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ISLAMIC TECHNOPRENEURSHIP IN THE MIDST OF COVID-19 PANDEMIC: A MALAYSIA REVIEW

*Marina Abu Bakar¹, Azizi Abu Bakar², Afiffudin Mohammed Noor³ & Nor Musfirah
Mohamad⁴*

¹Lecturer, Kulliyah of Sharia and Law, Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), 09300 Kuala Ketil, Kedah. marinaabubakar@unishams.edu.my

²Associate Prof. Dr., Islamic Business School, College of Business,

Universiti Utara Malaysia (UUM), 06010 Sintok, Kedah. abazizi@uum.edu.my

³ Senior Lecturer, Academy of Contemporary Islamic Studies,
Universiti Teknologi MARA (UiTM) Perlis Branch, 02600 Arau, Perlis, Malaysia.

afiffudin@uitm.edu.my

⁴ Senior Lecturer, Faculty of Islamic Studies,
Islamic University College of Perlis, 02000 Kuala Perlis, Perlis.musfirah@kuips.edu.my

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Abstract

Purpose – This paper aims to analyse the concept of Technopreneurship according to Islamic perspective and its relevance in the era of Covid-19 pandemic in Malaysia.

Design/methodology/approach – This is a qualitative study that uses a document analysis approach. The data collection process involves documents obtained from sources such as books, journal articles and papers related to Technopreneurship, Islamic Entrepreneurship and the Covid-19 pandemic. To obtain the results of the study, the data were collected and analysed through content analysis methods.

Findings – This study found that technopreneurship is a critical field and is strongly encouraged by Islam. The features that exist in Islamic Technopreneurship are very much in line with Islam. In fact, it is very relevant to apply during the Covid-19 pandemic. The results of the study also found that most of the previous studies only focused on the field of Islamic Entrepreneurship. Not many studies have been done to unearth the potential of Islamic Technopreneurship, other than highlighting its application in the light of Islam during the Covid-19 pandemic hit the country.

Practical implications- This paper highlights the relevance of the field of Islamic Technopreneurship and its potential during the Covid-19 pandemic. In addition, this paper is also useful in providing guidance to technologists, entrepreneurs, technology entrepreneurs as well as policy makers to present the concept, ideas and potential of Islamic Technopreneurship in a challenging era when people in the country are infected with the Covid-19 pandemic.

Originality/value – This paper adds value to previous literature studies in the field of Technopreneurship, especially in the Islamic context. This study also gives an idea of the implementation of Islamic Technopreneurship during the Covid-19 pandemic specifically in Malaysia and in worldwide as a whole.

INTRODUCTION

Islam is a complete and comprehensive way of life. Everything in social life has been arranged by Allah SWT without any forgetfulness, including the needs with regards to entrepreneurship. Islam accepts the field of entrepreneurship as one of the branches of worship and recognizes 90% of its source of livelihood comes from business. In fact, technology is also inseparable from Islam. This knowledge has to do with the Islamic world past and present. The advancement of technology is now part of the goal of the importance of human life that can strengthen faith in Allah SWT. Islam accepts all human inventions and designs that benefit human life and the well-being of nature. Islam considers knowledge related to technology as *fardu kifayah*. Islam accepts all human inventions and designs that benefit human life and the well-being of nature. Islam considers knowledge related to technology as an obligation. Muslims are encouraged to master the knowledge of technology and any reform in Islam must be based on Islamic philosophy, which is to worship Allah SWT. Advances in business have created a new field, namely technopreneurship or a combination of technology and entrepreneurship.

There are no doubts that the tiny Covid-19 virus has already disrupted the world in every country, in forms of health, safety, economy and social. However, some say that the Covid-19 pandemic could have a positive impact on technopreneurs. Some scholars explained that the Covid-19 pandemic will give technopreneur an advantage in three things, namely increasing public awareness of the importance of science and technology-based products, using Internet of Things (IoT) and implementing economic-based innovation (frugal innovation) (Setapar, H.M., 2020). Firstly, the world community is becoming more concerned with science and technology-based products. The whole world is now focused on technological developments that could help create a vaccine against the Covid-19 virus. The need for personal protection equipment (PPE) has caused all educational and technological institutions to mobilize to provide PPE tools for front liners. This opens the eyes of society on the role of science and technology that is much needed at this time. In the future, society will be more appreciative of science and technology-based products. Governments through agencies also open up more opportunities to technopreneurs by providing grants and various incentives. This opportunity is certainly focused on companies that have the technology in various areas that can help the whole society.

Secondly, the company's productivity will increase with the use of IoT technology. Technopreneurs are a group of technology-friendly entrepreneurs who are not awkward with technological changes that need to be adapted in every aspect of business. Through the Internet of Things (IoT), the management of a company will be improved with the ability to do various jobs or make decisions online, anywhere and anytime. Meetings, marketing work and transactions carried out virtually will be beneficial, especially in terms of cost savings and increased productivity. In this context, technopreneurs are the IoT-friendly group that has the advantage of rapidly strengthening current business strategies. Thirdly, companies are driven to be more innovative using the approach of economic innovation (frugal innovation). A reverse engineering-based innovation approach enables technopreneur companies to offer simple technology at low cost in helping to solve a problem in limited geographical conditions and limited facilities. For example, reverse micelle technology is expected to help provide environmentally friendly hand sanitizers and does not require high alcohol content. For example, University College London researchers and Mercedes Formula 1 engineers have successfully produced a mini ventilator that can be used for Covid-19 patients who need breathing

assistance based on car engine technology and successfully help solve the problem of lack of ventilators in hospitals and health centres.

Companies that are able to adapt to the changes that are taking place in this world will become more viable. Most technopreneur companies are tech-friendly and they do not take long to learn something new. Companies that use current technology, are able to communicate well with customers who are knowledgeable about the environment, who serve employees well and leadership management will be more advanced and more successful. Starting from this issue, this study attempts to explore the extent to which Islamic technoprenurship is relevant in the Covid-19 pandemic era. This article attempts to analyse the concept of Technopreneurship according to the Islamic perspective and its relevance in the era of the Covid-19 pandemic in Malaysia. This article is divided into several main sections, namely the introduction of the concept of entrepreneurship and technopreneurship in Islam, covid-19 and its impact on the global and local economy, environmental factors that impact on Islamic Technopreneursip and strategies that should be taken by Muslim technopreneurs during the Covid-19 pandemic.

