



**Religion, personality traits and the nature of entrepreneurial activities: Insights from Scottish Muslim entrepreneurs**

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3 **Religion, personality traits and the nature of entrepreneurial activities:**  
4 **Insights from Scottish Muslim entrepreneurs**  
5

6 **Abstract**  
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8 **Purpose**  
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10 Previous studies have shown how the nature of businesses and the strategies pursued by their  
11 owners are affected by the personality traits of their owners. These personality traits can be  
12 formed in the early stages of life due to experiences and the surrounding context, where  
13 religion is a particularly important aspect of this context. This study explores how religion  
14 affects the entrepreneurial activities through the personality traits created.  
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21 **Design/methodology/approach**  
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23 This study uses interviews with 43 Muslim entrepreneurs in Scotland to examine the role  
24 played by religion. This ensures that the national institutional context is kept consistent, but  
25 also allows an in-depth examination into relationships, which are likely to be interlinked and  
26 recursive.  
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31 **Findings**  
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33 The traits created influence the nature of the entrepreneurial activities undertaken with potential  
34 to harm and support the entrepreneurial endeavours. It is the combination of personality traits  
35 that are formed which have the greatest effect. As such, it is found that Muslim entrepreneurs  
36 display less openness and creativity associated with new ideas, but this does not reflect risk  
37 aversion, rather hard work in itself is valued, and patience combined with an external locus of  
38 control mean entrepreneurial behaviours are not altered to boost poorly performing business  
39 activities.  
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49 **Originality**  
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51 For Muslim entrepreneurs in Scotland their traits explain why growth may not be a foremost  
52 consideration of these entrepreneurs, rather they may value hard work and meeting the ideals  
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of formal and informal institutions associated with religion. For those seeking to support minority groups through the promotion of entrepreneurship, either they must seek to overcome these ingrained traits, or alter support to complement the different objectives held by Muslim entrepreneurs.

**Keywords :** Psychology; Institutions; Ethnic Groups, Entrepreneurship

**Article Classification:** Research Paper

### 1. Introduction

Differing patterns of personality have been associated with different social and economic outcomes including innovation (Lee, 2017) and entrepreneurship (Obschonka *et al.*, 2021). In terms of how personalities form, studies such as Huggins and Thompson (2021) and Obschonka *et al.*, (2021) highlight how the prevailing culture might attract particular personalities and socialise the next generation. Studies have commonly linked religion to the prevailing culture (Cohen *et al.*, 2016) and shown it to hold importance for connections held between ethnic minority entrepreneurs (Haq and Davies, 2023). Religion had previously been forgotten to some degree by studies of personality psychology (Emmons, 1999), but greater data availability has led to an increasing interest in the role of religion on personality formation (Schnitker and Emmons, 2021). These different streams of literature might, therefore, be brought together to understand the findings of those studies that note how religion affects entrepreneurial activity (Dana, 2021).

It should be noted that entrepreneurs from ethnic minority backgrounds may have entered entrepreneurship in the UK for reasons other than their religion (Deakins *et al.*, 2007; McEvoy and Hafeez, 2009; Clark *et al.*, 2017; Li and Heath, 2020). However, the focus of this study is on how religion might shape these activities, although the authors acknowledge it may not be the primary reason for starting the business.

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3 Islam has been positively associated with entrepreneurship in previous studies  
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5 (Gümüşay, 2015). Where this study adds to knowledge is in examining whether the nature and  
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7 behaviours of Muslim entrepreneurs might be attributable to personality traits that are formed  
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9 as part of early exposure to Islam. This paper combines the work of Rentfrow *et al.* (2008)  
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11 whose model highlights how culture (which religion is an element of) leads to the creation of  
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13 particular personality traits, with the growing body of work associated with the entrepreneurial  
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15 personality (Zhao *et al.*, 2010), that indicates how particular traits should theoretically lead to  
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17 particular entrepreneurial behaviours (Kerr *et al.*, 2018). This paper considers how the  
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19 combination of personality traits formed, rather than individual traits, are likely to be key  
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21 (Åstebro *et al.*, 2014).  
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25 As the objective of the study is to understand how the formation of personality traits is  
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27 linked to religion and how they affect behaviour, a qualitative approach is appropriate. This  
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29 study uses the case of 43 Muslim entrepreneurs in Scotland to examine how the Islamic religion  
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31 affects the personality traits of ethnic minority entrepreneurs and through these personality  
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33 traits the nature of their business activities. Previous studies and analysis of the religious texts  
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35 of the Quran and Hadith are used to consider themes relating to how personality traits are likely  
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37 to be encouraged by Islam and how they might influence entrepreneurial decisions and  
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39 behaviours.  
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43 The remainder of the paper is structured as follows. Section 2 brings together the  
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45 streams of literature considering links between religion, personality traits and entrepreneurship.  
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47 The interview data and methods of analysis are outlined in Section 3. Section 4 presents the  
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49 results of the analysis and Section 5 draws out implications for Muslim entrepreneurs and those  
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51 seeking to support them.  
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## 2. Personality Traits, Religion and Entrepreneurship

There is a long history of seeking to identify the entrepreneurial personality and how this differs from that of the general population or corporate managers (Kerr *et al.*, 2018). There is also a considerable literature on the sources of personality (Rentfrow *et al.*, 2008). One such influence on the formation of personality is religion (Emmons, 1999).

Trait theory in entrepreneurship has been criticised for many years (Gartner, 1988), However, following Carland *et al.*'s (1988) argument, the authors are seeking to understand why particular activities are undertaken in the way that they are, and how the identity of the entrepreneur affects this. In investigating the role of religion more generally, and specifically that of Islam, the authors are also considering one of the influences experienced in early life when personality is most affected that creates who these entrepreneurs are (Borghuis *et al.*, 2017). All personalities created and, therefore, all entrepreneurial behaviours of Muslim entrepreneurs will not be the same, but it might be expected that particular combinations of personality will form that in association with the environment may affect entrepreneurial activities (Korunka *et al.*, 2003; Şahin *et al.*, 2019; Hensel and Visser, 2020).

There is a long history of research that has focused on the influence of religion on economic development and business ownership in particular; for example, Weber's (1930) work on the Protestant work ethic. Others have noted specifically for the UK context how the Quakers have successfully established and run businesses based around their religious values and ethics (Kavanagh and Brigham, 2017). However, in the post World-War II era, Britain was transformed and despite restrictive immigration policies received many immigrants from the newly independent territories and Commonwealth countries attracted at first by the economic opportunities of employment and then perpetuated by family reunification and the development of the new communities (Hatton and Wheatley Price, 2005). These immigrants brought with them their own culture and as a major element of it, and method of retaining it, their religions

(Beyers, 2017). Later generation offspring have to some degree integrated and assimilated in the host culture although sometimes retaining entrepreneurial preferences (Chan, 1997). However, there remain employment penalties faced, sometimes associated with their religion, particularly those who are Muslims (Khattab and Modood, 2015). This was also found to be applicable to relatively recent arrivals with high levels of education (Yasin and Hafeez, 2023).

There are regional differences for particular ethnic groups depending on the availability of co-ethnic populations in the area, enclave entrepreneurship to serve larger co-ethnic populations or middle men activities serving the majority population (McEvoy and Hafeez, 2009). Yasin and Hafeez (2023) identify that the ethnic enclave approach still remains relevant for recent highly educated migrants of Pakistani origin arriving in the UK.

In order to investigate the role played by Islam in generating personality profiles that influence entrepreneurial behaviours a number of streams of literature are reviewed. The formation of personality traits is firstly considered focusing on the role played by religion. The second stream of literature then examined is that focusing on how personality is associated with entrepreneurship. The section concludes by bringing these streams together and with analysis of the writings in the Quran and Hadith to consider how Islam may promote or suppress the development of particular personality traits and through them entrepreneurial behaviours.

### *2.1 The development of personality traits*

Personality traits are defined as ‘the relative enduring patterns of thoughts, feelings, and behaviours that distinguish individuals from one another.’ (Roberts *et al.*, 2008, p. 375).

Personality traits are held at the individual level, but can be affected by the surrounding context and social interactions of the individual (Burkitt, 1991). It is suggested that personality traits are formed in childhood and adolescence and show limited variation through adult life (Borghuis *et al.*, 2017). This makes the family, social, economic, cultural and religious

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3 environment within which an individual is brought up extremely important (Nakao *et al.*,  
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5 2000).

