Ibn Khaldun's insight: Intellectual capital for entrepreneurship using wordclouds and netnography

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Abstract

Purpose – This paper aims to identify Ibn Khaldun's philosophy on the contribution of intellectual capital to increasing business performance for MSMEs.

Methodology – Using literature studies and observations of online data, this paper focuses on identifying the typology of content used by internet users on Youtube channels to capture the involvement of entrepreneurs during the Covid-19 pandemic era. This study is conducted using the Nnetnography method, whereas the Wordcloud technique was used to generate information for entrepreneurship from the youtube channel. The relevant channel is entitled “UMKM: Paling Tangguh Meskipun Kalah "Seksi," which means "The greatest MSMEs even though they are less "attractive".

Findings –The theory described by Ibn Khaldun is identical to intellectual capital, and the views of other researchers have been classified in this paper: (1)human capital, (2)organizational capital, (3)relational capital, (4)spiritual capital and (5)technological capital.

Implications – This paper provides an alternative thought for the development of MSMEs to utilize intellectual capital to face the Covid-19 pandemic era and financial capital such as debt.

Originality – This research attempted to show the scope of Ibn Khaldun's insight focuses on the process of economic development, but no one has yet discussed how Ibn Khaldun's view of economic philosophy relates to increasing business performance for MSMEs.

Cite this article:

Introduction

The fading economic outlook was predicted before covid-19. The Indonesian government began to explore the implementation of a new normal life (new normal), followed by business activities that will also decline to revive micro, small, and medium enterprises (MSMEs) from bankruptcy. Economic stimulus will also be directed to support lower-middle entrepreneurs (Muhyiddin, 2020). As a result of this pandemic, people's consumption patterns have changed the number of sales transactions in the non-consumptive sector has decreased since the enactment of PSBB (large-scale social restrictions) (Hertina et al., 2021).

Along with implementing special policies and strategies, one must be prepared to put forward ideas about economic development, such as Ibn Khaldun's ideology has special applications in economic development (Chabani, 2021). A knowledge-based economy dependent on knowledge as a key engine of economic development identifies the importance of innovation...
as a source of growth (Amirat & Zaidi, 2020). The four pillars of a knowledge-based economy are determined in the company: agility strategy, human capital, organizational structure changes as a result of organizational innovation, and information and communication technology (Trzcielski, 2015). Knowledge embedded in individuals and companies is called intellectual capital (IC). Success in business depends on the organization's ability to manage and leverage IC's against value creation. The IC concept needs to be understood and managed efficiently by micro, small and medium enterprises (MSMEs) (Zin et al., 2017).

The above writing (Chabani, 2021) shows the scope of Ibn Khaldun's ideology focused on the process of economic development, but no one has discussed how Ibn Khaldun's economic and philosophical views relate to the adaptation of the new normal. So this study aims to identify Ibn Khaldun's philosophy to find the extent of intellectual capital that can contribute to the development of MSMEs. Notably, this paper compromises the basis for research on Ibn Khaldun's economics and intellectual capital philosophy.

The emerging and growing literature response assessed for covid-19 has given little response to MSME entrepreneurs. The findings suggest that the new era of normality has created a major disruption in the decline in production costs due to loss of income and job losses. Employers must consider the situation and respond to survive and minimize future losses. Therefore, this paper focuses on the special application of the economic development process, which refers to the intellectual capital relationship of MSME entrepreneurs (Zin et al., 2017) in the new normal era based on symptoms such as MSME entrepreneurs not yet aware of and understanding the function of IC according to Ibn Khaldun's economic philosophy as an important means to build company performance.

**Literature Review**

**Intellectual Capital**

Intellectual capital (IC) is an intangible tool, such as resources, capabilities, and competencies, to drive organizational performance and value creation (Gogan & Draghici, 2013). To ensure sustainability and competitiveness, companies need intellectual capital to boost the global knowledge economy (Muda & Rahman, 2016). In developing countries, the role of MSMEs is crucial in economic growth, where the impact of IC is stronger, and access to financial capital is limited (Daou et al., 2014). There are three characteristics of developing a comprehensive framework: First, knowledge has become an essential resource for companies in the competitive landscape. Second, the IC framework must respect and understand the privileges of each company. And third, It must understand the framework from a dynamic perspective (Peña, 2002). In most IC frameworks, the human capital component is equipped with internal and external organizations.