LITERATURE REVIEW

Technology

The term technology comes from the Greek, which means *technologia*. Technology is the application of tools, materials, processes, and techniques to human activities (Suhartono & Setijadi, 2010). Technology has requirements that are closely related to their mastery and scientific application. This process is necessary to obtain technological authority that is recognized for its existence. In fact, unknowingly, we live and drift in a world full of technology. In everyday life, we are indirectly aware of the influence and impact of technology on our lives. Even someone will be considered strange if they do not use technology or experience a world without technology. Technology has become an integral part of human life. Here, the problem arises that how technology affects human action, perception and understanding.

Entrepreneur and Entrepreneurship

The word entrepreneur comes from the French word *entrependre*, which means “responsible”. However, at present, entrepreneurial activities can be done in a variety of ways, so that the definition of entrepreneur becomes broader. Entrepreneurs are in fact innovators who are able to exploit and turn opportunities into ideas that can be sold or marketed, providing added value by utilizing time, money, or skills with the goal of making a profit. The activity or business process performed by an entrepreneur is called entrepreneurship. The term entrepreneurship comes from the translation of the word entrepreneurship, which can be interpreted as “economic backbone”, i.e. the central nerve of the economy or as an economic controller of a country.

Entrepreneurship is the creative and innovative ability used as a basis, tips, and resources to explore opportunities for success. According to Drucker (1985), the essence of entrepreneurship is the ability to create something new and different through creative and innovative thinking for the sake of creating opportunities. In detail, it can be explained that entrepreneurship is the ability to create added value in the market through the process of managing resources in new and different ways, such as:

1. Technological developments.
2. Discovery of scientific knowledge.
3. Repair of goods and services.
4. Looking for new methods to get more power-efficient products.

Technology and Entrepreneurship Integration

According to Francis Lim (2000), in the philosophy of technology, it is stated that technology can be questioned in matters of morality related to the use of technology. The use of this technology is certainly in line with human dignity. Apart from that, we can also be questioned about the effects and consequences of the use of technology.

Every day humans live using technology. Thus, technology lies between human beings and the world experience of human life. Technology is the mediator between man and the world of life. The general relationship between humans and technology can be described as follows:

Humans - Technology - The World

Innovation in technology in the field of entrepreneurship is one of the uses of this technology. Technology, not mere artifacts. Technology plays a role while it is in use. The use of technology in the form of tools can change human experience and perception. Human perceptions of worldly life change as technology is used as a mediator between man and the world of life. Technology in this century, exists everywhere and affects human life in almost every field. A positive understanding of technology is the understanding that technology is evolving rapidly and can lead human beings to the advancement of civilization and a better natural environment.

The combination of the use of technology and entrepreneurial principles that are widely practiced by the current generation of people is called technopreneurship. Technopreneurship is one of the entrepreneurial innovation and comes from two-word formations, namely, technology and entrepreneurship. In general, the word technology is used to refer to the application of science practice to the industrial world. Similarly, the term "entrepreneurship" derives from the word "entrepreneur" which belongs to an individual who does business with the bravery to risk profit and growth by discovering the opportunities available (Zimmerer & Scarborough, 2008).

What is Technopreneurship?

The increased focus on information and communication technology (ICT) has resulted in many developments that have led to the rates of growth and acceptance of research as well as Internet literacy. The rise of technological advancement has opened up the market sector to new possibilities and challenges. Lalkaka (2002) described technological innovation as a process that drives the idea towards a product or service that is marketable. This is because technology helped improve efficiency and competitiveness (Lalkaka, 2002). The usage and development of technology in this regard serves as a medium for increasing and speeding up business among the public. In a borderless world, companies will be able to expand and thrive, while at the same time generating and adding value to the company of technology entrepreneurs in terms of sustainability.

Rapid technological advances in the Malaysian context have prompted Small and Medium Enterprises (SMEs) to exploit the opportunities available to create, grow and prosper their businesses. The widespread participation of small and medium-sized enterprises in generating income for the country has shown that they are capable of generating employment opportunities, mobilizing resources among the local population, creating a healthy and prosperous society and playing an important complement to large companies and eventually strengthening the economic development of the country as a whole. However, for some people the rapid technology revolution is not a good thing. This is because there are definitely no issues for those who are already able to compete, but what about those who aren't able to? Certainly, the current technology would leave them behind. Therefore, it is very important for small and medium-sized businesses to organize their business carefully so that technological changes and surroundings can always produce positive returns.

Meanwhile, McConnel and Brue (1999) have described entrepreneurial capacity as a human resource that integrates other resources such as land, labour, and capital for producing goods, making decisions beyond routine, innovative, and risk-taking. Entrepreneurship is a area studied by economists, psychologists and sociologists that these individuals, in fact, seldom traverse (Leibenstein, 1987). In Suzuki et al. (2002), Stevenson et al. (1994) in turn explain entrepreneurship as an initiative and opportunity linked to the currently controlled resources. Drucker (1985), the Yarzebinski (1992) management theorist, claimed that entrepreneurs see change as a healthy standard and that they always look for change, react and use it as an opportunity. Drucker (1985) provides a simplified understanding in which Drucker (1985) assumes that entrepreneurs are acting as agents of transformation, while describing entrepreneurs as individuals who build new markets with new clients. Schumpeter (1947), an economist in Miller and Garnsey (2000) also supports this argument by claiming that entrepreneurs and their tasks are not conceptualized to those characteristics, but that determination is only when doing something different or doing things that have been achieved with the new method (innovation). These advances come in the form of new goods, new methods of production, new markets or new modes of organization.

Innovation is an instrument for all entrepreneurs to take advantage of their entire environment and harness innovation-driven change (Yarzebinski, 1992). For example, entrepreneurs set up a small new company as a start-up, which is a firm that focuses on creating and introducing something specific either a new product or using specific new production or distribution techniques (McConnel and Brue, 1999). Thus, entrepreneurs are those who adapt new technologies in an organized, purposeful, systematic way and innovate in their business (Yarzebinski, 1992). Literature reviews from these various definitions of entrepreneurs prove that entrepreneurship is a field that has been widely discussed by scholars. However, there is still a lack of studies focusing on technopreneur discussions (Foo dan Foo, 2000).

Technopreneurs play the same role in Malaysian economy as entrepreneurs do. In reality, technopreneurs bear a heavier burden because they use technology to build and develop goods, services, and processes in development. It should be noted that entrepreneurs are beginners, innovators, and risk takers who combine land resources, manpower, and capital in unique ways to produce new products and services. For technology-based businesses in Malaysia, technological advances are nurtured by technopreneurs and supported by scientific research from institutions of higher learning and laboratories which are also subsidized by the government. These technological advances help technopreneurs to find and leverage new profits by exploring opportunities or expanding opportunities with new profits. From the Malaysian perspective, it can be said that the role of technopreneurs contributes significantly to economic development, such as new wealth and opportunities for jobs.