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7 Studies on the geography of personality have largely considered communities in terms  
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9 of different geographic areas (Obschonka *et al.*, 2021). Rentfrow *et al.* (2008) developed a  
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11 model of how geographical differences in personality form and how they persist. The process  
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13 involves multiple feedback mechanisms where personality leads to particular behavioural  
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15 tendencies (norms) and formal activities and outcomes that generate particular institutions. The  
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17 norms created are self-reinforcing through social influence and also feedback to personality  
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19 through social and cultural influences. Three key mechanisms that help the relationships  
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21 between context and personality to function are identified by Rentfrow *et al.* (2015) as social  
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23 norms, selective migration and the physical environment.  
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27 However, communities may be groups more widely geographically spread, particularly  
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29 given digital tools and social media that allow connections to be formed (Holmes, 2019).  
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31 Religion in particular is likely to connect groups within different areas (Hirschman, 2004), but  
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33 may operate in a similar fashion to, or even be a part of, culture as discussed below in  
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35 determining the formation of particular personality traits (Barro and McCleary, 2003; Cohen  
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37 *et al.*, 2016). Religious beliefs do vary between areas, but there is an overriding set of customs  
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39 and norms that like place based culture will influence the personality traits formed (Rentfrow  
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41 *et al.*, 2008). In countries such as the UK, where religions like Islam are held by a minority of  
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43 the population, in some areas ethnic minority groups may feel more closely affiliated to others  
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45 further away adhering to the same religion than the local community and prevailing culture  
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47 (Bisin *et al.*, 2008).  
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51 The focus on geographical proximity in prior studies ignores other forms of proximity  
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53 such as cognitive, organisational, social, cultural and institutional (Kuttim, 2016). Factors like  
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55 selective migration are likely to lead to a correlation of different forms of proximity as those  
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of similar personality types and from similar backgrounds, including ethnic and religious characteristics, are drawn to particular areas (Wiedner *et al.*, 2022). An alternative perspective is that of minority ethnic or religious background may seek to avoid areas where they would feel isolated (Andersen, 2019), or the majority White population has moved out of more ethnically diverse neighbourhoods (Catney, 2016).

As ethnic minorities tend to be clustered in particular areas (Clark and Drinkwater, 2002), this means the wider influence of Islam on personality formation could be reinforced in some neighbourhoods through regular interactions within the local community (Bisin *et al.*, 2008; Hawkins *et al.*, 2019). Saroglou *et al.* (2020) find that, although deconverts show more commonality with nonbelievers in terms of seeking novelty and autonomy, their religious education means they remain less materialistic highlighting the long-lasting impact of religion. Norenzayan *et al.* (2014) indicate how religions that espouse prosocial behaviours can create more cooperative cultures, which spread and are copied by others due to the advantage that this cooperation brings. Formal institutions of religion will, therefore, have an impact on norms (Dana, 2010), and through child rearing practices these will lead to the development of particular personality traits (Alesina and Giulliano, 2015). The cultural norms can make entrepreneurship more attractive by making such activities appear legitimate and supported by society (Kibler *et al.*, 2014). Huggins and Thompson (2021) argue that culture may, therefore, moderate the relationship between personality and entrepreneurial activities. Consistent with this Dana (2021) highlights how religion will determine how entrepreneurship is valued, whether entrepreneurial spirit is promoted or held back, and provide opportunities for entrepreneurship, but in a context dependent manner.

The literature, therefore, suggests that religions, as a part of culture, will affect the development of personality traits (Rentfrow *et al.*, 2008), but much of the literature has not directly considered the manner that this might occur and the consequences for activities such



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3 as entrepreneurship, which this study endeavours to provide more understanding of. The  
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5 discussion of how personality traits may affect entrepreneurial behaviours is considered in the  
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7 next sub-section. Sub-section 2.3 will then consider the evidence that religion and Islam in  
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9 particular are suggested to be associated with these traits.  
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## 11 *2.2 Entrepreneurial behaviours and personality traits*

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13 Research has concentrated on one particular aspect of personality or related behaviours, or less  
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15 frequently a combination of traits, that lead to entrepreneurship (Åstebro *et al.*, 2014). It is  
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17 important to distinguish between personality traits and personality or psychological states,  
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19 where the former is fixed or changes relatively slowly, while the latter is context dependent  
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21 (Matz and Harari, 2021). An individual's personality traits may be argued to reflect the mean  
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23 of the distribution of their personality states (Fleeson, 2002). It is the former, personality traits,  
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25 that this study will concentrate on more, where context in earlier years will have a role to play  
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27 in determining these personality traits.  
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31 Unfortunately, the literature is highly fragmented in terms of the measures of  
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33 personality used (Kerr *et al.*, 2018). More recent studies have utilised the Big Five personality  
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35 schema, which has become the predominant measure of personality (Peabody and De Raad,  
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37 2002). The Big Five consists of extraversion, openness to new ideas, conscientiousness,  
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39 agreeableness and neuroticism (John *et al.*, 2008). It has been argued that entrepreneurship  
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41 should be encouraged by extraversion, openness and conscientiousness (Zhao *et al.*, 2010;  
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43 Brandstätter, 2011). This is because extraversion allows easier formation of contacts and the  
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45 networks required to access resources (Kirchler and Hoelzl, 2018). Openness reflects an ability  
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47 to embrace the creative and innovative side of entrepreneurial endeavours (Brandstätter, 1997).  
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49 Conscientiousness provides the perseverance needed to overcome the difficulties and setbacks  
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51 that starting and running a business normally involves (Brandstätter, 2011). On the other hand,  
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53 agreeableness is argued to inhibit entrepreneurs from keeping sufficient distance to allow  
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3 rational and objective decision making (Wainer and Rubin, 1969). As entrepreneurship is an  
4 inherently risky career choice those with higher levels of neuroticism (low emotional stability)  
5 may not be suited to such career choices (Brandstätter, 1997).  
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9 Empirically, studies have found evidence that links the combination of Big Five  
10 personality traits above, referred to as the entrepreneurial personality or entrepreneurship prone  
11 personality profile, to entrepreneurship (Obschonka *et al.*, 2021). However, studies also show  
12 differences depending on the measure of entrepreneurship being examined (Kerr *et al.*, 2018).  
13 Zhao *et al.*'s (2010) meta-analysis of earlier studies finds openness and low neuroticism as  
14 being most important for new venture creation, but the survival of these enterprises is more  
15 closely associated with conscientiousness, and openness actually has a negative effect  
16 (Ciavarella *et al.*, 2004).  
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26 Some argue that Big Five personality traits are too general and often explain a relatively  
27 small number of differences in entrepreneurial behaviour (Leutner *et al.*, 2014). It is argued  
28 that to predict behaviours, traits need to acknowledge the role that context plays in terms of  
29 time, place and role, which the Big Five do not (Barrick, 2005). The danger with the use of  
30 using measures more closely associated with entrepreneurial behaviour, is that they might be  
31 manifestations of personality (personality states) rather than the underlying traits (Horstmann  
32 and Ziegler, 2020). This might also mean that such measures will affect the decision to become  
33 an entrepreneur, but also be affected by it over time through a learning process (Littunen, 2000).  
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44 Nevertheless, key personality traits that are specific to entrepreneurship include,  
45 entrepreneurial self-efficacy, locus of control, innovativeness, need for achievement, and risk  
46 taking (Kerr *et al.*, 2018). Entrepreneurial self-efficacy is confidence in being able to complete  
47 tasks associated with entrepreneurial success (Chen *et al.*, 1998). Similarly, internal locus of  
48 control relates to the perception of being able to control elements of their life (Shaver and Scott,  
49 1991). Innovativeness has commonalities with openness from the Big Five as in general terms  
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3 it is how people respond to new things (Goldsmith and Foxall, 2003). Achievement motivation  
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5 reflects a desire to strive for the best possible outcome (McClelland, 1961), and also a desire  
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7 for control over production, setting moderately difficult goals, and taking personal  
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9 responsibility (Furnham, 2008). As such, achievement motivation is linked to entrepreneurship  
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11 (Frank *et al.*, 2007) and entrepreneurial success (Staniewski and Amruk, 2019). The inherently  
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13 risky nature of starting a new venture means that those with lower risk aversion are more likely  
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15 to enter into business ownership (Kerr *et al.*, 2019). This study considers measures that are  
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17 both more specific to entrepreneurship and also those reflecting broader personality traits.  
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19 However, as will be discussed in more detail in Section 2.3 the focus is not just on whether  
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21 Muslim entrepreneurs possess particular traits, but also how this might affect their  
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23 entrepreneurial behaviours.  
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### 26 27 28 29 *2.3 Islam, personality traits and entrepreneurship*

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31 The discussion firstly starts by considering how religiosity, which includes religious belief,  
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33 commitment and behaviour (Cornwall *et al.*, 1986), is expected to affect the personality traits  
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35 formed. In other words, how following a religion in a particular manner (Lucchetti *et al.*, 2012),  
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37 might affect personality, and then ultimately work or more specifically entrepreneurship  
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39 (Obregon *et al.*, 2022). The authors use this literature as an initial starting point before then  
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41 considering the literature on how adherence and exposure to Islam in particular, might be  
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43 expected to affect the personality traits formed and how these might impact on  
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45 entrepreneurship.  
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49 In general, Saroglou's (2002) meta-analysis suggests that religiosity is positively  
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51 associated with agreeableness, conscientiousness and extraversion. The presences of a mature  
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53 religiosity (associated with a sincere religious commitment but willingness to doubt) is  
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55 positively related to openness and emotional stability. This links with Barro and McCleary's  
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(2003) suggestion that religious beliefs and attendance can positively affect honesty, openness to strangers, or thrift. Other forms of religiosity, such as fundamentalism, have a negative effect on both openness and emotional stability (Saroglou, 2002).

In terms of individual religions evidence is fragmented as some studies look at national levels of entrepreneurship and the dominant religion or share of a religion present. Zelekha *et al.* (2014) suggest religion may operate through its influence on educational institutions and the trait development of the next generation. This may not be applicable for Muslim entrepreneurs in the UK who are not first generation immigrants. In fact, studies have shown that experience of host country education systems can affect ethnic minority groups in different manners with regard to entrepreneurial activities (Thompson *et al.*, 2010). One explanation for this may be the manner that higher levels of education can affect how religion is interpreted and navigated (Tlaiss and McAdam, 2021).

