



الجامعة الإسلامية العالمية ماليزيا
INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
يُونُسُ رَسِيْدِي اِسْلَامُ اَنْسَارُ اِيْحْسَانُ مِلِّيْسِيَا

Garden of Knowledge and Virtue

Kulliyyah of Economics and Management Sciences

IIUM Journal of Case Studies in Management

VOL. 17 NO. 3 AUGUST 2026

Copyright Page

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical photocopying, recording, or otherwise, without the prior written permission of the publisher.

©2026. IIUM Press, International Islamic University Malaysia. All rights reserved.

Correspondence

Editor-in-Chief

IIUM Journal of Case Studies in Management (IJCSM)

Department of Business Administration

Kulliyyah of Economics and Management Sciences

International Islamic University Malaysia (IIUM).

P.O. Box 10, 50728 Kuala Lumpur, Malaysia

Website: <https://journals.iium.edu.my/ijcsm/index.php/jcsm>

Email Editor-in-Chief: suhaimims@iium.edu.my

Email Editor: nkamariahwahid@iium.edu.my

Published by

IIUM Press, International Islamic University Malaysia (IIUM).

P.O. Box 10, 50728 Kuala Lumpur, Malaysia

Telephone: +6 03 6421 5014

Fax: +6 03 6421 6298

ISSN: 2810-2327 e-ISSN: 2710-7175

Cases published in the Journal present the views of the authors and do not necessarily reflect the views of the Journal.

Published: 13 AUGUST 2026

Editorial Information

Editors

Editor-in-chief

Prof Dr Suhaimi Mhd Sarif
Department of Business Administration
Kulliyyah of Economics and Management Sciences
International Islamic University Malaysia (IIUM).
P.O. Box 10, 50728 Kuala Lumpur, Malaysia
ORCID: <https://orcid.org/0000-0001-7141-572X>

Editor

Dr Nur Kamariah Abdul Wahid
Department of Business Administration
Kulliyyah of Economics and Management Sciences
International Islamic University Malaysia (IIUM).
P.O. Box 10, 50728 Kuala Lumpur, Malaysia
ORCID: <https://orcid.org/0000-0001-6476-2803>

Editorial Advisory Committee

Prof. Dr. Gairuzazmi bin Mat Ghani
Kulliyyah of Economics and Management
Sciences
International Islamic University Malaysia

Prof. Dr. Mohammad Yamin
Faculty of Economics and Administration
King Abdulaziz University
Saudi Arabia

Dr Azura Omar
Kulliyyah of Economics and Management
Sciences
International Islamic University Malaysia

Prof. Dr Amir Mahmood
Dean
School of Business
Western Sydney University
Penrith NSW 2751 Australia

Prof. Dr. Noor Hazilah Abd Manaf
Kulliyyah of Economics and Management
Sciences
International Islamic University Malaysia

Prof. Dr. Faridah Hj Hasan
Faculty of Business Management
University Teknologi MARA (UiTM)

Prof. Dr. Selim Ahmed
World School of Business
World University of Bangladesh
Dhaka, Bangladesh

Prof. Dr. Azmawani Abd Rahman
President & CEO
Putra Business School
Universiti Putra Malaysia
43400 Serdang, Selangor, Malaysia

Dr. Azilah Anis
Department of Technology and Supply Chain
Management Studies
Faculty of Business and Management
Universiti Teknologi MARA, Puncak Alam
Campus
42300 Bandar Puncak Alam, Selangor Malaysia

Prof. Dr. AKM Ahasanul Haque
Kulliyyah of Economics and Management
Sciences
International Islamic University Malaysia

