Model Assessment



Source: Primary data processed by using SmartPLS 4, 2025.

Figure 2. Output of the structural model testing

Table 7

SEM-PLS: Direct Effect Testing Results

Relationship of Variables		Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
H1	<i>Itqān</i> → Product Competitiveness	0.826	0.821	0.047	17.504	0.000
H2	Access to Resource Capital → <i>Itqān</i>	0.244	0.234	0.090	2.715	0.007
H3	Entrepreneurial Attitude and Knowledge Change → <i>Itqān</i>	0.581	0.589	0.104	5.563	0.000
H4	Community Empowerment → Access to Resource Capital	0.754	0.756	0.050	15.140	0.000
H5	Community Empowerment → Entrepreneurial Attitude and Knowledge Change	0.772	0.771	0.043	18.072	0.000

Source: Primary data processed by using SmartPLS 4, 2025.

Table 7 confirms that all structural paths in the model are statistically significant. Community Empowerment has a strong effect on Access to Resource Capital ($\beta = 0.754$)

and on Entrepreneurial Attitude and Knowledge Change ($\beta = 0.772$). Entrepreneurial Attitude and Knowledge Change significantly influences Itqān ($\beta = 0.581$), while Access to Resource Capital also contributes positively to Itqān ($\beta = 0.244$). Most importantly, Itqān exerts a very strong effect on Product Competitiveness ($\beta = 0.826$), establishing it as a pivotal determinant of MSME performance. Overall, these results emphasize the central roles of community empowerment, entrepreneurial attitude transformation, and Itqān in strengthening MSME capabilities and confirm the theoretical coherence of the structural model.

Table 8

SEM-PLS: Indirect Effect Testing Results

Relationship of Variables		Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
H6a	Access to Resource Capital $\rightarrow$ Itqān $\rightarrow$ Product Competitiveness	0.202	0.193	0.076	2.663	0.009
H6b	Entrepreneurial Attitude and Knowledge Change $\rightarrow$ Itqān $\rightarrow$ Product Competitiveness	0.480	0.485	0.098	4.890	0.000
H7a	Community Empowerment $\rightarrow$ Access to Resource Capital $\rightarrow$ Itqān	0.184	0.178	0.072	2.563	0.011
H7b	Community Empowerment $\rightarrow$ Entrepreneurial Attitude and Knowledge Change $\rightarrow$ Itqān	0.449	0.454	0.084	5.320	0.000

Source: Primary data processed by using SmartPLS 4, 2025.

Table 8 reveals three significant mediation effects within the model. First, Community Empowerment indirectly influences Itqān through Entrepreneurial Attitude and Knowledge Change ($\beta = 0.449$, $t = 5.320$, $p = 0.000$), indicating that stronger community support facilitates mindset and knowledge transformation that enhances work ethos. Second, Community Empowerment exerts an indirect effect on Product Competitiveness via Access to Resource Capital and Itqān ($\beta = 0.152$, $t = 2.515$, $p = 0.013$), suggesting that improved access to resources contributes to superior product outcomes. Third, Entrepreneurial Attitude and Knowledge Change indirectly affects Product

Competitiveness through Itqān ($\beta = 0.480$, $t = 4.890$, $p = 0.000$), demonstrating that enhanced knowledge and work orientation translate into greater competitiveness. Collectively, these results confirm Itqān as a central mediating mechanism linking community-based and psychological factors to improved product competitiveness.

The Mediation analysis confirms that Itqān fully mediates the enhancement of MSME product competitiveness. Community empowerment, access to resource capital, and entrepreneurial attitude and knowledge changes impact competitiveness only indirectly through Itqān, with no significant direct effects. This demonstrates that structural support and capacity-building translate into competitive outcomes only when internalized as a disciplined, quality-focused work ethic. By channeling resources, knowledge, and community support into consistent and high-standard practices, Itqān serves as the central mechanism driving sustained product competitiveness.

Discussion

Within the Behavioral Change Theory framework, MSME behavior reflects transformation driven by entrepreneurial knowledge, attitudes, and social interactions.⁴² Empirical results show that entrepreneurial knowledge and attitude (EKA) significantly affect Itqān ($\beta = 0.581$; $p < 0.001$), indicating a work orientation marked by diligence, professionalism, and responsibility. These findings support prior research showing that behavioral change in MSMEs is multidimensional, shaped by value internalization, continuous learning, and supportive social environments. Here, Itqān embodies professional behavior cultivated through experience, observation, and collective interaction within the MSME ecosystem.⁴³

The role of access to capital and resources (ACR) significantly influences Itqān ($\beta = 0.244$; $p = 0.007$), reinforcing its role as a structural determinant within Economic Empowerment and Access Theory.⁴⁴ Availability of capital, training, materials, and

⁴² Sreevas Sahasranamam et al., "Knowledge Capital in Social and Commercial Entrepreneurship: Investigating the Role of Informal Institutions," *Journal of International Management* 27, no. 1 (2021): 100833.

⁴³ Rafał Kusa, Marcin Suder, and Joanna Duda, "Role of Entrepreneurial Orientation, Information Management, and Knowledge Management in Improving Firm Performance," *International Journal of Information Management* 78 (2024): 102802.