Studies of particular groups of Muslim entrepreneurs in a single country will see home country cultural and state institutional factors playing a role in determining the legitimacy of entrepreneurship and formation of traits rather than religion alone (Arslan, 2001; Foreman-Peck and Zhou, 2013). It is also true that how Islam is practiced by immigrants from particular countries will vary depending on this culture (Althalathini *et al.*, 2022), as well as the four main schools of thought associated with the interpretation of the Quran i.e. Hanafī, Maliki, Hanbali and Shafi (Okon, 2012). Even within a country, religion may vary in its influence on the norms applied from organisation to organisation (Priola and Chaudhry, 2021). Suzuki and Miah (2018) note that, although differences exist, the overriding core messages of Islam will lead to many commonalities. It is, therefore, suggested that the norms and virtues promoted by Islam will generate particular personality traits and these will then affect the behaviours engaged in by the entrepreneur. In the Holy Quran and in previous studies (e.g., Gümüşay, 2015) it has been suggested that Islam is an inherently entrepreneurial religion and that Islam provides

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3 specific guidelines on how to conduct business. Of significance is the fact that Prophet  
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5 Mohammad (PBUH) was an entrepreneur himself (Naeem *et al.*, 2022) and the Prophet  
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7 Mohammad (PBUH) highlighted the need for Muslims to be entrepreneurial, stating:  
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10 *“Nobody ever eats better food than what he earned by his hand. Verily Daud the*  
11 *messenger of Allah used to eat from the labour of his hand”* (Al-Bukhari 7:1930).  
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17 Studies show the importance of considering how personality might operate in a  
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19 configurational manner with the environment (Korunka *et al.*, 2003), which in this case  
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21 includes the religious community, but also their co-ethnic community informal institutions and  
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23 the national institutions of the UK. The qualitative approach adopted in this study, and detailed  
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25 further in the methods section, will allow for these common influences on personality to be  
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27 identified, while allowing for a more nuanced understanding of the how other informal and  
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29 formal institutional influences may play a role.  
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32 Tlaiss (2015) notes that Muslim women entrepreneurs’ values of ‘*amal salih*’ (good  
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34 deeds) associated with good and hard work are incorporated into work behaviours, so it is no  
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36 surprise Muslim entrepreneurs in the UK were found to display high levels of work ethic  
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38 (Arslan, 2001). Within Islam all work, regardless of its nature, as long as permissible, is seen  
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40 as an obligation and a duty (Possumah *et al.*, 2013). Ali and Al-Owaihan (2008) note that work  
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42 is not viewed as an end in itself but leads to personal growth and boosts social relations. Being  
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44 exposed to an environment where values associated with hard work are promoted, it would be  
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46 expected that the development of higher conscientiousness would be understandable. Linked  
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48 to conscientiousness and persistence is patience (Ali, 2009), which may be associated with  
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50 rewards in the afterlife. Typically, the Western entrepreneur’s success can be measured by  
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52 financial gain, but the success of Muslim entrepreneurs may also include achievement of  
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3 religious goals, which includes the reward of the hereafter (Hassan and Hippler, 2014; Tlaiss  
4 and McAdam, 2021). The Prophet Mohammad says, *"There is nothing superior and valuable*  
5 *than patience"* (Bukhari) by which an entrepreneur can overcome many obstacles to achieve  
6 his/her goals (Hoque *et al.*, 2014, p.135). In addition, Ahmad (2011) points out that patience  
7 implies prevention of engagement with forbidden things, keeping committed to a task and  
8 teaches self-tolerance and ensuring perseverance in adverse situations. There are numerous  
9 verses in the Quran which clearly and vigorously highlight the virtue of patience, for example,  
10 Allah says; indeed, patience is the best outcome for the righteous (Quran 11:115). In Surah Al-  
11 Baqarah, verse 155, Allah says:

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22 *"And certainly, we shall test you with something of fear, hunger, loss of wealth, lives and*  
23 *fruits, but give glad tidings to the patient ones"* (Quran 2:155)

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26 Arguably, patience would enhance entrepreneurial activities by achieving improved outcomes  
27 and performance (Ahmad, 2011; Sarif *et al.*, 2013). Haq *et al.* (2020) highlight how patience  
28 is vital for developing the relationships that promote high levels of customer satisfaction  
29 required in many co-ethnic business dealings. Hoque *et al.* (2014) argues that patience is an  
30 essential element by which an entrepreneur can overcome many risk factors.

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It is suggested that Muslims have a low internal locus of control (Arslan, 2001). This might be linked to Islam playing down the importance of individuals and promoting fatalism (Zelekha, 2014). It can be argued that Islam encourages Muslims to make efforts instead of relying on fate and fortune, as it is recommended in Quran (3:159) that Muslims must take a decision, put trust in Allah and Allah loves those who put their trust in Him. In Chapter 53 Surah Najm, verse 39 Allah says that: *"There is nothing for man except what he strives for"*. This is linked to the virtue of *tawakul*, which may affect the formation of a lower internal locus of control. Lower internal locus of control may be reinforced over time where entrepreneurs

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3 may also reflect on virtues of trusting in Allah when making sense or justifying their own  
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5 behaviours (Tlaiss, 2015; Tlaiss and McAdam, 2021).  
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7 Being honest and trustworthy is an important element of Islamic teaching (Quran 2:220;  
8 Quran 28:77). Muslim women entrepreneurs were found to guide their work through *haqq* and  
9 *adl* associated with fairness and justice (Tlaiss, 2015). Being exposed to an environment that  
10 promotes fairness and justice fits with those studies that have found agreeableness to be higher  
11 for those with greater religiosity in general (Saroglou, 2002). Again, agreeableness and similar  
12 traits can be important for building the customer relationships needed for success (Haq *et al.*,  
13 2020), and might be associated with the role Tlaiss (2015) identifies as being played by the  
14 virtue of *ihsaan* that is related to benevolence.  
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24 Although risk taking might be reduced where there is greater agreeableness present and  
25 required from others, there is less evidence to link religiosity, or Islam specifically, to greater  
26 or lesser neuroticism (Saroglou, 2002; Johnstone *et al.*, 2012). Innovation and growth might be  
27 suppressed as Bartke and Schwarze (2008) find evidence that Muslims display lower risk  
28 tolerance than their Christian counterparts. Limited risk taking might be expected to be a result  
29 of less openness and innovativeness. Religiosity in general has been found to have a negative  
30 association with innovativeness (Mansori, 2012). Lee *et al.* (2018), on the other hand, find  
31 religiosity positively related to openness. However, Johnstone *et al.* (2012) from small US  
32 subsamples finds Muslims display a lower level of openness than other religions. To assist with  
33 network development and utilisation, there is some evidence that religiosity is positively linked  
34 to extraversion (Saroglou, 2002). However, Muslims do not necessarily display higher levels  
35 of extraversion than followers of other religions (Johnstone *et al.*, 2012).  
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50 Rather than individual traits Ahmetoglu *et al.* (2011) indicate that even for personality  
51 traits specifically linked to entrepreneurship, it may be their combination rather than individual  
52 presence which is important. Rather than a single solution there may be multiple combinations  
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of personality traits that could lead to entrepreneurial intentions (Şahin *et al.*, 2019). Zhou *et al.* (2019) highlight how relative strengths and weaknesses rather than absolute levels of personality are important. Therefore, there is no need for the same combinations of traits to be found for individuals within this study, and no need to expect the combination to reflect the entrepreneurially prone personality profile (Obschonka *et al.*, 2021). Similarly, Hensel and Visser (2020) show how different combinations of personality traits can impact on effectual decision making, so that if started these combinations will affect how a business is run. As such, the particular patterns noted above might affect entrepreneurial behaviour by Muslim business owners in a manner which is inconsistent with the implications of the traits viewed in isolation.

The literature discussed above, therefore, shows that there is potential for religion, specifically Islam, to influence the personality traits developed by entrepreneurs in their formative years (Rentfrow *et al.*, 2008). Although studies have previously noted certain traits are present for Muslim entrepreneurs, they have not generally considered how the particular combinations of personality traits formed influence the entrepreneurial behaviours undertaken. This paper, therefore, seeks to examine the personality traits formed and whether there is evidence that these impact the nature of Muslim entrepreneurship in the Scottish context.

### **3 Methodology**

The literature reviewed in Section 2.1 highlights the interlinked and recursive nature of behavioural norms, culture and religion in forming and maintaining personality traits. Given that experience, social interactions and context play a critical role in the result of the relationships in question, the epistemological standpoint would be more consistent with interpretivism. This requires this study to take a qualitative perspective in understanding the role that religion plays in developing personality traits associated with entrepreneurship and the form entrepreneurial behaviours take. The study concentrates on a sample of Muslim



entrepreneurs and, therefore, does not compare and contrast with other entrepreneurs or those who have not engaged in entrepreneurship.

The role of religion in creating personality traits that influence entrepreneurship operating through the social setting requires a research philosophy that helps to understand and interpret the experience of social actors (Bryman and Bell, 2011). As the research is more inductive in trying to understand the role of Islam with a focus on building and developing a theory from collected data, a phenomenological philosophy is adopted (Saunders *et al.*, 2012).