TABLE OF CONTENTS

Editorial Information	II-III
Editorial Notes	VI-VII
Navigating Halal Compliance and Food Safety Standards in Multi-Category Wholesaling: The Case of Sairah Trading Sdn. Bhd. Arif Ullah, Hasanuzzaman & Md Mojaharul Islam	1-12
Service Quality Management and Customer Loyalty Strategy: A Case Study of UZT Trading Sdn Bhd. Md Mojaharul Islam, A. K. M. Ahasanul Haque & Hasanuzzaman	13-25
Viability of Compressed Natural Gas (CNG) Adoption in the African Energy Market: Implications for the Hospitality Industry in Nigeria OLUWASANMI Oluwaseun Oluwadamilare Ph.D., Abubakar Orlando Ijoko Ph.D., Dele-Dada Moyosoluwa Ph.D., Njoku Hyacinth Tochukwu, Ph.D., & Ede Sunday Hyacinth Ph.D.	26-38
Digital Innovation in Islamic Banking: A Case Study of Bank Muamalat Malaysia's Marketing Strategy Mohammad Zubair, Hasanuzzaman, A. K. M Ahasanul Haque & Fatin Husna Suib	39-46
Generative Engine Optimisation (GEO) and AI Search Visibility in Digital Media: A Case Study of RTV Bangladesh Hasanuzzaman, A.K.M. Ahasanul Haque & Fatin Husna Suib	47-55
GenAI Adaptation Among Educational Leaders in UniLanguage Sdn Bhd Ehsan Shah Sha Syed Abu, Hasanuzzaman, Muhammet Karaduman & Md Sabuj Mollah	56-69
Inclusive Leadership at SMK Mutia: Strategic Practices for School Excellence and Global Competitiveness. Lumatul Faizah, Jannatul Ferdaus Kana, & Nur Fariza Mustaffa	70-82
An enterprise with <i>Ta'abbudi</i> (Total Devotion to Allah) at Commanditaire Vennootschap Agung Grafika Suhaimi Mhd Sarif, Rakhmad Agung Hidayatullah & Yayan Firmansah	83-106
<i>Ubudiyyah</i> in action at Syarikat Sam Luhur: Growing a Business by Preserving a Mission Suhaimi Mhd Sarif, Rakhmad Agung Hidayatullah & Yayan Firmansah	107-126
CV Berkah Agung Farm: Growing with Farmers, Blessing the Nation, and Sustaining the Light of Knowledge Suhaimi Mhd Sarif, Rakhmad Agung Hidayatullah & Yayan Firmansah	127-152
Entrepreneurial Leadership and Digital Innovation Strategies in an EdTech Startup: A Case Study of Omni Learn Consulting Commerce LLC, France Jannatul Ferdaus Kana & Hasanuzzaman	153-162
The Midnight Dilemma: Navigating Nigeria's 2023 Fuel Subsidy Removal Abubakar Orlando Ijoko	163-168
Transforming Healthcare Marketing Through AI-Driven Digital Strategies: Evidence from Lifespring Bangladesh Hasanuzzaman	169-178

Managing Inventory Complexity and Supply Chain Resilience in Malaysia’s Agro-Food Wholesale Industry: The Case of Kitchen Care Agro Food Products (M) Sdn. Bhd. Hasanuzzaman, Arif Ullah, Md Tazimul Islam & Md Tasiqul Islam	179-186
Implementing Customer-Centricity in a Late-Night Outdoor Food and Beverage Business Model: A Case Study of Suito Café Avinie Aurora Tembriany, Nur Rudiana Norazman & Siti Mariam Man	187-195
PT. Amal Husnul Maad: Building BATAFA, Spreading Qur’anic Goodness Suhaimi Mhd Sarif, Rakhmad Agung Hidayatullah & Yayan Firmansah	196-209
Strategic Quality Management and Operational Scaling in Digital Healthcare SMEs: A Case Study of Qaisar 99 Syazwani Samshir, Jannatul Ferdous, & Siti Mariam Man	210-230
About the Journal	231-234

***Ubudiyyah* in action at Syarikat Sam Luhur: Growing a Business by Preserving a Mission**

Suhaimi Mhd Sarif

Kulliyyah of Economics and Management Sciences

International Islamic University Malaysia

Email: albanjari@yahoo.com

Rakhmad Agung Hidayatullah

CV Agung Grafika

Dusun III, Singopuran, Kec. Kartasura, Kab. Sukoharjo Jawa Tengah 57164, Indonesia