Technopreneur, Entrepreneur and Muslim Entrepreneur

An entrepreneur is an individual who organizes, manages and assumes the risks of a business (Kuratko & Hodgetts, 2001). Synonyms for entrepreneur include capitalist, magnate, mogul and tycoon. Another definition for entrepreneur is an individual who creates a new venture in the face of uncertainty for the purpose of achieving profit and growth by identifying and capitalizing opportunities (Zimmerer & Scarborough, 2008). An entrepreneur is also referred to as an individual who establishes a business and manages it to obtain profit and to be successful (Carland, 1984).

A technopreneur is an entrepreneur who involves himself in technological changes in producing goods and services for his organization. Technopreneurs are the ones who identify the problems and capitalize on the opportunity either

by doing things using technological tools for the sake of innovation or simply preferring to become a technological user. Entrepreneurs and technopreneurs are both important parts of society. They both contribute to the larger economy and they create value, jobs and opportunities. But while one gives society the bread, the other gives society the knowledge and intelligence to make that bread. Put the entrepreneur and technopreneur together and the result has a slight variation and it is this result that drives them to their goals and what we refer to as passion.

Entrepreneur = Product + Market = Profits

Technopreneur = Today + Future = Vision

It is the realisation of this vision for the technopreneur that has already made him rich, while the entrepreneur has yet to execute his business plan and strategy to realise his profits. For the technopreneur, his profit is in knowing the future and he knows his worth even before his strategy is executed. He knows as long as he executes his role in order, by default profits will follow. The similarities and differences between an entrepreneur and technopreneur are summarised as follows:

Entrepreneur	Technopreneur
1. Entrepreneur likes to compete	Technopreneur likes to innovate
1. Entrepreneur is a self-starter	Technopreneur is part of a team
2. Entrepreneur is able to determine risk and has the courage to take risks but is not a gambler	Technopreneur is able to determine risk and has the courage to take risks but is not a gambler
3. Entrepreneur is independent and self-confident, yet knows when to get help	Technopreneur is independent and self-confident, yet knows when to get help
4. Entrepreneur is able to do many things at once	Technopreneur is able to do many things at once, but choose to delegate
5. Entrepreneur likes a challenge	Technopreneur likes a challenge
6. Entrepreneur is creative and has dreams and goals	Technopreneur is innovative and has a greater vision
7. Entrepreneur likes to work for him/herself and be in control	Technopreneur likes to be the one to control innovation and be part of an evolution
8. Entrepreneur is hardworking and willing to stick with a project	Technopreneur hardworking and willing to stick with a project
9. Entrepreneur is not easily discouraged	Technopreneur is not easily discouraged
10. Entrepreneur is in good health, has lots of energy and can handle stress	Technopreneur is in good health, has lots of energy and can handle stress
11. Entrepreneur has a strong sense of self-worth	Technopreneur has a strong sense of self-worth
12. Entrepreneur is motivated by a strong desire to achieve and attain financial success	Technopreneur is motivated by a strong vision and his passion to innovate
13. Entrepreneur is a positive thinker who does not dwell on setbacks	Technopreneur is a positive thinker who does not dwell on setbacks
14. Entrepreneur focuses his/her attention on the chances of success rather than the possibility of failure	Technopreneur takes failure in stride and knows it will lead to success if correction can be made
15. Entrepreneur has a close friend or relative who owns a business	Technopreneur has a close friend or relative who owns a business

Figure 1: The similarities and differences between entrepreneur and technopreneur (Mankani, D., 2003)

Islam sees Muslim entrepreneurs as individuals who take responsibility to meet the needs of society and expect two benefits in this world and in the hereafter. In this regard, not all profit-generating activities are recognized as entrepreneurial activities by Islam. Islam also places financial gain as the main

purpose of the activity carried out. According to Muhammad (1999), Muslim entrepreneurs should not involve entrepreneurship as one of the factors of production other than capital, land as the approach has been given by the west because the west has seen entrepreneurship in a limited context that only meets worldly demands by neglecting spiritual and divine matters. Therefore, in defining a Muslim entrepreneur, he recommended that this matter should be seen from both dimensions, namely the spiritual and also the physical of the entrepreneur who deserves to be developed. For him, Muslim entrepreneurs are individuals who are willing to contribute capital, expertise and skills through the development of creativity and innovation by ensuring that actions and decisions are taken in line with the commands of Allah SWT. In this regard, Adnan Alias & Dahlan (2000) defined a Muslim entrepreneur as follows: "An individual who voluntarily pursues and evaluates business opportunities with the aim of making a profit and growing a business and by investing (usually) part of his property; throughout the effort, the individual is aware of his responsibilities as a servant of God."

Meanwhile, Sudin Haron (1998) has developed this definition by explaining Muslim entrepreneurs in the context of Islam as a Muslim who continuously seeks, mobilizes and utilizes the blessings of Allah SWT for the benefit of himself, the ummah and other creatures in line with demands and instructions which has been prescribed in the Quran and Sunnah. Ab. Aziz Yusof (2004) has explained that Muslim entrepreneurs are individuals who are always obedient to the instructions and prohibitions of Allah with the aim of improving the well-being of the inhabitants of the universe. The words of Allah SWT, which means: *"Indeed, those who recite the Book of Allah and establish prayer and spend (in His cause) out of what We have provided them, secretly and publicly, (can) expect a profit that will never perish"* (Surah Faatir: verse 29).

From the definition of Muslim entrepreneur mentioned above, Ab. Aziz Yusof (2004) has concluded that individuals with the following characteristics and deserves to be called Muslim entrepreneurs:

1. Those who diligently seek business opportunities and realize entrepreneurial values as a way of life.
2. Those who are willing to contribute energy, knowledge and finances consistently without expecting worldly gain alone.
3. Those who are aware of resource constraints and through this awareness when they acquire their resources will take advantage as much as possible by avoiding any waste and abuse.
4. Those who dare to make changes to further improve the lives of universal human beings.
5. Those who constantly strive by prioritizing value-added activities over the processes, goods or services produced.
6. Those who know the priority of their contribution to society, country and religion. Gaining the pleasure of Allah is the real goal of their involvement in entrepreneurial activities.