A purposeful sampling technique allows the researcher to choose a particular group of people for the research (Patton, 1990). The targeted sample were Muslim business owners in Scotland in the restaurant, hair and make-up salon, convenience store and grocery sectors, where ethnic entrepreneurs are over-represented (Kloosterman, 2010; Carter *et al.*, 2015). The respondents were not targeted on the basis of age, educational level, generation, religious views, gender or business type.

### *3.1 Data collection and sample selection*

This study used semi-structured face-to-face interviews to collect primary data as this interview technique explores the research phenomena in-depth (Bryman, 2012) by probing and following up initial answers (Kvale, 1996; Bosley *et al.*, 2009). A three-step procedure to collect data from Muslim entrepreneurs in Aberdeen, Dundee, Edinburgh and Glasgow was developed. The first step involved conducting five pilot interviews in Aberdeen. All the pilot interviews were transcribed to refine the interview guide originally developed from the existing literature. This ensured the questions were clear and did not make respondents uncomfortable and the data required was captured (Kim, 2010).

In the second step, each interview was conducted, transcribed and analysed in turn to identify key themes and concepts. This meant that later interviews could be informed by the initial findings from those that preceded them. In total, 43 semi-structured face-to-face

1  
2  
3 interviews were conducted to explore Muslim entrepreneurship in Scotland. The lead  
4 researcher visited businesses in four cities (Aberdeen, Dundee, Edinburgh and Glasgow)  
5  
6 beforehand to ensure that they were owned by Muslims. After that, a list of contacts (businesses  
7 owned by Muslims) was created and then those businesses were visited to conduct interviews.  
8  
9 All interviews were audio-recorded except two (R12 and R29). These two respondents were  
10  
11 overly cautious while talking about Islam and business in general and did not want to be  
12  
13 recorded. Also, three interviews (R19, R23 and R09) were carried out in Bangla, the native  
14  
15 language of Bangladeshi people. These respondents were not comfortable speaking in English.  
16  
17 These interviews were translated into English, and the authors were careful during the  
18  
19 translation process to avoid mistakes.  
20  
21  
22  
23  
24

25 All the 43 respondents were Muslims and were classified by country of origin, age,  
26  
27 gender, education, and business types (Table 1). It should be noted that the Muslim population  
28  
29 in Scotland is ethnically diverse. The selected enterprises are owned by Muslims from a variety  
30  
31 of ethnic minorities of mainly South Asian origin (i.e., Indian, Pakistani, Bangladeshi, Sri  
32  
33 Lankan). Although most Scottish Muslims are of South Asian ethnic heritage, other ethnic  
34  
35 categories are increasingly present within Scotland and captured in the sample, for example,  
36  
37 Turkish, Algerian and Iranian. This means that, although the core beliefs of Islam remain,  
38  
39 differences between in the schools of thought may not be fully captured in the responses. As  
40  
41 Table 1 indicates that most of these Muslim entrepreneurs are first generation migrants who  
42  
43 were born outside the UK in countries where the predominant religion is Islam ( $N = 31$ ), but  
44  
45 others were born in the UK, but brought up in a Muslim household ( $N = 12$ ).  
46  
47  
48

49 PLEASE INSERT TABLE 1 ABOUT HERE  
50

51 Access to female respondents proved difficult as most were involved with beauty  
52  
53 businesses. Interviews could not be carried out in the shop, as a male presence could create an  
54  
55 uncomfortable environment for the customers. Some of the female respondents refused to  
56  
57

1  
2  
3 participate in this study because of time constraints, family commitments and a need for their  
4  
5 husband's permission to participate. However, five female entrepreneurs agreed to participate.  
6

### 7 *3.2 Data analysis*

8

9  
10 This study coded the raw data collected through interviews from the beginning, and then used  
11  
12 constant comparative analysis from the collected interviews. The authors continued the  
13  
14 interview process until 43 interviews had been conducted, after that point responses included  
15  
16 a high level of replication and informational redundancy. This means that the study also used  
17  
18 theoretical sampling to determine the sample size (Coyne, 1997).  
19

20  
21 Three types of coding were used, open coding, axial coding and selective coding  
22  
23 (Corbin and Strauss, 2008). Once all the 43 interviews were conducted and fully transcribed,  
24  
25 each interview was taken one at a time and from the data, open coding was used to examine,  
26  
27 compare, break down, categorize and conceptualize the data (Corbin and Strauss, 2008). The  
28  
29 open codes were recorded in a chronological order, as it enabled the researcher to conduct a  
30  
31 preliminary analysis of the first interview by viewing and examining fewer rather than many  
32  
33 fragments of data. From this point, the other 42 interviews were also analysed in turn and codes  
34  
35 identified from these were further added to the list of open coding. A long list of open codes  
36  
37 was generated from the interview transcriptions and then divided into sub-themes that  
38  
39 developed into patterns of understandable themes and information.  
40  
41

42  
43 Axial coding is the second phase of the coding process. Dey (1998) explains that axial  
44  
45 coding puts all the data together in a new way by making precise connections between themes  
46  
47 and their sub-themes, to understand the research issues.  
48

49  
50 Selective coding is the final stage of the coding process, and it is the integration of a  
51  
52 number of primary themes and sub-themes that were developed through axial coding (Saunders  
53  
54 *et al.*, 2012). The initially developed themes and subthemes are now identified as 'principal'  
55

1  
2  
3 themes that form an overall relation among all themes (Saunders *et al.*, 2012). This is referred  
4  
5 to as '*lacing*', referring to consideration of those principal themes that bind the component  
6  
7 themes and sub-themes together. The codes and categories were revisited to ensure all  
8  
9 interrelationships were fully understood. The sub-themes and codes were further investigated  
10  
11 by revisiting the coded statement and extra attention was given to understanding the research  
12  
13 phenomenon.  
14

15  
16 Following the Gioia method (Gioia *et al.*, 2013) in the last stage, the study reduced  
17  
18 twenty-one open codes (First-order themes) to ten (see figure 1). Three second order themes  
19  
20 (axial codes) emerged from the data analysis from the ten open codes (see figure 2): personality  
21  
22 traits of Muslim entrepreneurs; formal religious institution and informal institution. Finally,  
23  
24 the three second order themes were aggregated into one selective code which explains the  
25  
26 business practices of Muslim entrepreneurs in Scotland.  
27

28  
29 PLEASE INSERT FIGURE 1 ABOUT HERE  
30

#### 31 **4 Findings**

32  
33 The findings are organised using the themes from the literature connecting religion and  
34  
35 personality traits and those that emerged from the interviews.  
36

37  
38 PLEASE INSERT FIGURE 2 ABOUT HERE  
39

##### 40 *4.1 Conscientiousness; Patience and Islam*

41  
42 The entrepreneurs indicated that hard work and persistence were seen as integral to  
43  
44 entrepreneurship right from its initiation. There was extreme pride in the sheer hard work being  
45  
46 applied without question:  
47

48 *"You must have determination. I literally work 7 days a week. The only days off I get are three*  
49 *at Christmas and three at New Year. So, I only have 6 days off out of 365 days."* (R27)  
50  
51  
52  
53  
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55

1  
2  
3 This is also apparent in the patience shown in waiting for business success where they  
4 acknowledged that businesses take time to grow, and patience is an essential part of the  
5 business success:  
6  
7

8  
9 *“I think patience is important for all jobs where you want to excel. Without patience, you will*  
10 *become restless for results, and results may take time to come. Successful entrepreneurs are*  
11 *those who are patient and know it takes a bit of time...” (R26)*  
12  
13

14  
15 When opportunities were identified, participants noted that successful exploitation of an  
16 opportunity was linked to learning from mistakes and endeavour as R02 claims that:  
17  
18

19  
20 *“...it is also in religion that if somebody is really work hard and devoted to something and then*  
21 *your prayer will be answered. It's like [the] thing you will see where you are going towards it.*  
22 *If you make mistake, you would be rectified, and you would not make those mistakes again.”*  
23  
24

25  
26 R02 took their own initiative to establish their businesses, but did not expect immediate  
27 success, rather patience and hard work will overcome any mistakes made. They know that if  
28 they work hard and are devoted towards their business, they will be rewarded. For some at  
29 least, such as R02 above and R30 below, they explicitly link this to their beliefs as the hard  
30 work and other investments are being undertaken in the name of Allah:  
31  
32

33  
34 *“It was like we are going to invest the money, but we might lose it. But in our head, we are like*  
35 *we are doing it in the name of Allah, so we will succeed in Sha-Allah” (R30)*  
36  
37

38  
39 R30 believed that on one level he may lose money, but on another level, he will gain the cultural  
40 or religious capital. This fits with Islamic beliefs generating considerable patience for the  
41 Muslim entrepreneurs. Their businesses are not about a quick win and rewards may actually  
42 come in other forms beyond their lifetime.  
43  
44

#### 45 46 47 48 49 50 51 *4.2 Locus of control and Islam*

52  
53 As well as patience, the quote from R30 above shows a more external locus of control where  
54 he believes in Allah (rather than himself) in determining whether he can succeed in business.  
55  
56

Responses from entrepreneurs (e.g., R01, R05, R26, R27) indicate that this dependence upon Allah and belief that the business will flourish if they practice their religious values and beliefs within their businesses is common. By analysing interview text from respondents, the terms ‘religious faith’, ‘faith in Allah’ emerges frequently shaping their ideological position while carrying out business activities in Scotland. Many believe that the business outcome will be decided by Allah, although it will be appropriate to the hard work that they commit:

*“That is belief. The way I see it like something if you want, if I want to do this business but do not get it. I just say it is not my luck, it is not in my faith. It was not meant to be mine. Why? Because we think something greater will come.”* (R11)

#### 4.3 Entrepreneurial risk taking and Islam

The Muslim entrepreneurs did not express a particular importance of interacting and being sociable in a broader manner, or expressing their vision or beliefs more broadly in terms of an extravert nature. This may reflect the high levels of conscientiousness and belief that business success is a duty rather than a social activity.