Email: rakhmadagunghidayatullah@gmail.com

Yayan Firmansah

Faculty of Economics and Management

University Darussalam (UNIDA) Gontor

Jl. Raya Siman No.Km. 5, Dusun I, Demangan, Kec. Siman, Kabupaten Ponorogo, Jawa Timur 63471, Indonesia

Email: yayanf@unida.gontor.ac.id

Abstract

This teaching case presents the entrepreneurial journey of Mr. Sam Luhur, founder of Syarikat Sam Luhur, whose business philosophy is grounded in *'ubudiyyah* (total devotion to Allah) and the Tawhidic paradigm of *Ummatic* Excellence. Beginning as a university student operating a small printing business while pursuing a Bachelor of Business Administration, Mr. Sam Luhur gradually diversified into government printing, educational travel, Umrah services, property brokerage, and agricultural enterprises. Throughout more than 26 years of entrepreneurship, he consistently viewed business not merely as an economic activity but as a platform for *da'wah*, community empowerment, humanitarian service, leadership development, and institution-building. Guided by his *Murabbi Mursyid*, Islamic scholars, and the educational philosophy of Pondok Modern Darussalam Gontor, Mr Sam Luhur developed enterprises that integrated commercial sustainability with spiritual purpose through social, relational, and spiritual capital. The case also explores ethical dilemmas involving customer trust, integrity, succession without biological heirs, and the preservation of organisational values beyond the founder. It concludes with Sam's strategic dilemma of whether to continue expanding his businesses, consolidate them into enduring mission-driven institutions, or establish productive waqf-inspired initiatives that sustain education, elderly care, and community development. The case enables discussion of strategic management, Islamic entrepreneurship, stakeholder stewardship, succession planning, and the long-term sustainability of values-based enterprises.

Keywords: *'Ubudiyyah*; Tawhidic Entrepreneurship; Ummatic Excellence

A dilemma after university graduation

The morning sun rose gently above the rolling green hills surrounding the university campus, casting a golden glow across the convocation grounds. Dewdrops still clung to the neatly trimmed lawns as hundreds of graduating students, dressed proudly in black academic gowns

with colourful hoods, gathered outside the convocation hall. The atmosphere was filled with excitement, gratitude, and anticipation. Proud parents embraced their children, bouquets of flowers exchanged hands, and camera flashes captured smiles that reflected years of sacrifice finally rewarded. For most graduates, the ceremony represented not merely the completion of a university education but the beginning of a secure and predictable professional life.

Many of Mr Sam Luhur's classmates had already planned the next chapter of their careers. Some had accepted executive or management trainee positions with multinational corporations in Kuala Lumpur. Others had secured appointments as Administrative and Diplomatic Officers (PTD) under the Malaysian civil service with the prestigious M41 scheme. Several were preparing to begin teaching careers under the DG41 service, while others anticipated careers in banks, government-linked companies, manufacturing firms, and consulting organisations. Their conversations revolved around starting salaries, annual bonuses, medical benefits, company vehicles, promotion prospects, postgraduate sponsorships, and retirement benefits. Job security appeared to be the common denominator in every discussion.

Sam listened quietly. Unlike his classmates, he had not accepted a single employment offer despite receiving several attractive opportunities. Hidden inside his weathered leather folder was not an appointment letter but a thick notebook containing handwritten quotations for printing jobs, customer orders, lists of paper suppliers, design sketches for banners and brochures, and the names of university students awaiting the printing of their theses and dissertations. To most observers, the notebook appeared ordinary and insignificant. To Sam, however, it represented something far more valuable, that it was the blueprint of a future that he had already begun building while still an undergraduate.