IC is recognized as a key strategic asset for the performance of the organization, and its management is essential for the management of IC involving: (1) Identifying key IC's that drive the strategic performance of the organization; (2) visualizing the path of value creation and transformation of key ICs; (3) measure performance and in particular dynamic transformation; (4) process key ICs using KM processes and (5) internal and external performance reporting (Marr et al., 2003). Dumay and Garanina (2013) describe the "How IC works" examination rather than building a "new and better" top-down ostensive IC framework or casual model, providing a better view of the actual impact of IC in action. When a performative bottom-up approach is used to gather insights into IC business, models describing the interaction of IC elements can be developed rather than allocating abstract IC actions to adapt to a predetermined framework or model.

**Netnography**

Netnography is identified as ethnography on the internet, and a new qualitative research methodology for studying emerging cultures and so on through computer-mediated communication. as for the methods: (1) open flexible approach; (2) Based on the participation and observation of various social practices; (3) drawing on the researcher's reflexivity; (4) and the interpretation of analytical data (Kozinets, 2018). Further observations e.g., interviews,
conversational analysis, discourse analysis, visual analysis) or naturalistic approaches in which personal involvement with society is a way to express daily perspectives and to understand society (Ivan, 2019).

**Wordclouds**

In this context, visualization methods wordclouds accept a list of input words, each with a corresponding frequency value, and create a visual depiction of this information (Felix et al., 2018). Visualization can help develop critical thinking, educational problems, and causal relationships between words. Can be done through First, In the text or in one part of the document, more than the words are often highlighted by occupying more in the representation. Secondly, explain from the list of words, categories, and notes in the search that results in a collection of image-shaped word tags called the cloud as a technique of systematizing infographics. Thus, this analysis as the development of Netography by displaying visualizations of observation results is carried out on the internet. To increase motivation or curiosity, including taking actions and decisions (Kernu et al., 2020).

**Previous Studies**

At the end of last year, a study discussed intellectual capital (IC) in MSMEs and gave in-depth results about the sustainability potential of business organizations affected by Covid-19. Burki et al. (2021) argue that Ibn Khaldun believed that learning and teaching are natural phenomena in the human sphere and education. A profession cannot be an abstract entity but must be based on experimentation, training, and practice of experience since one cannot acquire crafts without practicing for a long time. Furthermore, key national indicators for public health include overall life expectancy and infant mortality; both are essential ingredients in producing a healthy future generation. Residents remain unaware of the true economic value, how to preserve it, and the business threat if they become sustainable. He believed that when people had skill specialties, they made great contributions to their country.

Suliswanto et al. (2019) explained that Ibn Khaldun's excavation of sociology and history means subjective truth based on experience. It accepted by empirically proven common sense, which contrasts with previous intellectuals, social phenomena are then used as a form of realizing a good society subject to rules. Previous research conducted by Orbaningsih et al. (2020) considered MSMEs business actors to determine the influence of human capital, capital structure, and trust capital on organizational performance. In this regard, it can be concluded that the use of technology and creativity that better supports organizational performance. It is very beneficial in "new normal" situations that require every company to be more creative and intelligent in taking advantage of uncertain market situations and limitations of business behavior. But on the other hand, it is necessary to increase some other knowledge capital to improve MSMEs' performance further.

This research suggests that intellectual capital also plays a role in developing financial technology in the new normal era. The reason is that the new normal period is currently a new challenge in responding to the economic crisis due to the Covid-19 pandemic worldwide. Therefore, new concepts, humanity, and techniques are needed to develop financial technology and encourage economic growth in this era of the Covid-19 pandemic (Hariyono & Tjahjadi, 2021).