*“Of course [of course], there is no doubt in it. It is because our religion says that either you are on your own business or working for somebody or to find a job, it’s your duty. .... Even to find it for your family, friends. This is already hasana (good deed), I am working because I need to work, and my religion says you need to work”* (R16)

This means that the connections to others are noted through the services provided and employment created rather than any social element.

The Big Five personality trait that might boost risk taking was suggested to be emotional stability. However, the respondents indicate that their faith helps them to accept setbacks and try again. The external locus of control that may traditionally be perceived as reducing risk taking behaviours actually insulates the Muslim entrepreneurs’ egos from the fear of failure and reduces the stresses created by work:

1  
2  
3 *“Being Muslim, being Islamic, praying five times a day release my stress. It makes me feel*  
4 *peace. Business, what I am doing if it is successful, it gives me happiness.”* (R22)

7 This means there is evidence that Islam helps to increase emotional stability of the Muslim  
8 entrepreneurs. The Quran says that your hearts will be happy only by the remembrance of Allah  
9 (Quran, 13: 28). This still means entrepreneurship requires thoughtfully considered endeavours  
10 involving calculated risk (Hoque *et al.*, 2014; Zelekha *et al.*, 2014). For example, R01 claims:

15 *“It’s a part of business; I think ...if you do not take risk, you do not go anywhere”*

18 R02 adds that:

20 *“At that time, I was leaving my education. But I wanted to study on that time as well. Because*  
21 *that was my motive to excel in education, but I had to take risk because leaving my education*  
22 *behind and focusing on earning living for my family. And to go into the cosmetic line there was*  
23 *risk, but it was calculated risk. I knew what I wanted I believed in it. And then I say religion*  
24 *comes in it that you have to believe in it. God in a way will show you a path. If it is really what*  
25 *you want, then surely, He will show you a light that you have to go in this line”.*

33 Most of the respondents believe that in business there will always be heavy risks involved, but  
34 they must take risks and believe in Allah that success will come. Indeed, the Quran (31:34)  
35 mentions that Allah knows how much a person will earn tomorrow.

#### 39 *4.4 Openness, Extraversion, Innovativeness and Islam*

41 In terms of openness, the entrepreneurs in the sample referred more to ideas coming from  
42 themselves and seeking opportunities, such as respondent R01:

46 *“I have introduced two new items after three/four months and I am going to do make a fresh*  
47 *run of menus, introduce more new items. Also, I am going to take off few things that are not*  
48 *selling...just holding my capital for buying all the ingredients.”*

52 The attitude is rather reactive rather than engaging with the clientele to determine what is  
53 desired. It was rarer for respondents to mention seeking ideas from outside whether this was

1  
2  
3 customers or others. However, for those entering more trend based and dynamic industries such  
4  
5 as fashion this was more likely to be the case. This might reflect a self-selecting element where  
6  
7 the minority of Muslim entrepreneurs with greater openness to outside ideas and people self-  
8  
9 select into these industries, so that respondent R02 notes:

10  
11 *“...even I myself learn from them to what actually people want, and how to upgrade myself.”*

12  
13 In addition, respondent R28 also notes that customer trends and perspectives need to be  
14  
15 considered:

16  
17  
18 *“In my line, for example, one has to be very creative because the fashion industry changes*  
19  
20 *very rapidly; you will have customers coming in with all sorts of requests.”*

21  
22 However, it should be noted that the phrasing of both is not that of seeking to engage with  
23  
24 others proactively, but listening where requests are made. It, therefore, appears that openness  
25  
26 is relatively limited for the Muslim entrepreneurs in the sample.

27  
28  
29 The reduced openness and extraversion discussed above might be expected to result in  
30  
31 limited innovation. The results found that the entrepreneurs were not against innovation and,  
32  
33 as reflected in the quote from R28 above, it was particularly important for certain industries.  
34  
35 However, the entrepreneurs' perceptions of innovation were incremental and often extremely  
36  
37 minor such as adding new things to the menu or moving things around. For example, R8 states:

38  
39  
40 *“As we compared with others, there is no innovative idea in our shop. But we bring some*  
41  
42 *developments in our shop... for example...Morning is the rush hour.... People do not want to*  
43  
44 *wait... we provide a table in front of our shop where we keep sugar, milk which is easier to*  
45  
46 *the customers as well as for us to serve comfortably...”*

47  
48 What also comes through is that Muslim entrepreneurs while noting the importance of  
49  
50 innovation place it secondary to determination.

51  
52  
53 *“I mean you can't do anything without determination. You just won't reach anywhere if you*

54  
55 *want to go far that is.” (R28)*



1  
2  
3 *"...being creative and innovative are important but being determined is more important".*

4  
5 (R19)

6  
7 What appears to be the case here is that determination trumps all (see subsection 4.1) and in  
8 combination with the findings in subsection 4.2 in relation to the locus of control there is a  
9 view that one does not seek a world changing idea but works hard and believes success or  
10 failure is determined by Allah. The next subsection considers how the nature of their  
11 entrepreneurial endeavours are not necessarily as the individual traits might imply, but their  
12 combination can lead to quite different outcomes.  
13  
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#### 22 *4.5 Combinations of Traits and Muslim Entrepreneurship*

23 Although most studies have found traits linked to conscientiousness, patience, openness and  
24 innovation and the behaviours they encourage to be important for success, the possibility of  
25 'striking it lucky' appears to feel alien:  
26  
27  
28  
29

30  
31 *"Because of creativity customer will come one day but if there is no determination to grab the*  
32 *customer, she/he will never come back. So, to me determination is more important. I do*  
33 *express my creativity to customers but determination is must"* (R19)  
34  
35  
36

37 This is because this persistence and patience may mean that other alternatives are not  
38 considered and businesses with limited financial success may not be exited. R27 provides an  
39 example of this way of thinking:  
40  
41  
42  
43

44 *"As long as I am not losing any money, you are still better off staying where you are because*  
45 *it can turn slowly and come back again".*  
46  
47

48 This patient approach allows investments to come to fruition and avoids short-term kneejerk  
49 reactions, but ignores the opportunity cost of remaining in business. Limited consideration of  
50 alternatives also is apparent in plans for success where effectively these relate to more of the  
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1  
2  
3 same and opening up new outlets rather than incorporating disruptive product or process  
4  
5 innovations:

6  
7 *“We want to grow as a brand. [...] We have a plan to expand in any other city or places. Our*  
8  
9 *vision was same food, different places” (R24)*

10  
11 Respondents R02 R28 refer to expanding their business portfolio and introducing more  
12  
13 sophisticated services, but these seem more incremental rather than transformational plans.

#### 14 15 4.6 Formal institution (Islamic teaching and religious beliefs)

16  
17  
18 The above themes around particular behavioural traits showed the role of Islam in generating  
19  
20 these traits, but others highlighted how the formal institutions of Islam dictated particular  
21  
22 approaches to business. As Muslims, most of the entrepreneurs established their individual  
23  
24 versions of reality, in particular the logic of Muslim entrepreneurship. For example, for R11:

25  
26  
27 *“Yes, we are Muslims. So, in my shop we do not sell ham, I do not sell any pork, I do*  
28  
29 *not sell any alcohol. We try to refrain from this. My father had a take-away and*  
30  
31 *restaurants before. We had a restaurant, but it was not successful because there is no*  
32  
33 *alcohol. [...]. He didn't want to sell anything haram.<sup>1</sup> Yes, we do use the Islamic*  
34  
35 *knowledge and teaching within our businesses.”*

36  
37  
38 R07 implements his religious belief in his business, but in a manner he believes is important  
39  
40 for the business:

41  
42  
43 *“We always believe that if we give something good, we will get in return good. If we*  
44  
45 *are honest and give fair value, our business will expand, and our reputation will be*  
46  
47 *increased” (R07)*

48  
49  
50  
51  
52 <sup>1</sup> Haram is an Arabic word meaning “forbidden”. The Quran clearly mentions haram and halal. The detailed  
53 explanations of haram and halal (the opposite of haram is halal which means things that are allowed in Islam)  
54 can be found in Ahadiths (sayings of Prophet Muhammad, PBUH). There are certain products and activities that  
55 are forbidden for Muslims, such as taking interest, devouring other people's properties and rights, lying,  
56 cheating, adultery, injustices, selling and buying pork-related products, alcohol, and gambling.