That afternoon, after the convocation ceremony, several close friends gathered at a small café opposite the campus to celebrate their graduation. Laughter filled the air as everyone discussed their future employers. Azman, who had just signed an offer with a multinational telecommunications company, raised his coffee cup and congratulated Sam. "Congratulations, Sam! So, which company finally managed to recruit you?"

Sam smiled politely before replying, "I haven't accepted any." The table erupted with curious laughter. "Come on," Azman said jokingly. "You graduated with a Bachelor of Business Administration with First Class Honours. Surely one of the big companies offered you a management position." "They did," Sam replied calmly. "So, which one did you choose?" "I turned them all down."

The cheerful atmosphere suddenly became noticeably quieter. Farid, who had accepted a position with a multinational oil and gas corporation, stared at him in disbelief. "You rejected all of them?" Sam nodded. "I've decided to continue my business." "The printing shop?" another friend asked, almost laughing. "That tiny shop beside the commercial centre near campus?" "Yes," Sam answered with a calm smile.

Farid leaned forward, speaking more seriously than before. "Sam, think carefully. We're talking about a stable salary, medical benefits, annual bonuses, promotion opportunities, pension schemes, and job security." Another friend interrupted playfully, "Don't forget air-conditioning."

The group laughed again, and Sam joined in. When the laughter subsided, he quietly posed a question that immediately changed the tone of the conversation. "Are you certain employment

is actually more secure than business?" Silence followed. No one immediately responded. The question lingered in the air longer than anyone expected.

That evening, Sam returned to his parents' modest home, where his mother had prepared his favourite dishes to celebrate his graduation. The atmosphere was warm and joyful. His younger sister enthusiastically announced, "Our brother is finally a university graduate!" while his father smiled gratefully and softly uttered, "Alhamdulillah." After dinner, as everyone relaxed around the dining table, his father asked the question everyone had anticipated all day. "So, Sam, when do you start work?" Sam looked affectionately at both of his parents before answering gently. "I'm not taking any job."

His mother immediately stopped arranging the dishes. "What do you mean?" "I'm going to continue my business." The dining room fell silent. His father looked surprised. "You mean while you're searching for employment?" Sam slowly shook his head. "No. I mean permanently." His parents exchanged worried glances. His mother spoke first. "But business is uncertain." His father nodded in agreement. "You've worked very hard to earn your degree. Many parents dream of seeing their children become managers, government officers, or professionals. Why would you refuse such opportunities?"

Sam remained respectful. "I've been running my printing business for almost four years while studying. I didn't receive any scholarship or financial assistance. I relied entirely on my business. My income came from the printing business, and so did all my expenses. For the past four years, I have supported myself through the business. Yes, in the beginning, you gave me some money. But once my business became established, I managed on my own. Now, after four years, the business has grown steadily. We print assignments, books, conference proceedings, banners, brochures, buntings, and other promotional materials. The business now generates an income of RM15,000 a month, comparable to that of an entry-level executive."

His mother remained unconvinced. "But a salary comes every month. You did not get RM15,000 every month, right? Sometimes RM7000 a month, even if you just received RM2000 a month!" Sam smiled gently. "Does it?" His father frowned slightly. "What do you mean?" Sam replied thoughtfully. "What happens if the company retrenches employees? What if the economy slows? What if management restructures? What if your supervisor simply dislikes you? Is employment really guaranteed security?" Neither of his parents answered immediately. Although they remained concerned, they recognised that their son had thought deeply about his decision rather than acting impulsively.

Several days later, Sam visited his fiancée's family. His engagement had recently been formalised, and naturally the conversation soon turned towards his career plans. After warmly welcoming him, his future father-in-law adjusted his spectacles and spoke with genuine concern. "I've heard you've declined several excellent job offers." "Yes." "Is that true?" "Yes." "What business are you running?" "Printing." The older gentleman paused. "For now?"

Sam smiled. "For life, if Allah permits." His future mother-in-law exchanged anxious glances with her husband. "My son," she said gently, "business is not easy. You'll soon have responsibilities, not just for yourself, but also for a wife, perhaps children, loans, and household expenses. What if the business fails?"