Among the leading Muslim entrepreneurs in the time of the Prophet was Abdul Rahman bin 'Auf (R.A) who was an entrepreneur, wealthy, philanthropist and fighter. It is narrated that Abdul Rahman had thousands of livestock. One hundred horses can be used for war. The number of camels was 100, while the number of goats was 10,000. His property was innumerable. Abdul Rahman was once considered the richest tycoon in Makkah and later in Medina. Through the property he possessed, placed him as one of the individuals who freed most slaves. He was among the 10 companions who were guaranteed to enter heaven by the prophet SAW. Today's Muslim entrepreneurs also need to have the same characteristics as him. In short, Muslim entrepreneurs are like

bees because when they eat, the food they look for is good, and when they produce something, the results they produce are also good. When they land on a dry branch, they will not break the branch but take advantage of it. They are not threatening, but willing to sting when threatened by the enemy and they do not do it alone. They act in groups.

Covid-19, Global Economy & Malaysia

Coronavirus (CoV) is a virus that can cause respiratory tract infections. There are several types of coronavirus such as Severe Acute Respiratory Syndrome Coronavirus (SARS) and Middle East Respiratory Syndrome-Related Coronavirus (MER-CoV). The COVID-19 pandemic, also known as the coronavirus pandemic is a global coronavirus 2019 pandemic that continues globally due to coronavirus acute respiratory syndrome 2 (SARS-CoV-2). The pandemic was initially detected in mid-December 2019 in the city of Wuhan, Hubei, China, and was recognized as a pandemic by the World Health Organization (WHO) on March 11, 2020. As of July 18, 2020, more than 14.1 million COVID - 19 cases have been reported in more than 188 countries and territories, resulting in more than 602,000 deaths; more than 7.89 million people have recovered (Wikipedia, 2020).

The virus is mostly transmitted between people in the same way as influenza, through respiratory drops from coughing or sneezing. It is considered most contagious when a person receives symptoms, although its spread may occur before symptoms appear. The time between exposure and onset of symptoms is usually five days, but may range from two to fourteen days. Common symptoms include fever, cough, and shortness of breath. Complications may include pneumonia and acute respiratory distress syndrome. There is currently no specific vaccine or antiviral treatment. Efforts consist of symptom reduction and supportive therapy. Recommended preventive measures include washing hands, closing mouth when coughing, maintaining distance from others (especially the unhealthy), and 14 days of monitoring and isolation for those suspected of being infected.

Efforts to prevent the spread include travel restrictions, quarantine, confinement, postponement of events and cancellations, as well as the closure of facilities. These include the Hubei quarantine, the national quarantine of Italy, Spain, France, the Czech Republic, and Germany, restrictive measures in China and South Korea, various border closures or restrictions on incoming passengers, screening at airports and train stations, and advice travel about the area with community delivery. The pandemic has led to global socio-economic disruptions, delays and cancellations of cultural, religious and sporting events, and widespread fears of a shortage of supplies that have led to panic buying.

Coronavirus pandemics have been linked socio-economically to a variety of supply shortages resulting from: increased global use of equipment to tackle epidemics, panic buying and setbacks to factory operations and logistics. FDA has issued warnings about the shortage of drugs and medical equipment due to increased consumer demand and supplier interruptions. Some areas, such as the United States, Italy and Hong Kong, also saw panic buying as shelves were cleared of groceries such as food, toilet paper and bottled water, leading to a shortage of supplies. The technology industry in particular has warned of delays in the delivery of electronic goods. According to WHO Director-General Tedros Adhanom, the demand for personal protective equipment has increased 100 times and this demand has led to an increase in prices to 20 times the normal price and also led to a delay in the provision of medical supplies for four to six months. This also leads to a shortage of personal protective equipment around the world. The WHO warns that this will endanger health workers.

In Malaysia, looking back on 16 March 2020, the Prime Minister of Malaysia, Muhyiddin Yassin has announced the Movement Control Order (MCO) for Malaysia, as a precautionary measure in response to the Covid-19 pandemic in the country. Since then, Malaysia has gone through eight phases of MCO, with all the firm action recommended by the World Health Organization (WHO) to be able to curb the Covid-19 epidemic effectively. The phases of MCO that went through are Phase One, from 18 till 31 March 2020, Phase Two, from 1 till 14 April 2020, Phase Three, from 15 till 28 April 2020, Phase Four, from 29 till 3 May 2020, Phase Five, from 4 till 11 May 2020, Phase Six, from 12 May 2020 till 9 June 2020, Phase Seven, from 10 June till 31 August 2020 and Phase Eight, from 1 September till 31 December 2020.

The pandemic of Covid-19 vastly impacted the Malaysian economy, particularly the global economy. Thus, according to Bank Negara Malaysia (BNM), Malaysia's 1Q 2020 GDP reduced to 0.7% mainly as a result of measures taken, both domestically and internationally to mitigate the transmission of the Covid-19 epidemic. It is estimated that the total GDP growth for 2020 will be as low as -4.7%. Finance Minister Zafrul Abdul Aziz said the country's fiscal deficit will double, rising to around 6 percent of its annual economic production by 2020 as a result of funding from government-assisted Covid-19 pandemic projects (Malaysiakini, 2020).

The economic recovery relies on the increasingly intertwined public and private sectors, for the country's social and economic benefit. 66 percent of companies experienced a dramatic decrease in demand during MCO, making it impossible to sustain existing businesses. The Malaysian government has taken many steps proactively to stimulate and improve the economy, as well as boost the private sector economy, such as the Concerned Economic Stimulus Package and Generator Plans (PRIHATIN). It is anticipated that PRIHATIN will contribute 2.8 per cent to GDP growth. With monitored public health conditions, international agencies projected Malaysia's GDP growth to be between 4.7 percent and 9 percent. Economic output in Malaysia is expected to grow gradually after June 2020 and report a positive recovery in 2021, backed by significant fiscal, monetary and financial initiatives and advances in public infrastructure projects related to transport (Harian Metro, 2020).