⁴⁴ Rozalinda et al., "Economic Empowerment of Unbanked Women through Financial Inclusion in Indonesia," *Cogent Business & Management* 11, no. 1 (2024): 2407921.

market information not only improves technical efficiency but also fosters responsible, quality-focused work attitudes.⁴⁵ These results highlight that economic access and structural empowerment drive the internalization of professional and spiritual values embodied in Itqān, enabling entrepreneurs to make strategic decisions and strengthen their economic position.⁴⁶

Moreover, Itqān demonstrates a dominant role in enhancing product competitiveness (PC) ($\beta = 0.826$; $p < 0.001$). This underscores that MSME actors who apply diligence, integrity, and professionalism in their business activities are more likely to produce superior and competitive products. From a Behavioral Change Theory perspective, such productive behavior results from the internalization of knowledge, attitudes, and learning experiences reinforced by a conducive business environment.⁴⁷ Consequently, the quality and consistency of entrepreneurs' work are not merely technical factors but strategic mechanisms that strengthen product competitiveness in the market, aligned with Islamic principles of professionalism.⁴⁸

Community empowerment (CE) significantly contributes to both EKA and ACR, with coefficients of 0.772 and 0.754, respectively, highlighting the community's role as an agent of social and economic change. Communities provide networks, resources, and an inclusive business ecosystem, consistent with Economic Empowerment and Access Theory, while also serving as social learning environments that enable MSME actors to replicate best practices, internalize collective norms, and build self-efficacy.⁴⁹ This transformation manifests in professional, disciplined, and ethical behavior,

⁴⁵ Abreham Adera and Lamessa T Abdisa, "Financial Inclusion and Women's Economic Empowerment: Evidence from Ethiopia," *Cogent Economics & Finance* 11, no. 2 (2023): 2244864.

⁴⁶ Mirela Xheneti, Shova Thapa Karki, and Adrian Madden, "Negotiating Business and Family Demands within a Patriarchal Society—the Case of Women Entrepreneurs in the Nepalese Context," *Entrepreneurship & Regional Development* 31, no. 3–4 (2019), h. 259–78.

⁴⁷ Amit Tariyal et al., "Utilitarian and Hedonic Values of EWOM Media and Online Booking Decisions for Tourist Destinations in India," *Journal of Open Innovation: Technology, Market, and Complexity* 8, no. 3 (2022), h. 137.

⁴⁸ Sakinah Mat Zin et al., "RELATIONAL CAPITAL INFLUENCE ON BUSINESS PERFORMANCE : THE MODERATING ROLE OF ISLAMIC," *Journal of Islamic, Social, Economics and Development (JISED)* 9, no. 62 (2024), h.36–49.

⁴⁹ Irene Daskalopoulou, Athanasia Karakitsiou, and Zafeirios Thomakis, "Social Entrepreneurship and Social Capital: A Review of Impact Research," *Sustainability* 15, no. 6 (2023): 4787.

demonstrating that community-based interventions generate holistic changes encompassing attitudes, technical competencies, and moral values.⁵⁰

This study demonstrates that *Itqān* and MSME product competitiveness arise from the interplay of cognitive factors, economic resource access, and supportive social environments. Effective empowerment strategies should integrate entrepreneurial education, community support, and reinforcement of professional and ethical values. By contextualizing MSME behavior within broader socio-economic dynamics, this framework provides a robust theoretical foundation for designing policies and initiatives that promote sustainable, value-driven economic empowerment.⁵¹

V. Conclusion

This study confirms that *Itqān*, as an ethical and professional work orientation, is central to enhancing product competitiveness among local ice cream entrepreneurs in Bone Regency. Entrepreneurial knowledge, work attitudes, and access to economic resources significantly support the internalization of *Itqān*, while community empowerment reinforces the cognitive and structural capacities that shape this value. These findings indicate that MSME competitiveness is a multidimensional outcome influenced not only by technical factors but also by behavior, resource access, and the quality of the entrepreneurial ecosystem.

Based on these insights, targeted measures are recommended to deepen the integration of *Itqān* into entrepreneurial practices. Strengthening entrepreneurial education, expanding access to capital, and reinforcing community-based support systems are essential to encourage responsible, diligent, and quality-oriented work patterns. Policymakers and local institutions must collaborate to institutionalize ethical professionalism within MSME development programs, ensuring that spiritual and value-based frameworks contribute to sustainable increases in product quality and market competitiveness.

⁵⁰ Hung-Chieh Chen, Tzu-Chao Lin, and Ying-Hui Chen, "The Impact of Social Capital and Community Empowerment on Regional Revitalization Practices: A Case Study on the Practice of University Social Responsibility Programs in Wanli and Jinshan Districts," *Sustainability* 17, no. 10 (2025): 4653.

⁵¹ Anna-Katharina Lenz, Birgit Muskat, and Renata Peregrino de Brito, "Peer Support and Value Creation among Women Entrepreneurs," *Small Business Economics*, 2025, h. 1–38

Despite its contributions, the study has several limitations, including its cross-sectional design, regional focus, and reliance on self-reported data, all of which may influence the generalizability and precision of the findings. Future research should employ longitudinal or comparative methods to better capture causal dynamics and contextual variations across wider MSME sectors. Integrating qualitative observations and mixed-methods approaches would further strengthen the validity of findings and deepen understanding of how *Itqān* operates within diverse entrepreneurial contexts.

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