The covid-19 pandemic caused a business performance decline that weakened economic growth. So this study tries to identify the ideology of Ibn Khaldun as a special application in the process of economic development, who realizes that it can use the recommendations of his concept in fighting the pandemic (Chabani, 2021). In this regard, it leads to the expansion of economic opportunities and greater development. It encourages natural population increase and product diversification, further strengthening society's human and intellectual capital. Thus promoting industry (al-sanai), increasing revenue, promoting science and education, and further accelerating development (Chapra, 2008).
Research Methods

This paper applies the form of research in literature studies and observation of available data (Research with available data) adapted from (Risza, 2014), which is to analyze paradigm propositions and basic assumptions. The data used in this study is a study of literature and statistical datasets obtained from journal articles, books, and news based on keywords such as Intellectual Capital, Entrepreneurship, New Normal, and Ibn Khaldun. After the data is collected, then triangulation of information is carried out, namely by comparing data obtained from interviews, books, and journal articles used. Then analyzed using a conceptual framework, intellectual capital based on Ibn Khaldun's view, which aims to explain the aspects of building an entrepreneurship economic business in maximizing sales from new normal adaptation in society. At first, this paper discusses social aspects, economic development and epidemics according to Ibn Khaldun. Furthermore, it will explain the challenges of MSME entrepreneurs in Indonesia to the new normal adaptation process. Finally, explaining the development of Ibn Khaldun's Theory on the Component of intellectual capital in MSMEs.

Referring to (Ahuja & Shakeel, 2017), an observational study that applies content analysis for MSMEs or publicly available entrepreneurship on Youtube entitled “UMKM: Paling Tangguh Meskipun Kalah “Seksi”. It is based on interesting titles, engaging internet users interacting such as the highest number of likes and comments of published content:
- Nethography uses to identify various typologies of content by internet users on Youtube to request their involvement.
- Wordcloud data visualization technology to gain user insights using Youtube and help change the way they think about entrepreneurship reciprocity and assist them in building better intellectual capital.

In conclusion, this is expected to provide an overview of the development of literature so that intellectual capital can be developed comprehensively through five aspects based on Ibn Khaldun's perspective along with a more decisive role in post-covid-19 sustainability. As for the systematics developed in this study: First, the author describes Ibn Khaldun's biography and openness of insight into economic efforts. Second, explain historically related epidemic outbreaks according to Ibn Khaldun. Third, based on empirical data findings, documenting the impact of Covid-19 on MSME entrepreneurs in the new normal era. Fourth, the development of Ibn Khaldun's theory of intellectual capital in entrepreneurship and the role of intellectual capital in various economic sectors affected by Covid-19 (Chabani, 2021; Haryono and Tjahjadi, 2021; Orbaningsih et al., 2020; Zin et al., 2017). This research will pave the way to conduct rigorous methodological research on the role of intellectual capital in the new normal and the development of intellectual capital based on Ibn Khaldun's theory of development thereafter.

Results and Discussion

Biography of Ibn Khaldun and Insights into Economic Endeavors

Walial-Din 'Abd al-Rahman Ibn Muhammad Ibn Khaldun (732–808 H/1332–1406 AD) was born in Tunis. Famous as the Muslim scholars of the world concerning the social sciences. His famous work is Mughaddimah, which provides methods for studying society and claims to have discovered a new science referred to as 'ilm al-umran al-bashari (the science of human social organization) and 'ilm al-jiima al-insani (the science of human society). And apply the theoretical framework derived from his thinking to historical and empirical realities (Alatas, 2006). Ibn Khaldun emphasized that the differences among people are largely cultural in nature and depend on an assibya, meaning that a 'group' must provide a stronger sense of group solidarity through belief in God. Apart from the blood ties, which are intended to produce the cohesion of Muslim communities (Lana, 1987).

To understand his approach we need to interrogate his philosophy in the understanding of history (Mackendrick et al., 2017). In addition, Ibn Khaldun is known as one of the founders of economic theory using a historical approach and as the most prominent Muslim economist
recognized by Western economists. His contributions have been widely thought to the economic field, including the doctrine of values, division of labor, pricing systems, the law of supply and demand, production, money, capital formation, population growth, macroeconomic taxes and public expenditures, trade cycles, agriculture, industry and trade, property rights and prosperity, contributions to the economic field. There are very large ranging from the theory of production, consumption, distribution, and so on (Mujahidin, 2018).