At the same time, the Covid-19 pandemic also has a huge impact on the business world. In Malaysia, as estimated by the Malaysian Institute of Economic Research (MIER), there will be more than 2.4 million Malaysians losing their jobs due to employers' inability to pay salaries and many companies having to close their businesses. According to Siti Hamidah Mohd Setapar (2020), the proactive step of the Malaysian government in combating the impact of Covid-19 by introducing an economic stimulus package has received praise in the eyes of the world. In addition to focusing on the B40 group so that they can continue their basic survival, the government also took the initiative to help traders in reducing the acute financial burden that can cause more people to lose their jobs. This action shows that the Government is very concerned about the critical problems faced by industry players and it is hoped that it can alleviate the pressure they are experiencing. This includes the technopreneurs, i.e. entrepreneurs who run businesses based on their own technology. The fact is, technopreneurs are very much needed by the country at this time as well as in the post-Covid-19 era. Based on technology and research results, services or products produced by technopreneurs are essential to assist the government in various sectors to combat and cope with the effects of Covid-19. Siti Hamidah Mohd Setapar (2020) also stressed that many businesses face the risk of closure. In this situation, the technopreneur entrepreneur can present themselves and further strengthen the business.

METHODOLOGY

This is a qualitative study. To obtain research data, documents obtained from sources such as classical Islamic study books, journal articles, reports and papers related to technopreneurship, Islamic Entrepreneurship and Covid-19 pandemic were collected. After efficient collection of all the data, the data were analysed using methods of content analysis. The findings of the review were then used to respond to the study's objectives.

RESULTS AND DISCUSSIONS

The Philosophy of Islamic Technopreneurship

The philosophy of Islamic entrepreneurship is based on three important things, namely prioritizing values, developing intellectual power and ensuring efficiency (Sheikh Ghazali Sheikh Abod, 1991). Muslim technopreneurs as well as Muslim entrepreneurs, need to be based on the following characteristics:

1. Prioritizing values

Values are a basic belief about certain behaviours or the purpose behind the belief due to something being accepted by as an important thing and knowing how important it is. Values will influence them in determining the hierarchy of interests based on the proportion viewed in terms of priorities. Values are also an emotional orientation that will determine the love and hate of the entrepreneurial activities undertaken. A study conducted by Khalid Duran (1997) found that Islamic values that prohibit actions that not only harm others, but also oneself are universal and suitable to be practiced in all aspects of human life. Through these principles, Muslim technology to become more responsible, more open-minded and balanced (Rahman, 1996). In the context of Islamic technopreneurship, the value lies in the concept of trust, that is, from the trustee, Allah SWT who plays the role of *Al-Khaliq*. God appointed man as caliph on this earth. Success in achieving goals without trust will cause various social problems with employees, customers and other stakeholders.

2. Developing intellectual power

Intellectual power proves exceptional cognitive strength that will affect accuracy in analysing and making decisions. Entrepreneurs with high intellectual ability have extraordinary wisdom so that they strive consistently to achieve success. Intellectual power is a great blessing given by Allah SWT to human beings. The development of balanced intellectuality will enable Muslim technopreneurs to optimize their potential capabilities such as proactive thinking, reasoning, analysing and widening the horizons of view. Intellect is not possible to develop well except through certain guidance processes that human beings need to learn and deepen knowledge as much as possible with all its branches that can be utilized not only for themselves, but also for society and the universe. This intellectual nature also encourages people or entrepreneurs to be creative, initiative, innovative, positive and dedicated. Through high intellectuality, Muslim technopreneurs will benefit from the verses of Allah SWT, but sadly they seem to have forgotten the entrepreneurial opportunities that He once explained. Instead, non-Muslim entrepreneurs benefit from it.

In relation to this matter, the verses of Allah SWT as stated below need to be given reflection, attention, studied and taken opportunities by Muslim entrepreneurs to enable them to intensify various entrepreneurial activities. Among the verses is the words of Allah SWT which means: *"Your God has revealed (inspired) to the bees: make your nests in the mountains, in the trees and in buildings built by humans. Then God revealed again: "Eat from all kinds of fruits, and follow the path of your Lord that is made easy for you. From the bee's stomach came a drink of various colours, in which there is healing for*

people. Indeed, in this are signs for people who give thought.” (Surah An-Nahl: verse 68-69)

3. Ensuring Efficiency

Competence is the ability, capability and greatness in performing a job that will allow them to do the job more effectively. These include the ability to analyse, make decisions consistent with the work done and the ability to interact. Furthermore, every decision, action and behaviour shown can help improve quality, cost effectiveness, punctuality and productivity and can add value to every activity, process, goods and services produced.

Competence results from continuous training and discipline to assist Muslim entrepreneurs in producing, modifying and creating new goods or services in an effort to enhance the entrepreneurial activities undertaken. They need to realize that their survival and progress depends on the ability of Muslim entrepreneurs to continue researching the available resources. Through the research conducted allows them to get new discoveries on the natural resources given by Allah SWT so that they can be used by all human beings. In this context, the following verses need to be considered and taken advantage of by Muslim entrepreneurs to generate entrepreneurial activities. The words of Allah SWT which means: *“And within the land are neighbouring plots and gardens of grapevines and crops and palm trees, (growing) several from a root or otherwise, watered with one water; but We make some of them exceed others in (quality of) fruit. Indeed, in that are signs for people who reason.”* (Surah Ar - Ra’d: verse 4)

Meanwhile, in another verse, Allah SWT has said which means: *“And We sent down iron, wherein is great military might and benefits for the people, and so that Allah may take evident those who support Him and His Messengers unseen. Indeed, Allah is Powerful and Exalted in Might”* (Surah Al-Hadid: verse 25)

Both of these verses clearly show that Allah SWT has challenged Muslim entrepreneurs to take advantage of crop, livestock and even iron resources to be worked on in preparation to strengthen the position of Muslims. As the trustee and caliph of Allah SWT, Muslim technopreneurs must be willing to take advantage of these verses which are clearly related to entrepreneurial activities. To enable it to be exploited as best as possible, they must be more imaginative, creative and innovative in producing and creating new items from these sources.

In this regard, there are four responsibilities that need to be fulfilled by them, namely the responsibility of Allah SWT, employees, the surrounding community and themselves in an effort to take advantage of every source that has been bestowed by Allah SWT. Since trust is a gift from Allah SWT and comes from Him, then fulfilling trust is an act of worship because basically man was created to worship Him.

Efforts need to be made by Muslim technopreneurs to combine the above four elements. All entrepreneurial activities can run smoothly in a harmonious atmosphere. They will engage in a wide range of entrepreneurial activities, including agriculture, livestock and manufacturing on a large scale. The result of this activity is not only profitable, but able to enhance the brotherhood of fellow human beings. Through the concept of trust, the intellectual power possessed by Muslim technopreneurs can be developed as a result of the presence of serenity and harmony that exists in the environment. Furthermore, competencies can also continue to be developed through training programs that will be provided continuously and consistently in an effort to ensure continuous improvement.