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2  
3 This influence on business activities depends on the individual level of religiosity i.e., how  
4 much a person sees themselves to be religious and follows religious rules. Every Muslim will  
5 wholeheartedly agree that Alcohol is haram, but some will drink or sell it as they see it as  
6 business opportunity whilst other Muslims will not. Hence, it depends on the level of “*Iman*”  
7 (Islamic word meaning faith) a Muslim person has in Islam.  
8  
9  
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#### 13 14 *4.7 Informal institution (ethnic culture and ethnic background)* 15

16  
17 In addition to the formal institutions, it also emerged that the informal way Islam was  
18 interpreted affected behaviours, in particular, family or ethnic background. Some respondents  
19 claim that they have been brought up in a certain way believing they must work hard and work  
20 for their money. Particularly R25 claims that this culture teaches him to work hard and most  
21 people in Turkey are very serious about their work. Additionally, R18 selects his business types  
22 because of his culture, and he believes cultural values and experience are very important for  
23 running his types of business. As R25 says:  
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32  
33 *“In Turkey [...] people are very serious about their work; [they] work very hard, day*  
34 *and night and for years. But I see a lot of them changing after coming here. Maybe*  
35 *because things are easier. But I am yes influenced by my culture. Turkish people are*  
36 *particularly [good] about this type of business”.*  
37  
38  
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41  
42 Likewise, R26 and R28 also state that cultural values play very important role in their  
43 businesses, especially on how to treat customers and how to maintain a good relationship with  
44 the customers. As R26 states:  
45  
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47

48  
49 *“...I have seen in my culture how nicely customers are treated and that you establish a*  
50 *good relationship with them”*  
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R28 raises an important point stating that local culture (Western culture) taught them independence, rights and career whereas their root culture taught values and beliefs, which shaped their business to a large extent:

*“For me it is a bit different because I have grown up with two different cultural exposure. So yeah, while the culture here taught me about independence and rights and career etc. my roots also educated me on values, bonding etc. And I think my religious values have shaped that up about my conduct to a large extent” (R28)*

Additionally, R19 and R38 point out that family religion and culture have influence on selecting business types. It is an important finding from the investigation that culture, to a large extent, may have minimal impact on any business, but family culture has a greater effect. R19 states that:

*“[...] it depends on your upbringings. Personal interaction matters. The way I behave with my family, [the] way I behave with the world. The way I have been brought up, that will create an impact on my business”.*

Above all, ethnic culture and background can have significant impact on a business. It is true that people learn from their own family members, and they may implement whatever they have learned within the business.

## **5 Discussion**

The results indicate that Muslim entrepreneurs will typically be hard-working and patient, consistent with high levels of conscientiousness, and are also supported by the higher levels of patience and low-discount rates (Ali, 2009; Sarif *et al.*, 2013). Although this improves their perseverance and survival prospects of their businesses, unlike the findings of Lee (2017) who linked conscientiousness to innovation, in the case of Muslim entrepreneurs in the sample it is at the expense of openness (Lee *et al.*, 2018). This might explain Mansori's (2012) finding of

1  
2  
3 a negative association between religiosity and innovation. It appears that some almost regard  
4 striking upon a world changing idea as effectively cheating and more incremental innovation  
5 combined with hard work is more important. This lack of innovativeness, although linked by  
6 respondents to their religion, will also likely be partly a result of the regional context where  
7 small co-ethnic populations may constrain the diversity of products and services offered  
8 (McEvoy and Hafeez, 2009). Patience, normally seen as a virtue in entrepreneurship (Timmons  
9 *et al.*, 1985), combines with limited openness and innovation to hinder the financial success of  
10 Muslim entrepreneurs. This highlights the importance of considering combinations of traits  
11 rather than each individually (Şahin *et al.*, 2019; Zhou *et al.*, 2019).  
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22 Similarly, although Kets de Vries (1985) claimed that an external locus of control and  
23 belief in fate may adversely affect entrepreneurial behaviour and minimize risk taking ability,  
24 this does not appear to be the case with Muslim entrepreneurs. Instead, the external locus of  
25 control is offset by the greater non-pecuniary rewards on offer (Hassan and Hippler, 2014). If  
26 they fail, it is because it was not the correct opportunity to pursue, and they will try again  
27 without stigma of failure (Guerrero and Espinoza-Benavides, 2021). A lack of stigma may  
28 mean that, unlike other entrepreneurs, their growth aspirations will not be as affected by past  
29 failures (Fuentelsaz *et al.*, 2023).  
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40 This means that there is a question to be asked as to whether this entrepreneurship is  
41 beneficial for Muslim communities in countries such as the UK. Although business failures are  
42 limited and, therefore, employment created, it explains why much of this employment and  
43 entrepreneurship is regarded as marginal (Carter *et al.*, 2015). Yasin and Hafeez (2023)  
44 highlight the discrimination Muslims in the UK still experience and this implies that such  
45 approaches remain the least worst option for some. An alternative perspective notes the low  
46 neuroticism and manner that entrepreneurial endeavours are attuned to the religious and other  
47 institutions created (Korunka *et al.*, 2003). The external locus of control, which could be seen  
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3 as a negative, instead generates a reward from the endeavours rather than the financial success  
4  
5 (Hassan and Hippler, 2014). Therefore, the well-being of Muslim entrepreneurs is likely to be  
6  
7 promoted through non-pecuniary rewards.  
8

9 The role of both formal and informal institutions were highlighted in terms of creating  
10 the behavioural traits, but also they were noted as having direct impacts on business. On the  
11 informal side, institutions associated with ethnic backgrounds and family influences were also  
12 built around but adapted from the formal Islamic institutions (Basu and Altinay, 2002). This  
13 family element meant that, although integration and assimilation took place, they did not fully  
14 replace the role played by religion and other aspects of culture, which is consistent with studies  
15 showing that these may last for multiple generations (Foreman-Peck and Zhou, 2013; Drouhot  
16 and Nee, 2019).  
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26 Figure 3 summarises the manner that formal religious institutions generate personality  
27 traits and informal institutions, which then generate the behavioural traits and businesses of the  
28 entrepreneurs. Within this, the authors also recognise the influence of informal institutions on  
29 personality traits, acting through community or family values.  
30  
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35 PLEASE INSTERT FIGURE 3 ABOUT HERE  
36

## 37 **6. Conclusions**

38 Drawing on interviews with Muslim entrepreneurs in Scotland, this paper has sought to  
39 understand if religion has an impact on the personality traits of those who become  
40 entrepreneurs and the manner in which they run their businesses. This allowed a deeper  
41 understanding of the combinations of personality traits that were evident and how they  
42 influenced the entrepreneurs' business activities.  
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### 50 *6.1 Contribution to Research*

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53 Theoretically, the paper contributes by developing a model drawing upon the themes that  
54 emerged from the interview data (Figure 3). Most respondents in this study demonstrated a  
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3 good knowledge of the Quran and Hadith, which shapes their business practices. The analysis  
4  
5 also suggested that most of the respondents attempt to run their businesses by maintaining  
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7 Islamic values and guidelines. This implies that these respondents attempted to portray  
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9 themselves as practising Muslims while conducting entrepreneurial activities in Scotland. It  
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11 also supports Tlaiss' (2015) claim that the dominant role that Islam plays in Muslims' personal  
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13 and professional life shapes their behaviour and influences them to follow Islamic values.  
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17 Thus, the personality traits did affect the business activities of the Muslim  
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19 entrepreneurs. Those present were consistent with the relatively scarce literature considering  
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21 how Islam might affect personality. It was also shown that these personality traits must be  
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23 considered in combination and within the environmental context to understand their impact on  
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25 entrepreneurial activities (Korunka *et al.*, 2003). As well as religion legitimising particular  
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27 behaviours, the results show the importance of accounting for longer-term impacts from the  
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29 personality traits created. The combination of personality traits encourages certain behaviours,  
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31 but also highlights the need for research to account for objectives, as success may be measured  
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33 differently. These findings have implications for both the Muslim entrepreneurs themselves  
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35 and those seeking to implement policy to support Muslim entrepreneurs.  
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### 38 *6.2 Implications for Muslim Entrepreneurs*

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40 For the entrepreneurs themselves there is the potential to understand how their background is  
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42 affecting the decisions they are taking with regarding their businesses. Financially this could,  
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44 for example, enable Muslim entrepreneurs to recognise where opportunities with limited  
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46 potential are pursued for too long and where an acceptance of new ideas could generate greater  
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48 rewards. However, as noted below, this ignores the fact that non-pecuniary rewards may  
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50 already compensate for any underperformance.  
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### 53 *6.3 Implications for Policy Makers and Support Organisations*

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Whether the influences from the personality traits formed as a consequence of an Islamic religious upbringing are considered to be positive or negative depends on the objectives of those seeking to encourage entrepreneurship. However, regardless of these ambitions the findings suggest that the success of any policies implemented will be strongly affected by their complementarity with the natural form that entrepreneurship takes and the traits that determine these paths.

From a policy perspective, if seeking to enable members of Islamic communities to engage in entrepreneurship, those developing the policies need to think carefully what are their ultimate objectives? If they are seeking to alleviate poverty and generate employment in those areas where ethnic minority members are often clustered, then seeking to create a more open mindset which values innovation will be important. However, if seeking to maximise well-being more broadly any gains from improved income and wealth need to be offset against the reduced well-being where entrepreneurs are encouraged to abandon those ideas that turn out to have limited potential for growth going against the perspective of maintaining patience and to awaiting Allah's decision on success or otherwise. Of course, there are always those in communities with non-typical traits who can be encouraged and supported to go their own way, but whether wider attempts would be a good use of resources or likely to succeed is questionable.