Sam answered with quiet confidence. "Every profession carries risks. I simply choose different risks." His future father-in-law nodded thoughtfully. "I admire your courage. But courage alone

doesn't pay the bills." "I agree," Sam replied. "That is why business must be managed professionally, ethically, and with discipline."

Interestingly, only one person remained remarkably calm throughout the discussion, and that was his fiancée. Later that evening, as they walked slowly around the university lake where they had spent many evenings discussing their future, she finally broke the silence. "Everyone seems worried that you're making the wrong decision."

Sam smiled. "What do you think?" She looked across the calm water before answering. "I've watched you for years. You've never treated your business merely as a source of income. You help students who cannot afford printing. You employ your classmates. You organise educational talks and community programmes. You raise funds whenever floods strike. I don't think you're choosing business." She paused before looking directly at him.

"I think you're choosing a mission." Sam stopped walking. Her words touched him deeply. She continued softly, "If your intention remains sincere, Allah will take care of the rest." Several weeks later, Sam attended his weekly *usrah* gathering. After the session ended and everyone else had left, he remained seated quietly inside the mosque. His Murabbi noticed his thoughtful expression and approached him.

"You seem troubled." Sam admitted honestly, "Everyone advises me to take a secure job. They say business is too risky." The Murabbi smiled gently before asking, "And what does your own heart tell you?" Sam answered without hesitation. "I believe business gives me greater freedom to serve Allah." The Murabbi remained silent for a moment before reciting the verse from Surah *adh-Dhariyat*: "And I did not create jinn and mankind except that they worship Me." (51:56)

He then explained patiently, "Sam, *'ubudiyyah* is not confined to the mosque. It is reflected in how you earn your livelihood, how you spend your wealth, how you honour your promises, how you treat your employees, and how you serve your customers. If your business brings you closer to Allah and benefits His creation, then your office becomes a place of worship."

Sam lowered his head respectfully. "I understand." The Murabbi smiled again. "But remember one thing. Business is an excellent servant, but it becomes a terrible master. Never allow profit to replace your intention."

Several months later, Sam travelled with members of his *jamaah* to Indonesia to visit Pondok Modern Darussalam Gontor. During a session with one of the senior Kyai Haji, he sought further reassurance about the direction of his life. "Kyai," Sam asked respectfully, "can commerce truly become a path of da'wah?" The elderly scholar smiled warmly. "My son, what sustained many great scholars throughout Islamic history?" Sam remained silent.

The Kyai continued. "The Prophet Muhammad ﷺ was a merchant before prophethood. Many of the Companions financed knowledge through honest trade. Imam Abu Hanifah was a successful cloth merchant. Commerce is not the opposite of religion. It is one of the vehicles through which religion is practised."

Leaning slightly forward, the Kyai concluded with advice that Sam would remember throughout his entrepreneurial life. "Never build a business merely to become wealthy. Build a business so that wealth becomes useful. As long as your intention remains to seek the pleasure of Allah and benefit His servants, every honest transaction becomes an act of worship."

That night, alone in his modest rented room, Sam opened his leather folder once again. On one side lay several attractive employment offer letters from well-established organisations. On the other hand, customer orders were awaiting completion the following week. He quietly closed the folder, looked towards the prayer mat in the corner of the room, and whispered to himself,

"Many people seek a career. I seek a means to worship." Before dawn the following morning, he performed two units of *Tahajjud* prayer. When the first rays of sunlight appeared, he carefully folded the employment letters and placed them inside a drawer. Then, carrying his notebook of customer orders, he walked towards the modest printing shop he had rented near the university. The shop was small, the machines were old, and the future remained uncertain. Yet, in his heart, the direction had never been clearer.