Environmental Factors Impacting Islamic Technopreneursip During Covid-19 Pandemic

Muslim technopreneurs need to constantly make expectations and plans to face a new, more challenging and complex business environment, especially in the era of the Covid-19 pandemic. This environment gives the company much more intense competition than what is currently facing. The willingness of Muslim technopreneurs to act strategically to improve weaknesses and strengthen existing strengths will give them an advantage over competitors. Muslim technopreneurs need to work hard by formulating a more systematic strategy and organization of work in an effort to mobilize all the resources they have to ensure that the company remains competitive. Faith, love and fully implement the law that has been determined by Allah SWT, will lead them to be consistent in finding the best methods and approaches for successful entrepreneurial activities. The words of Allah SWT which means: *“Indeed, those who believe are only those who believe in Allah and His messenger then they do not hesitate and sacrifice with their wealth and souls in the way of Allah, they are the truthful people.”* (Surah al-Hujurat: verse15). There are several factors that affect the advancement of Muslim technopreneurs in the field of technology. These factors are very important for entrepreneurs to take into account, so that they are addressed strategically. Among the factors are as follows:

1. Technological change

Changes in the field of technology have a huge impact on the entrepreneurial activities generated by the Muslim community, especially those involving the field of technology. In the era of the Industrial Revolution 4.0 (IR 4.0), when the country was hit by the Covid-19 pandemic, technopreneurs had to be prepared to be industry leaders to enable them to determine the goods or services that needed to be produced. At the same time, there is a bigger challenge, which is that they need to ensure that every entrepreneurial activity carried out is able to benefit the global human race and future generations as a result of the use of the latest technology.

The sensitivity of Muslim technopreneurs in meeting the demands of qualitative and quantitative matters to the demands of customers has led the virtual working community to continue to achieve success as a result of their willingness to generate innovation through conventional methods. They are able to attract and increase customer interest to continue dealing virtually. Due to the sudden technological changes in terms of production techniques, communication and the shortening distance between countries, Muslim technopreneurs need to do their best by taking more strategic measures so that they do not lag behind in the application of technology. Therefore, the research and development of the company needs to be designed. This is because the influence of this technology has urged companies to change the work processes and knowledge required to perform a task. For example, the approach in the process of data storage, its use and dissemination will change as a result of technological changes that occur. With the use of new machines in production techniques will accelerate the output of company goods.

Among the technological developments that need to be considered by Muslim technopreneurs, including changes in techniques used in doing work or in other words employee relations with machines, changes in equipment used during work. For example, the introduction of robots or expert systems. Muslim technopreneurs also need to focus on modification aspects in production methods such as replacing grouping methods into group work methods, changes in engineering processes such as introducing micro or computer processors to goods to replace more mechanical devices. In addition, Muslim

technopreneurs also need to be aware of technology not only referring to electronic machines or equipment such as computers or telephone gadgets, but also encompassing scientific knowledge and methods. Through the use of technology, some work processes can be automated. In this way, the work can be carried out faster and cheaper, while improving its quality. At the same time, some of the work previously performed by humans manually before the Covid-19 pandemic, could be taken over by machines. This will help overcome the problem of output defects caused by human negligence or weakness.

In the time of the Prophet SAW, there was a date farmer in Madinah who used simple biotechnology by tying the fronds from a date tree with other tree fronds. This method has been successful in increasing the production of date crops. When the Prophet saw the matter, the Prophet SAW forbade it and the date farmers stopped the method. Their action to stop this approach has caused a decline in the production of dates and then they complained to the Prophet SAW. One of them said: "O Messenger of Allah, we used to tie the palm fronds to each other, until our date yield doubled. After you forbade it, now our date yield is declining." the Prophet SAW told the people of Madinah to do the act of tying the palm fronds as before and said: "You better understand the affairs of your world." (Hadith Narrated by Muslim). Based on this hadith, it can be understood that the Prophet SAW gave freedom to Muslim entrepreneurs to strive to develop creativity and innovation in an effort to improve their achievements.

2. Economic and market pressure

Economic and market changes can be caused by customers, competitors and the influence of globalization, and it also increases fierce competition among Muslim technopreneurs. The ability to compete is not only their ability to guarantee quality, but their sensitivity to innovate the system, manage, create, modify and diversify goods or services should also be given priority. From an economic point of view, as the world economy becomes larger and more open, small and medium enterprises will dominate the world market. This situation will certainly create more new competitors.

The existence of new competitors in the market gives customers many options to conduct transactions. Muslim technopreneurs need to make strategic changes to improve the quality of services, goods and facilities to captivate customers. Business plans need to be done carefully so that in line with the demands of customers and the current market in the world affected by the Covid-19 pandemic. Changes in the economy and markets directly affect the process of supply and demand of resources and goods produced. For example, the effects of the Covid-19 pandemic, which has hit almost the entire world, have led to some changes in customer purchasing power, supplier credit policies, loan conditions provided by financial institutions and even government policies. Similarly, the development in online business which also has a big influence on the success of companies in marketing their goods across borders.

3. Development of Strategic Consensus at the International Level

In the Malaysian context, internationalization requires consensus between Muslim technopreneurs and the government as well as Islamic organizations that have a specific role at the international level. Both parties need to help each other move quickly across the border of the location and penetrate the tradition of the country itself by importing the best goods from foreign countries and exporting the best goods abroad. In this context, the consensus values that are already available can be used as an asset that needs to be maintained and disseminated, especially when the majority of Islamic countries are very affected by the Covid-19 epidemic.

In this regard, Islamic governments and organizations need to play a common role in developing the skills of Muslim technopreneurs by providing guidance,

training and human resource development programs for the country. Muslim technopreneurs must realize that they are connecting to the glory ever achieved by the Malays of the past. They also serve to restore the glory of the commercial and industrial as was achieved in the golden age of the Malacca Sultanate. In addition, there were also Malay traders at the time, who expanded their market to foreign trade so that they successfully developed society Malay traders in foreign countries. Among the countries that have Muslim Malay dominance in the business such as South Africa, Sri Lanka, Madagascar and Saudi Arabia. This matter coincides with the words of Allah SWT as explained in which means: *“It is He who made the earth tame for you, so walk among its slopes and eat of His provision and to Him is the resurrection.”* (Surah Al-Mulk: verse 15).