#### *6.4 Limitations and Future Directions for Research*

With a focus on one religion, Islam, although it is expected that other religions will have their own combinations of personality traits which develop, this work cannot determine the exact combinations that would form and how entrepreneurial behaviour would be affected. The study also focused on one region, where the devolved powers of Scotland allow the formal institutions to diverge from the rest of those in the UK. Regional differences in co-ethnic populations or broader diversity could also affect results (McEvoy and Hafeez, 2009;



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3 Yamamura and Lassalle, 2020). Muslim entrepreneurs in the UK historically have entered  
4 entrepreneurship out of necessity and disadvantage in the mainstream labour force (Clark and  
5 Drinkwater, 2010; Li and Heath, 2020), so comparisons with countries where similar forces  
6 are not at play to the same degree would be of value. Equally, future research can look at other  
7 communities operating in the UK which have different religious beliefs and values, but have  
8 been felt to experience disadvantage in a similar manner – for example, Christian Black  
9 Africans (Nwankwo *et al.*, 2012). A similar approach could consider how differing religious  
10 beliefs have created similar or different traits that enabled them to operate within the same  
11 common formal institutional environment. Such work would help to understand further  
12 whether, and to what extent, support for different disadvantaged groups needs to be tailored.  
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24 There is a need for further empirical testing of not only whether Islam affects the  
25 personality traits associated with entrepreneurship and its nature statistically, but also whether  
26 it is religion or as suggested here the intrinsic elements of different religions that can be  
27 important in shaping the overall combination of traits present. Comparisons between different  
28 groups of entrepreneurs in terms of their ethnic or national backgrounds would be useful, but  
29 work will have to seek to control for other cultural influences as well as religion, which given  
30 their tight linkages is no easy task. Deeper understanding could also be sought by examining  
31 entrepreneurs following the four main schools of thought i.e. Hanafi, Maliki, Hanbali and  
32 Shafi, to ascertain whether distinct differences in the personality combinations form. It would  
33 also be of value to consider non-entrepreneurial members of the same communities to ascertain  
34 to what extent the mechanisms here are reflective of a wider religious effect or driven by  
35 selection patterns into entrepreneurship. Similarly, the study focused on Muslim entrepreneurs  
36 in those often marginal sectors where they have traditionally clustered, and this may also  
37 involve an element of less open/innovative members of the population self-selecting. Although  
38 Glasgow and Edinburgh have larger ethnic minority populations, they do not have the same  
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3 concentration of Muslims as cities such as Bradford (Yorkshire and Humber) and Birmingham  
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5 (West Midlands) in England.

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7 Access to female Muslim entrepreneurs was limited. Given the different life roles that  
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9 the culture in ethnic groups and religions, including Islam, outline for women and men (Wang  
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11 and Coulter, 2019), it would also be valuable for future studies to examine to what extent the  
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13 personality profiles created differ by gender and the impact on the nature of their business  
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15 activities. The intersection of gender, or other personal characteristics, such as education  
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17 (Tlaiss and McAdam, 2021), and particular performances of religion associated with ethnicity  
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19 would bring together different gaps in knowledge (Althalathini *et al.*, 2022).

#### 20 21 22 *6.5 Final Comments*

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24 Overall, the research shows a need to appreciate how not only individual, but combinations of  
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26 personality may develop through religious influences. The combinations of personality traits  
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28 not only affect the nature of entrepreneurial activity, but also potentially the combinations of  
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30 pecuniary and non-pecuniary rewards. Understanding this is important in assuring that the  
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32 correct support and advice are provided to entrepreneurs.  
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Table 1: Profile of the Respondents

Respondent & Initials	Age	Country of Origin	Gender	Education Level	Business Types	Staff	Duration of the Business
R-01 IB	47	Algerian	Male	MSc	Restaurant	5	3 Months
R-02 HA	35	Sri-Lankan	Male	N/A	Retail (Cosmetics)	15	8.5 Years
R-03 KH	38	Pakistani	Male	BA (Hons)	Restaurant	11	7 Years
R-04 SA	32	Nepalese	Male	MBA	Consultancy Fir	0	6 Months
R-05 SH	39	Bangladeshi	Male	MBA	Coffee Shop	1	9 Months
R-06 AL	42	Pakistani	Male	N/A	Off-Licence Shop	5	5 Years
R-07 AN	32	Bangladeshi	Male	BA (hons)	Online Business	2	1 Year
R-08 AB	33	Bangladeshi	Male	BSc	Coffee shop	2	1 Year
R-09 MO	39	Bangladeshi	Male	N/A	Fish and Chips	2	2 Years
R-10 MU	49	Bangladeshi	Male	N/A	Restaurant	2	5 Years
R-11 ZA	24	Scottish	Male	BSc (Hons)	Convenient Store	4	6 Years
R-12 JA	55	Iran	Male	BSc	Restaurant	6	5 Years
R-13 RA	59	Bangladeshi	Male	N/A	Retail (clothing)	0	22 Years
R-14 BE	37	Turkish	Male	N/A	Retail Business	0	2 Years
R-15 UM	28	Pakistani	Female	Diploma	Fashion & Make-Up	1	11 Months
R-16 ZE	51	Pakistani	Male	Diploma	Fashion (Retail)	0	4 Years
R-17 SE	42	Turkish	Male	BSc (Hons)	Electronics Repair	2	6 Months
R-18 MB	50	Bangladeshi	Male	BA Degree	Indian Restaurant	9	4 Years
R-19 AU	28	Bangladeshi	Female	MSc	Tailor Alteration	0	2 Years
R-20 SHA	65	Pakistani	Male	N/A	Indian Restaurant	13	9 Years
R-21 FA	35	Bangladeshi	Male	BA Degree	Indian Restaurant	8	6 Months
R-22 AR	33	Bangladeshi	Male	MBA	Mexican Restaurant	5	3 Years
R-23 MA	33	Bangladeshi	Male	MBA	Fish & Chip Shop	4	1.6 Years
R-24 AZ	37	Bangladeshi	Male	BBA	Indian Restaurant	8	4 Years
R-25 NI	27	Turkish	Male	N/A	Barber & Hairdresser	1	1.7 Years
R-26 FA	43	Pakistani	Female	Honours	Retail (Clothing)	3	6 Years
R-27 ABD	48	Scottish	Male	MSc	Off-Licence Shop	1	12 Years
R-28 RA	29	Pakistani	Female	BA	Fashion & Make-up	3	2.9 Years
R-30 NA	52	Scottish	Male	O Level	Off-Licence Shop	2	32 Years
R-31 SO	47	Scottish	Female	O Level	Off-Licence Shop	0	12 Years
R-32 TA	47	British	Male	MSc	Subway (Franchise)	25	5 Years
R-33 WA	31	Algerian	Male	Diploma	Barber	1	5 Years
R-34 NZ	35	Pakistani	Male	Diploma	Off-Licence Shop	5	29 Years
R-35 AB	33	Scottish	Male	BSc	Islamic Goods	2	2 Years
R-36 SH	37	Scottish	Male	Diploma	Off-Licence Shop	1	15 Years
R-37 SZ	39	Scottish	Male	N/A	Indian Restaurant	15	20 Years
R-38 KH	41	British	Male	MSc	Retail (Fashion)	5	8 Years
R-39 AU	60	British	Male	N/A	Retail (Fashion)	0	3 Years
R-40 IM	49	Scottish	Male	MSc	Coffee Shop	2	11 Months
R-41 AL	57	Pakistani	Male	N/A	Wedding Planner	0	5 Years
R-42 AM	39	Pakistani	Male	N/A	Take away Kebab	2	3 Years
R-43 MT	60	Pakistani	Male	N/A	Electronic Shop/repair	0	10 Years
R-44 NM	32	Scottish	Male	MSc	Taxi Company	30	4 Years

Note for R-29: Interview was conducted but later he asked to withdraw from the study due to personal reasons.

Figure 1: First-order Themes (Open codes)