Family Background and Early Influences

Long before Sam Luhur became known as an entrepreneur, mentor, and community leader, he was simply the eldest son in a disciplined household where public service, integrity, and education were regarded as sacred responsibilities. He was born into a family of five children, namely two sons and three daughters. As the eldest, he naturally assumed responsibilities that extended beyond his years. His father served as a senior government officer, while his mother was also a dedicated public servant. Although neither parent came from a business background, both believed deeply that honest work, discipline, and service to society were the foundations of a meaningful life. Their modest government salaries did not provide luxury, but they ensured stability, education, and a household governed by principles rather than material wealth.

Growing up, Sam witnessed a daily routine that rarely changed. Before sunrise, his parents would perform the congregational *Subuh* prayer at home, followed by recitation of the Qur'an before preparing for work. Their conversations at the breakfast table seldom revolved around money. Instead, they discussed responsibility, trust (*amanah*), public accountability, and the importance of serving the people with sincerity. His father frequently reminded the children, "*When the government pays your salary, you are serving millions of Malaysians. Never betray that trust.*" His mother echoed similar advice in gentler words: "*Whatever Allah entrusts to you—whether it is work, knowledge, or people—you must return it with excellence.*"

As the eldest child, Sam quickly realised that leadership began at home. Whenever both parents were at work, he became responsible for ensuring that his younger brother and three sisters completed their homework, performed their prayers on time, and helped with household chores. His parents rarely needed to issue repeated instructions because expectations had already become part of the family's culture. Looking back many years later, Sam often reflected that his first experience of management was not in business school but in managing his younger siblings. "*I learned delegation before I knew the word delegation,*" he joked with his employees. "*At home, if I failed to organise my younger siblings, dinner became chaotic.*"

His younger siblings remembered him not as an authoritarian elder brother but as someone who balanced firmness with compassion. When one of his sisters struggled with mathematics, Sam patiently sat beside her night after night, explaining each problem until she understood. When his younger brother became distracted by football instead of preparing for examinations, Sam did not scold him publicly. Instead, he quietly invited him for tea and said, "*Football can wait for one hour. Your future cannot.*" Those small moments gradually established his natural leadership style, which is guiding rather than commanding, persuading rather than forcing.

The family's neighbourhood also played an important role in shaping Sam's character. They lived in a modest government residential area where neighbours knew one another by name and children moved freely between houses. During festive seasons, everyone celebrated together regardless of profession or social standing. Sam observed how neighbours voluntarily helped one another during weddings, funerals, illnesses, and emergencies without expecting anything in return. His father regularly participated in community clean-up programmes, while his mother prepared meals whenever a neighbour experienced hardship. From these experiences, Sam absorbed the idea that success was never an individual achievement but always a collective responsibility. Years later, this philosophy would become deeply embedded in his approach to entrepreneurship, where he regarded customers, employees, suppliers, and communities as partners rather than merely stakeholders.

Religion occupied an equally central place within the household. Beyond observing daily prayers and fasting, Sam's parents consistently emphasised that Islam should shape one's character before one's career. They discouraged arrogance despite academic achievements and constantly reminded their children that knowledge carried responsibility. Whenever examination results were announced, his father rarely asked, "What grades did you get?" Instead, he asked, "Did you study honestly?" The distinction was subtle but powerful. Success, in the Luhur household, was measured first by integrity and only then by achievement.

As Sam entered university, these family values became increasingly tested by new freedoms and opportunities. While many students regarded university life as a period of independence from parental supervision, Sam viewed it as a period of greater responsibility. He actively participated in student organisations, Islamic educational programmes, and community activities while simultaneously establishing a small printing business to support himself financially. His parents occasionally questioned whether operating a business might distract him from his studies, but they admired his ability to maintain strong academic performance. His father once remarked, *"If you can balance knowledge, work, and service to people, then continue. Just never allow business to own your heart."*

Sam's decision, however, to become a full-time entrepreneur after graduation surprised his family. Having spent their entire careers in government service, his parents naturally associated success with stable employment, regular salaries, and pension benefits. When Sam declined several attractive employment offers, his father spoke candidly. "Government service may not make you rich," he said, "but it allows you to sleep peacefully." His mother added gently, "Business rises and falls. A family needs certainty." Although concerned, neither parent attempted to force him to change his decision. Instead, they encouraged him to perform *istikharah*, a kind of prayer to seek wise counsel, and to ensure that whatever path he chose remained grounded in honesty and faith.