4. Continuous Improvement

The spirit of jihad in Muslim technopreneurs will help them in generating open, flexible thinking, prioritizing creativity, developing innovation and ensuring a good and convincing reputation. Their role is not only to maintain the quality of goods and services, but to act consistently to make continuous improvements to increase the confidence of customers and potential customers despite the country's economy being in a volatile state as a result of the Covid-19 pandemic. This principle needs to be maintained in creating a competitive advantage in the market. They need to develop a distinct identity that can be associated with excellence thus arousing customer confidence that they have no other choice but to remain with the goods or services produced. This situation certainly makes it difficult for new or old competitors to seize the market ideas that have been formed. To ensure that there is a work culture that places priority on continuous improvement, some action needs to be taken.

Among the actions that can be taken by Muslim technopreneurs is to maintain the competitive advantage of the company by obtaining full benefits through the advantages of existing employees and ensure the survival of the company by ensuring that every action and decision taken leads to improved processes, systems and quality of goods or services produced. In addition, Muslim technopreneurs also need to place a high and uncompromising concern on quality and productivity to maintain existing customer satisfaction and gain confidence from potential new customers and continue to provide strategic injections to stakeholders so that they also have an entrepreneurial culture that always develops strengths, creativity and innovation.

5. Taking Action in Line with National Laws

Implementing entrepreneurial activities is also influenced by legal factors and regulations set by the government. Although government laws and regulations are not fully in line with Islamic demands, they need to move in parallel. They need to be sensitive to the demands of laws involving taxation law, labour law, Health and Safety law while performing entrepreneurial activities. This means that the technological entrepreneurial activities carried out must be in accordance with the laws and regulations set by the government. Taking action that is contrary to government laws and regulations will certainly cause various problems to Muslim technopreneur entrepreneurs. This matter needs to be taken into consideration and Muslim technology entrepreneurs need to do so with great wisdom.

Strategies to be Taken by Muslim Technopreneurs During the Covid-19 Pandemic

There are several strategies that should be taken by Muslim technopreneurs in dealing with issues of economic turmoil during the Covid-19 pandemic. Among the strategies that can be taken are formulated as follows:

1. Developing a Clear Vision

Muslim technopreneurs need to have a clear working vision of the technological entrepreneurial activities undertaken. The vision developed features reasons, objectives, what they need to do and what they need to achieve throughout their involvement in the world of technology entrepreneurship. In order to achieve the vision that has been identified, they need to ensure that their behaviours don't deviate from the limits of halal and haram as prescribed by Allah SWT. The word of Allah SWT which means. *"And whoever keeps the limits of the commands and prohibitions of Allah (taqwa) surely Allah will give success."* (Surah at-Thalaq: verse 2).

The vision to be formed must be based on a deep understanding of technological entrepreneurship and ensure that it is in line with the framework set by Allah SWT. There are four main things that need to be considered by Muslim technopreneurs in developing an entrepreneurial vision. First, Muslim technopreneurs must know what stakeholders need to ensure that they are prepared to make an ongoing commitment. Second, Muslim technopreneurs must identify the cause of the problem, take appropriate action and be confident of the success that will be achieved. Third, they need to develop alternative visions and realize the best in preparation for the unexpected changes, especially when the world is hit by the Covid-19 pandemic. Fourth, Muslim technopreneurs should see the entrepreneurial agenda as part of a broader picture that aims to restore the glory of Muslims worldwide in various fields from social, economic, educational and others.

2. Strategic Thinking

Strategic thinking is not only manifested by Muslim technopreneurs who have degrees, Masters and even PhDs. On the other hand, strategic thinking is closely related to the ability of Muslim technopreneurs to combine learning, education and knowledge that can be applied practically in entrepreneurial activities carried out to generate income, add value, provide employment and contribute to prosperity. The words of Allah SWT which means: *"Indeed, in the creation of the heavens and the earth and the alternation of the night and the day are signs for those of understanding"* (Surah al-Imran: verse 190).

Strategic thinking involves the application of knowledge, experience and expertise to determine a brighter future. Strategic thinking will help them in exploring challenges and seizing upcoming opportunities. Continuing to develop strategic thinking enables Muslim technopreneurs to meet the following requirements:

1. Meet the current needs and demands of Muslims and the universal human being.
2. Able to act in line with the demands of progress that occur too fast and diverse.
3. There is competitive and market pressure on the quality of goods and services.
4. Exposure to the influence of globalization that will bring opportunities and even threats.

With strategic thinking allows them to re-evaluate the knowledge, skills and expertise they possess in line with current changes and demands. This is to ensure that they do not lag behind in the pursuit of technological progress that is accepted as there is no one end point. Through strategic thinking allows them to see the opportunities behind every problem they face even in dire situations like Covid-19, to enable them to continue to design goods, market them and ensure their goods and services have their own advantages. Strategic thinking helps them to be more courageous in the face of risk.

3. Becoming the Leading Player in the Industry

The struggle of entrepreneurs in this field of technology will also ensure that Muslims are seen as a respected group and they need to rise and strive to be a major player in the industry. This is a relevant concept of jihad today and must be held by Muslims. This is because Muslims often misunderstand the importance of economics in worldly life.

In talking about technological entrepreneurship, Muslims often put themselves in a situation that complicates between worldly demands or the demands of the hereafter. The glory of technological entrepreneurship activities rises to the level of *jihad* because it requires great sacrifices in terms of life, property, energy and ideas in ensuring success. Technology entrepreneurship is a noble struggle because it will generate economic strength as entrusted by Allah SWT to Muslims. This can be seen in His words which means: *“And do not give the weak-minded your property, which Allah has made a means of sustenance for you, but provide for them with it and clothe them and speak to them words of appropriate kindness”* (Surah an-Nisa’: verse 5).

Muslim technopreneurs must act proactively to ensure that they become the driving force and continues to remain the industry leader as a result of the various sacrifices that have been made. In this context, Muslim technopreneurs need to act as agents of change (*alat al-tajdid*) who are constantly striving to increase efficiency and effectiveness in processes, operations and goods or services. To achieve this goal, they must be prepared to increase their expertise so that all the resources that have been entrusted are used as optimally as possible. In this regard, they need to act as servants and caliphs of God while taking advantage, administering, prospering and managing the resources that have been entrusted in an effort to prosper the environment through entrepreneurial activities in the field of technology.

4. Balancing the Demands of Morality with Entrepreneurship

Morality and entrepreneurial priorities are often misunderstood because some technopreneurs believe that meeting moral demands will affect profits and inhibit business development. As a balanced people, they must be willing to strive to balance morality with business. Their ability to balance these two aspects will enable the entrepreneurial activities carried out not only to generate profit, but also bring mutual well-being and prosperity. Their willingness to fight against lust and set aside the desire to make a profit alone will lead them to a more responsible, tolerant and understanding attitude. Muslim technopreneurs will act consistently in carrying out their duties efficiently and with a full sense of responsibility (accountability) because they depend entirely on Allah SWT, not on other human beings.