Ibn Kaldun realized that education and a high level of science and technology increased productivity. Once the technical capacity is available, it attracts talent, strengthening the technology’s potential. That is why technology is located in cities where demand and income are high, and buyers are sophisticated (Weiss, 1995). In the global vision, Ibn Kaldun could formulate an economic theory characterized by a cycle in which the state initially had limited power and taxation. It is relatively low, thus enabling constant growth in production and consumption (Patriarca, 2010). In addition to economic value, property rights carry significant social weight as a measurement of individual value in society. Ibn Kaldun believed a just society to be a "welfare-oriented" society in which individual rights such as property are respected by the state (Garrison, 2012).

The entrepreneur is an esteemed member of society who seeks to maximize the return of his activities through wages and profits. For him, profit is the main motive of economic efforts since the hope of profit leads to the expansion of production. For Ibn Kaldun, coordination, cooperation, and direction of factors of production in increasing economic surplus is a productive and expensive process carried out by entrepreneurs. And spend time, energy, and capital looking for goods and services to make a profit. As a result, Ibn Kaldun praised the initiative of entrepreneurs for their productive activities in coordinating and directing factors of production. Then they are entitled to benefit from their risky efforts (Karatas, 2006).

**Ibn Kaldun's Perspective on Epidemics**

Ibn Kaldun spoke of an epidemic in the Muqaddimah known as the Black Death in 1348 when he was sixteen years (Aydemir, 2021). Ibn Kaldun may not be the only author who observes and has a special place to point to epidemics as the reason for the novelty in social life. Another fact is that he surprised readers today with his predictive acumen that discussing the Black Death's role in forming early modernity has become more of a problem today than in the past. And it has gained increasing attention in the last half-century (Abertth, 2005). Unfortunately, it has not attracted the same interest, but this waiver should not be interpreted as an indication of a lack of historical significance. There is no certainty that the plague is a divine punishment for sin removes the impetus for the popular puritanical movement and cohesive revivalists (Dols, 2021).

Ibn Kaldun wrote that the epidemic only 'swallowed a lot of good things and 'Erased them.' This great epidemic does not discriminate between its path of death and destruction, as people flee for their safety and carry the Black Death with them, spreading a terrible epidemic wherever they go. The reality of this panic is difficult to understand scientifically because they can all rely on superstition, pure and simple. In terms of economics, Ibn Kaldun developed the concept in such a way that they are interconnected with each other to understand human behavior and its history, especially after the massive population shortage caused by the epidemic of 1347-1350 (Hussain, 2014).

Ibn Kaldun predicted that the occurrence of epidemics would have a significant impact on the political and social nature of human life. Recommendations suggested that economic development progress be given in light of this event in a particular application in economic revival (Chabani, 2021). However, at the same time, the chaos it caused marked a decisive break from the past and set the stage for a fresh start. Ibn Kaldun was completely optimistic about the regenerative aspects of this plague. In his view, understanding the development of history in entirely new terms will be an essential part of this new world, he said (Hopley, 2016):

When there is a general change of conditions, it is as if the whole creation has changed, and the entire world has been changed as if it is a new and recurring creation, a world that appears again.
Challenges of MSME Entrepreneurs in The New Normal Era

Based on the report on the results of a survey related to the impact of Covid-19 on entrepreneurs in Indonesia (Badan Pusat Statistik, 2020). In this case, the author has made data observations focused on the efforts and challenges faced by entrepreneurs in Indonesia in the new normal era, following two observations including: (1) on July 10-26, 2020, a total of 34,559 respondents concluded several factors faced by the company due to the pandemic. In adapting a business in the new normal era, there are efforts made by entrepreneurs, namely business diversification, including adding products, business fields, and business locations to increase revenue or 5 out of every 100 companies to switch to different move to new sectors. (2) on October 12-23, 2020, a total of 35,992 respondents said business constraints, including 5 out of 10 each company admitted to being constrained by marketing products, debt payments, labor wage payments, bill payments, raw material costs and reduced capital that employers dominantly experience. The effort is to change marketing models, such as the use of information technology and the internet. According to the business sector, to change the marketing model from the highest level, such as the financial and insurance sectors, the processing industry, and accommodation and drinking food. Then the lowest levels are in the water and waste treatment sectors, construction, mining and quarrying.