His marriage introduced another important influence. Sam's wife came from a family of educators. Both of her parents were respected school teachers known for their discipline, punctuality, and unwavering belief in formal careers. They represented the conventional middle-class aspiration of educational excellence leading to secure professional employment. During the early stages of their engagement, Sam's future father-in-law asked him directly, *"Why would a university graduate refuse opportunities that thousands of others are competing for?"* His future mother-in-law expressed similar concerns. *"Teaching, government service, engineering, to many of us, these are respected professions. Business can disappear overnight."*

Despite their reservations, they gradually recognised that Sam approached entrepreneurship differently. He prepared business plans meticulously, maintained detailed financial records, honoured every commitment, and viewed his enterprise as a long-term institution rather than a short-term opportunity. Over time, his father-in-law acknowledged, "You may not wear a government uniform, but you carry the same discipline." His mother-in-law eventually admitted that Sam's consistency and ethical conduct had challenged many of her assumptions about entrepreneurs.

Among all the family members, Sam's wife understood his aspirations best. Having observed his activities throughout his university years, she realised that he never viewed business merely as a means of earning income. She saw him helping financially struggling students, employing fellow undergraduates, organising educational forums, coordinating humanitarian relief, and mentoring younger volunteers. One evening, after another discussion about his uncertain future, she quietly reassured him, "People think you're choosing business over a career. I think you're choosing a way of serving people." Her unwavering confidence became one of the strongest sources of emotional support throughout the many challenges that lay ahead.

Looking back after more than two decades in business, Sam often reflected that the most valuable capital he inherited from his family was neither financial wealth nor commercial knowledge. Rather, it was a set of deeply rooted values: integrity from his father, compassion from his mother, responsibility as the eldest sibling, community spirit from his neighbours, discipline from his parents-in-law, and steadfast encouragement from his wife. These influences collectively formed the moral and spiritual foundation upon which he would later build multiple enterprises, approaching them not merely as commercial ventures but as platforms for service, leadership, and devotion to Allah.

Building a campus printing business

University life was the period when Sam Luhur discovered that entrepreneurship was not merely a subject taught in lecture halls but a discipline that could be practised alongside academic excellence. Unlike many of his classmates who regarded university as preparation for employment, Sam viewed it as a laboratory for experimentation, leadership, and value creation. He immersed himself in almost every entrepreneurship-related opportunity offered by the university. He enrolled in the Youth Entrepreneurship Programme, participated in digital entrepreneurship workshops, entered numerous business plan and innovation competitions, and eagerly attended seminars delivered by successful entrepreneurs and industry practitioners. His curiosity extended beyond Malaysia when he was selected for a one-month student exchange programme focusing on entrepreneurship, during which he visited companies and entrepreneurial ecosystems in South Korea, Japan, and Australia. Observing how small and medium enterprises operated in different economic and cultural environments broadened his perspective considerably. "Entrepreneurship is not merely about making money," he reflected in his notebook during the exchange programme. "It is about solving problems, creating value, and building institutions that continue serving society long after the founder is gone."

Despite his demanding extracurricular schedule, Sam consistently demonstrated outstanding academic performance. Semester after semester, his name appeared on the Dean's List, and he received academic excellence awards that surprised many lecturers who knew how heavily involved he was outside the classroom. His classmates often wondered how he managed to balance lectures, assignments, business activities, organisational commitments, and community programmes. Smiling modestly, Sam would often reply, "Allah gives everyone the same twenty-four hours. The question is not whether we have enough time, but whether we use

it with the right intention." While many students spent evenings socialising in cafés or hostels, Sam could often be found supervising printing jobs late into the night before returning to his room to complete assignments. During examination weeks, the small printing shop near the campus became exceptionally busy as students rushed to print reports, dissertations, and presentation materials. Rather than viewing these academic deadlines as disruptions, Sam saw them as opportunities to improve customer service, operational efficiency, and quality control. What began with a single photocopying machine and a handful of loyal customers gradually expanded into a small enterprise providing printing, graphic design, banners, buntings, brochures, books, and conference materials for faculties, student organisations, and neighbouring universities.