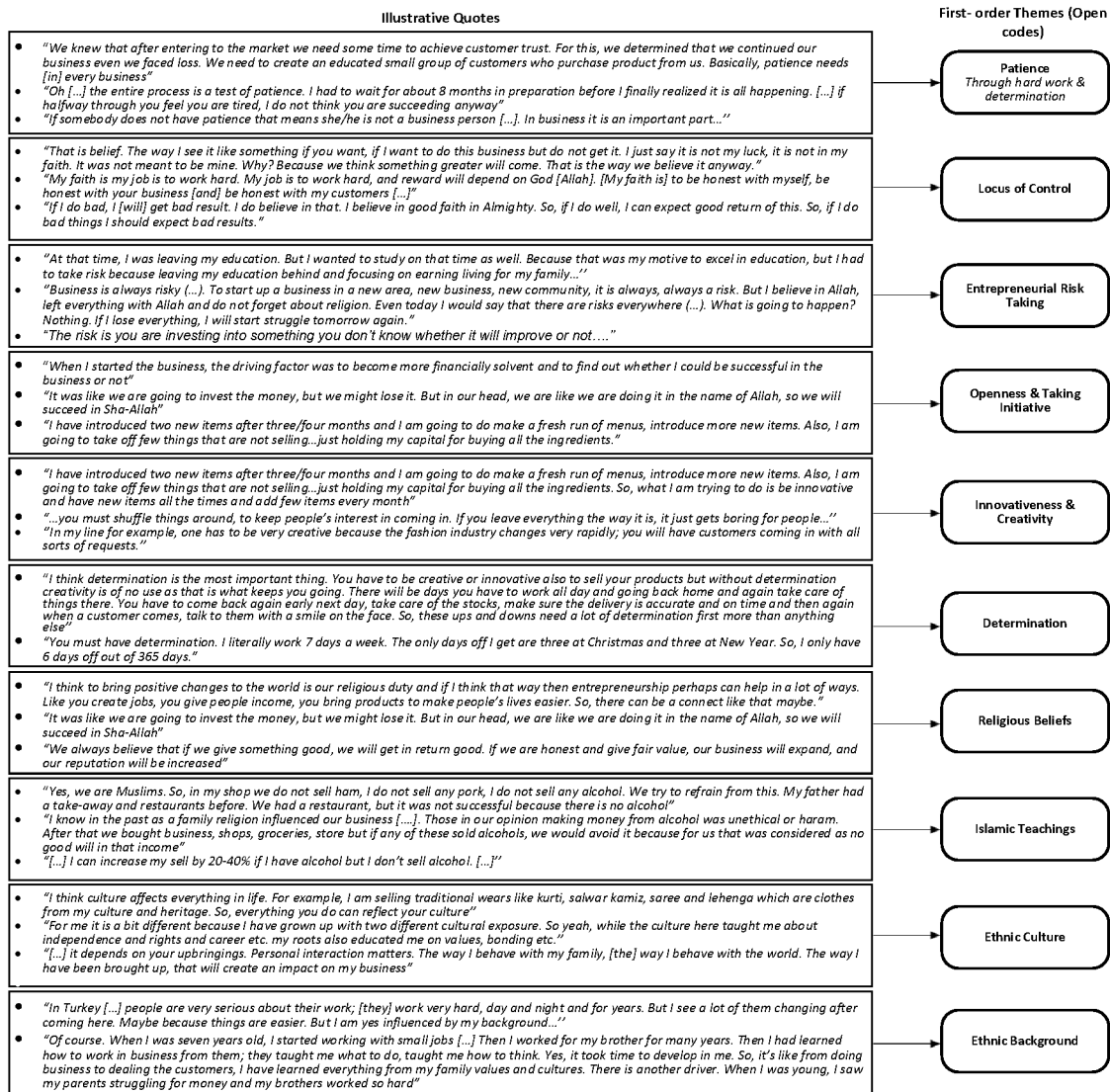


Figure 2: The Aggregate Themes

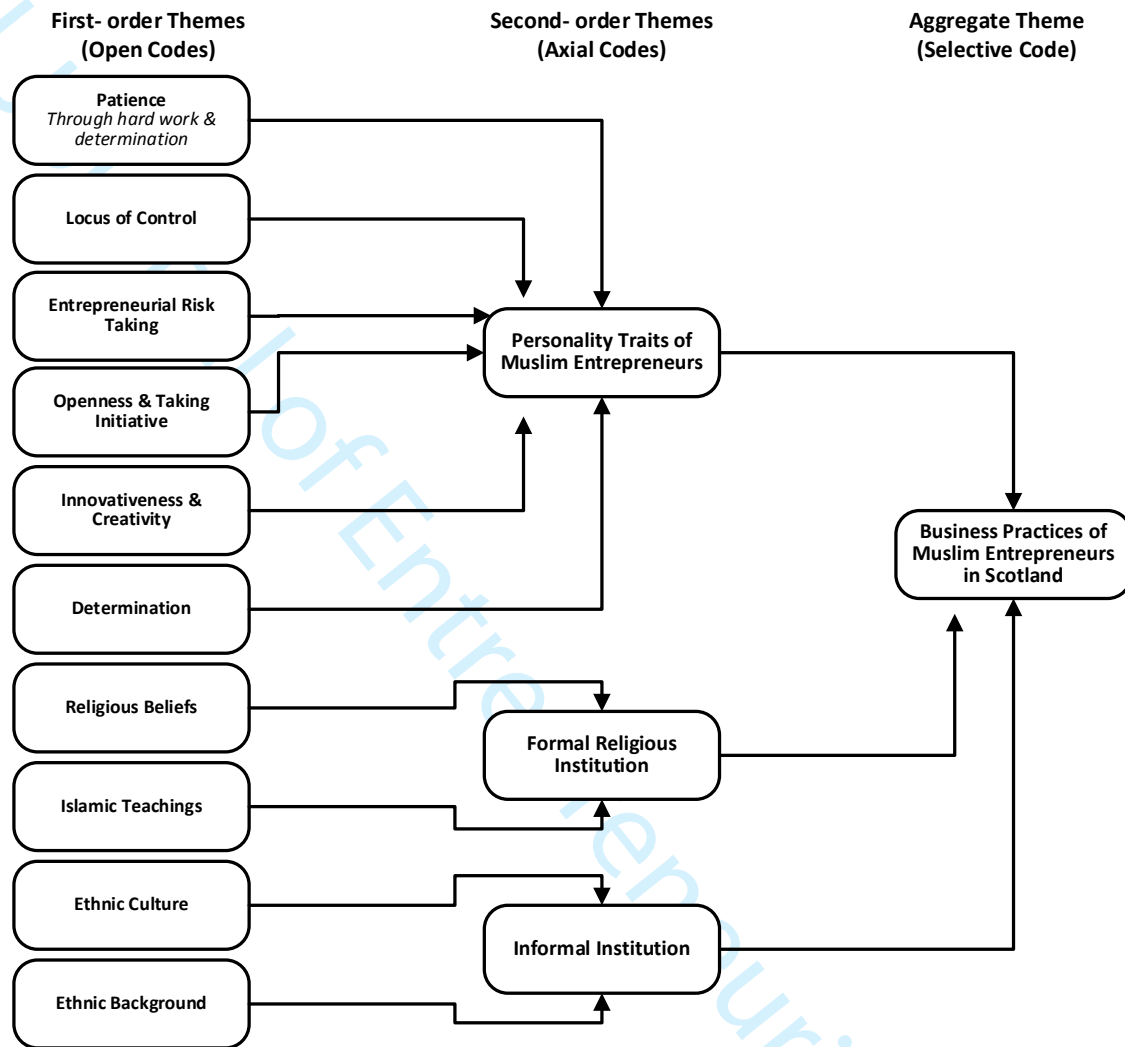
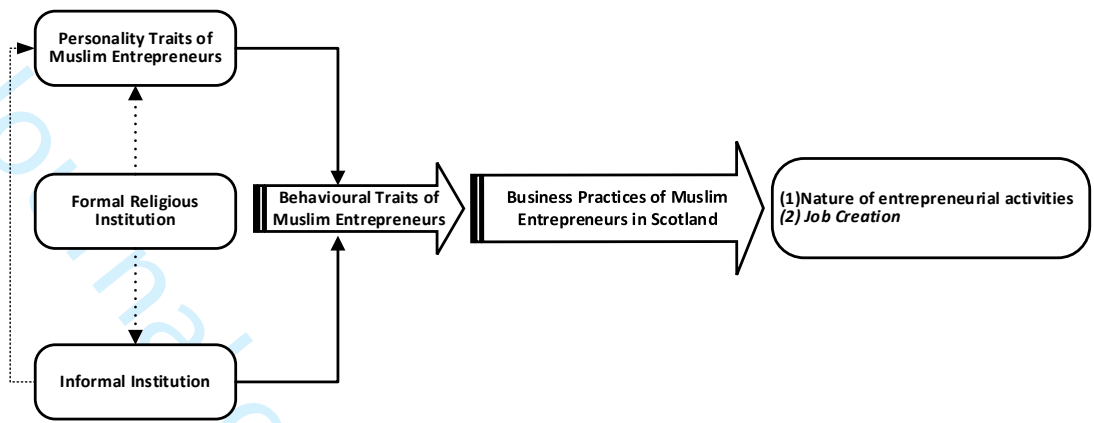


Figure 3: Contribution of the Research



## Religion, personality traits and the nature of entrepreneurial activities: Insights from Scottish Muslim entrepreneurs

### Appendix: Interview Guide

The purpose of this study is to investigate what role does religion play in the business practices of Muslim entrepreneurs in Scotland.

There are no right or wrong answers. It is only your views that matter. Your answers will be kept confidential and will be used only academic purpose. I appreciate it very much if you could help me and participate in my interview.

#### SECTION 1: GENERAL OVERVIEW

a) Name:	b) Gender:
c) Age:	d) Level of Education:
e) Nationality:	f) Length of Stay in Scotland:
g) Experience:	h) Business Types:
i) Employees:	j) Types of Ownership:
k) Duration of the business:	l) Time of interview:
m) Date of the interview:	

**Q1.** Please tell me something about your business (in general). When you started the business, have you ever used any business plan?

#### SECTION 2: ENTREPRENEURS BEHAVIOURAL TRAITS

**Q2.** How do you formulate your business strategies? Is it based on contemporary or Islamic knowledge?

**Q3.** What does risk mean to you in creating a business?

**Q4.** For starting a business, what does it requires regarding determination or being creative?

**Q5.** What does patience mean in creating a business to you?

**Q6.** Please tell me about your business vision. Where do you want to see yourself in next five-ten years?

**Q7.** What does faith mean to you? Do you practice your religious faith in your business?

**Q8.** Do you consider entrepreneurship as a religious duty? Is it fear of Allah?

**Q9.** What are the benefits of being trustworthy and honest within the business?

**Q10.** How do you maintain fairness and justice in all of your business dealings? Please provide an example/s.