Figure 1. Wordcloud results

A word cloud was created from the results of a review of Youtube user Gita Wirjawan entitled “UMKM: Paling Tangguh Meskipun Kalah “Seksi” and revealed the wordcloud depicted in Figure 1 below which resulted in 338 comments or responses. Indirectly describes a very interesting phenomenon in providing information to build advice and centralize solutions for MSME entrepreneurship. Some words are centered on the spiritual capital and technology it wants to achieve. From these results, it has succeeded in producing positive content and getting a response from internet users. The information conveyed generates textual around words such as "entrepreneurship, inspiration, opportunity, marketing, technology, and pandemic" across its objectives related to resilience, branding, and intellectual capital.

This theory of evolution and decline is due to new behavior patterns or skills due to the Covid-19 pandemic. Ibn Khaldun analyzed all the symptoms of a society that appeared, growing up playing a fundamental role. A shared sense of belonging and "mutual solidarity inspired by the struggle for life" bind each member of society in a broad effort towards a common goal. It is this bond of solidarity that is an intrinsic force. According to Ibn Khaldun, the purpose of solidarity is sovereign (Hernawan, 2017). And complicity, society itself is condemned to explode in apathy caused by a coercive and disrespectful political system toward individual freedom (Patriarca, 2010). Referring specifically to the theory of social change in society and its relevance to the formation of human capital, we can detect some of the great theories (Great theories) introduced by Ibn Khaldun. Among them (Abd Majid & Abd Rahim, 2009):
- The theory that affirms society as a living organism has the potential to change and develop if it can carry out a structured development plan.
- The theory of falling and building human civilization is seen in terms of the age of civilization. Then, the factors that contribute to the superiority and decline of civilization.
- The theory of the development of civilization depends on the ratio of unity in society based on the combination of asabiyyah and religious spirit.
- Creating an integrated development plan between the physical and spiritual elements is important.
- The importance of historical science to mankind includes the question of how effective and disciplined a historian should maintain it.
- The importance of sociological research methods to help Islamic scholars sharpen their articulation of the problems of Muslims.

Discussion on Ibn Khaldun Philosophy on Intellectual Capital Contribution to MSME Entrepreneurship

Ibn Khaldun argued that the growth or decline of an economy does not depend on one factor alone but on the incorporation of all factors (social, moral, economic, political, and historical) (Chapra, 1999). Ibn Khaldun emphasized the interaction of all socio-economic and political variables i.e., political authority (G), Sharia (S), people (N), resources (W), development (g), and justice (j), where each variable affects others and is influenced by others.

To be sustainable in the long term, political authorities must safeguard the well-being of the people (N) by safeguarding their environment, which is vulnerable to development (g) and justice (j) through the implementation of Sharia (S) and resource equalization (W). Implicitly this theory is a combination of Classical and New development theories and concerns about the cost of economic and business performance described by western economists plus the role of religion in supporting economic and business growth. More details discuss intellectual capital from the perspective of Ibn Khaldun, who explained the five elements in it, as described in the Table 1.

<table>
<thead>
<tr>
<th>Human Capital</th>
<th>Organizational Capital</th>
<th>Relational Capital</th>
<th>Spiritual Capital</th>
<th>Technology Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Skills (talents)</td>
<td>- System Management</td>
<td>- Responsibility</td>
<td>- Honesty</td>
<td>- Promotion positive</td>
</tr>
<tr>
<td>- Knowledge</td>
<td>- Information systems</td>
<td>- Business Collaboration</td>
<td>- Justice</td>
<td>- Creative Education</td>
</tr>
<tr>
<td>- Independence</td>
<td>- Research and development</td>
<td>- Customer</td>
<td>- Corporate social responsibility</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>- Moral</td>
<td></td>
</tr>
</tbody>
</table>

Source: Summary from Sakinah Mat Zin et al. (2017)

The interpretation of intellectual capital from Ibn Khaldun's (Table 1) teachings provides individual and organizational insights that describe some of the symptoms of the new normal era. First, in terms of human capital, it was emphasized by Ibn Khaldun in his concept of a free economy and freedom of choice. He stated that to maximize human satisfaction and income. There must be freedom in doing work by human talents and abilities. To produce high-quality products, it will produce more labor units per hour. In addition to acquiring the skills and knowledge themselves, entrepreneurship must stimulate and adapt a culture in which knowledge is valued throughout the organization. One way to do this is by encouraging employees to develop new ideas to make the company more profitable.