5. Developing a Working Group Ready to Fight

To enable Muslim technopreneurs to compete internationally, they need to ensure that the skills and expertise possessed by the working community are constantly updated, emotional stability that is difficult to challenge and adhere to values, morals and beliefs. Islam encourages positive competition in implementing good on the basis of continuously improving the quality of life and prospering the universal human being through technological entrepreneurship activities.

The competition organized by the teachings of Islam must have one goal, which is to move towards gaining pleasure from Allah to ensure success in this world and in the hereafter. The encouragement of such competition is allowed by Islam as Allah SWT says which means: *“And if Allah wills, He will surely make you one people (united in one religion), but He wants to test you (in carrying out) what is conveyed to you. that, you race to do good (believing and doing good deeds). To Allah is the return of you all, then He will tell you what you disagree with him”* (Surah al-Maidah: verse 4).

6. Developing Communication Skills

Communication or *al-Ittisal* is a process that involves sending or transferring messages from one person or a source to another person or recipient. This process is also known or called as an art of channelling information, ideas, attitudes, thoughts and so on from the source to the recipient.

Muslim technopreneurs need to ensure effective communication methods in conveying a message. In generating development activities, they will face various pressures and demands from various parties. They are not able to meet the various demands that come from various stakeholders. To ensure that the relationship with various parties is always in good condition, it definitely requires them to always be kind. The words of Allah SWT which means: “*O you who have believed, avoid much (negative) assumption. Indeed, some assumptions is sin.*” (Surah Al-Hujurat: verse 12).

In most cases, there should be multilateral communication within the working group. Communication not only serves to convey information, but also reassures them when faced with difficulties. Communication must be on the right track so that it does not cause negative effects. The words of Allah SWT which means: “*Invite to the way of your Lord with wisdom and good instruction, and argue with them in a way that is best. Indeed, your Lord is most knowing of who has strayed from His way, and He is most knowing of who is (rightly) guided*” (Surah Al-Nahl: verse 125).

7. **Prioritizing Training (*Tarbiyyah*)**

Training or *tarbiyyah* is an important aspect that needs to continue to be given priority by every Muslim technopreneur. This process needs to be completed by participating in workshops or courses that will expose them to new aspects in the world of technology entrepreneurship. Since the world of technological entrepreneurship is a dynamic and complex world, it is certain that various changes will occur in a short period of time. Muslim technopreneurs who are not sensitive to the needs of *tarbiyyah* are certainly closed-minded, stagnant and do not understand the reality of life. Rasulullah SAW has given *tarbiyyah* (training) to the early group who embraced Islam so as to make them mujahids who are strong in faith and ready to do anything for the good of Islam. Individuals who go through this *tarbiyyah* are ready for the sacrifice of soul, property and comfort. Among the individuals he has successfully developed are Sayidina Abu Bakar al-Siddiq, Ali Ibn Abi Talib, Bilal Ibn Rabah, Umar al-Khattab, Othman Ibn Affan and Abdul Rahman bin ‘Auf. All these individuals have proven that they are not only worshipers (*abid*), but have proven excellence in carrying out *muamalat* activities including entrepreneurship. The word of Allah SWT which means; “*Are those who know equal to those who do not know? Only they will remember (who are) people of understanding*”. (Surah Az-Zumar: verse 9)

Thus, training will also improve skills and expose Muslim technopreneurs in various opportunities. Through its various benefits that will be obtained both for yourself, family, company and country. In the field of technological entrepreneurship, the knowledge they possess is the most valuable asset to generate entrepreneurial skills right on target and time required. The skills they possess will help them to continue to equip themselves with contemporary science. Among the skills that can be developed through training, include marketing skills, ICT skills, financial management, employee management and circle management. These skills are very important to enable them to do the job perfectly, especially those involving the use of various equipment and interaction skills that need to be applied simultaneously.

The expertise gained from the *tarbiyyah* program followed is able to maintain competitiveness and will enable them to remain competitive and lead the industry ventured into. This factor will definitely strengthen their ability to produce innovation, adaptation and creation in every activity generated. In

addition, the competitive advantages possessed will increase productivity through value-added programs as a result of increased use of technology, generation of creativity and innovation along the value chain involving design, product management and willingness to venture into new industries.

8. High ICT Skills

Islam is a religion that calls and encourages its adherents to accept technological advances that can play a role in further improving the quality of life as long as it operates within the framework set by Allah SWT. Thus, Islam urges Muslim technopreneurs to obtain as much knowledge as possible, including information technology from any source that can help in smoothing the production and management process to be more efficient.

In this case, Muslim technopreneurs must be proficient in the use of ICT. The use of ICT will facilitate the process of communication with external and internal customers. ICT not only saves time, but also reduces spending costs. In addition, knowledge can also be acquired through continuous learning. As the world faces the Covid-19 epidemic, ICT is arguably the most appropriate platform to continue business. According to Abdul Ghani Samsudin and Norhashimi Saad (2020), the application of ICT in the world of entrepreneurship enables the use of human sensory diversity to be stimulated and mobilized through the process of continuous learning. For them, the senses are mobilized towards developing the spiritual domain in order to achieve the high status of slavery to God. It is able to polish the inner potential of human beings, especially among Muslim entrepreneurs to perform their duties as the Caliph of Allah on this earth. The application of ICT and its networks makes it possible for something unique in the history of human civilization to be taken advantage of by Muslim technopreneurs in an effort to meet the demands of Islamic teachings and universal humanity.

CONCLUSION

Muslim technopreneurs need to constantly make expectations and plans to face the new more challenging and complex business environment in this era of covid-19 pandemic. This environment clearly provides much more fierce competition than what has been faced in the past. The willingness of Muslim technopreneurs to act strategically to improve weaknesses and strengthen existing strengths will put them in the right position because they have their own advantages over competitors. Muslim technopreneurs need to fight to formulate a more systematic strategy and work arrangement in order to mobilize all the resources they have to ensure that their business remains competitive. Faith, love and fully implement the laws that have been determined by Allah SWT, will cause them to be consistent in finding the best methods and approaches to succeed in entrepreneurial activities. The words of Allah SWT which means: *“The believers are only the ones who have believed in Allah and His Messenger and then doubt not but strive with their properties and their lives in the cause of Allah. It is those who are the truthful.”* (Surah Al-Hujurat: verse 15).

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