Second, managing the organization's knowledge, as an entrepreneur must also protect the capital of his organization. It must secure any intellectual property of the business to avoid imitation of competitors with measures such as an efficient system for storing and retrieving information about products, services, systems, processes, brands, research, and development to be maintained and secured.
Third, relational capital, Ibn Khaldun affirmed the collective responsibility and good relations for establishing a just system and harmonious organization. Employers and laborers are members of the general public who seek to utilize the proceeds of their deeds in the form of profits and wages. Ibn Khaldun emphasized that profit is the main motivation for business and economic endeavors because it will expand production and the company's constructive performance. Humans are social creatures and love to live together in a community. Depending on their capacity, individuals cannot meet all their basic needs or care for themselves. However, in a state of conflict, hostility (tudwan) and injustice (zulm), it is impossible for them to have a social life. Therefore, 'asabiyah (group feelings) and waki' (retaining power or government) are essential to thwart struggles and injustices and to live together.

Fourth, entrepreneurship must have spiritual capital to be free from all actions that harm business development, such as dishonesty, fraud and injustice. Spiritual values are essential to add to any business activity, especially those involving corporate social responsibility. Ibn Khaldun emphasized on the moral and material enhancement of individuals (N), which creates a fundamental basis for the rise and fall of a society that maintains spiritual capital, creating development-friendly entrepreneurship, equipped with moral values (S), that will produce the suitable climate in society and help improve business performance.

Fifth, technological capital, Ibn Khaldun's excellence in justice, life security, and intellectual property protection promotes positive values such as honesty, hard work, integrity, capital accumulation, entrepreneurship, and technological progress based on a creative education system for independent thinking and behavior. Ibn Khaldun's great support for education and research has influenced human abilities, technology, and intellectual enhancements resulting in an "important intellectual awakening" (Zin et al., 2017, pp. 165–166). Thus, Ibn Khaldun interpreted that overall profit for the most part, is the realized value of human labor. Labor is a necessary condition and sufficient for income while natural resources are only the necessary conditions (Karatas, 2006, p. 6). Especially in initiating a sustainable business model due to uncertain economic conditions such as the Covid-19 pandemic.

Conclusion

Ibn Khaldun’s economic theories are unique in that his objective thinking developed not from a school of theoretical thought but practical real-life observations and experiences. Ibn Khaldun regarded both workers and businessmen as distinguished members of society who sought to maximize the return of their activities in the form of wages and profits. For him, profit is the main motive of economic efforts since the hope of profit leads to the expansion of production. Epidemics significantly impact the political and social nature of human life. The recommendations he suggested on the progress of economic development regarding the concept of social development, but rather on producing a "virtuous circle" that adds productivity in the proper distribution of roles and risks.

Based on wordclouds of netnographic methods using the youtube internet channel of "UMKM: Paling Tanggung Meski Kalah Seksi", it can be concluded that the information conveyed generates textual around words such as "entrepreneurship, inspiration, opportunity, marketing, technology and pandemic" across its objectives related to resilience, branding, and intellectual capital. Ibn Khaldun's teachings provide individual and organizational insights that describe some of the symptoms in the new normal era. He can say that his theories are based on posterior or proven inductive empirical bases rather than entirely on a priori theoretical assumptions.

This paper has gone through scientific procedures that have limitations, as follows: the data source is carried out only focusing on one content from Youtube and the response of internet users. The content is still not strong enough to explain intellectual capital only based on the analysis and assumptions of the author related to it. Recommendations for future researchers can make an expanded observation of various social media platforms broadly associated with intellectual capital for MSME entrepreneurship and combine survey data that follows topics in the international scope in future research.
Author Contributions

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