Yet, Sam regarded neither academic achievement nor business growth as the ultimate purpose of his university years. Equally important was his active involvement in *dakwah* (preaching) and *tarbiyyah* (educating). He became a familiar face in numerous Islamic clubs and student societies, frequently collaborating with organisations and agencies such as Yayasan Dakwah Islamiah Malaysia (YADIM), Institut Kefahaman Islam Malaysia (IKIM), Yayasan Pembangunan Ekonomi Islam (YAPEIM), Pusat Pungutan Zakat (PPZ), Lembaga Zakat Selangor (LZS), Majlis Agama Islam Wilayah Persekutuan (MAWIP), Masjid Negara, Zoo Negara, and Jamaah Tabligh in organising seminars, leadership camps, humanitarian programmes, and community outreach activities. His printing business naturally evolved into a logistical hub supporting these initiatives by producing posters, banners, booklets, fundraising materials, and educational publications, often at minimal cost or free of charge. One evening, after completing the printing of materials for a youth leadership programme, one of his close friends jokingly remarked, "Sam, I don't know whether you're running a printing company or an Islamic movement." Sam simply smiled before answering quietly, "Why can't it be both? If business cannot strengthen the ummah, then perhaps I'm building the wrong business." That conviction gradually became the defining philosophy of his entrepreneurial journey, transforming a modest campus enterprise into the earliest manifestation of a lifelong mission that integrated commerce, knowledge, service, and devotion to Allah.

Business as *Da'wah* and *'Ubudiyyah*

As Sam Luhur's printing business gradually expanded, his spiritual journey progressed with equal intensity. For him, entrepreneurship and *da'wah* were never two separate pursuits but two dimensions of the same calling. His transformation began not in the marketplace but inside the *usrah* circles led by one of his university lecturers, who later became his Murabbi Mursyid. Sam entered the movement as an ordinary *mad'u*, someone invited to learn, nurture his faith, and develop disciplined Islamic character. Every week he faithfully attended *usrah* (study circle) weekly with a *murabbi*, *tamrin* (training) annually, *mukhayyam* (camping) annually, *jaulah* (travel), *ziarah* (visits), and various leadership programmes organised by the *jamaah*. Advancement within the movement was not determined by popularity or seniority but by spiritual discipline and personal development. Every member was required to memorise selected chapters of the Qur'an, undergo regular *tasmik* (memorisation assessment), and successfully complete at least three *juzuk* (chapters) every semester before progressing to the next level of *maratibul amal* (hierarchy of deeds). Those who failed simply remained at the *mad'u* (prospects) stage regardless of how long they had participated. Sam accepted the challenge wholeheartedly. Long after finishing assignments and supervising printing orders, he would spend late nights revising Qur'anic memorisation before presenting it to his Murabbi. "Business can wait for another hour," he often reminded himself, "but my meeting with the Qur'an cannot." Through consistent effort, he eventually memorised ten *juzuk* (chapters) of the Qur'an and was elevated from *mad'u* (prospect) to *mu'ayyid* (follower), a recognition that

reflected not status but trust, discipline, and spiritual maturity. Looking back, his *Murabbi* once remarked, "Sam never rushed to lead others. He first learned how to lead himself."

The guidance of his *Murabbi* profoundly reshaped Sam's understanding of entrepreneurship. During one *usrah* session after evening prayers, Sam expressed his uncertainty about choosing business over conventional employment. His *Murabbi* listened quietly before asking a simple question: "Sam, why do you want to become an entrepreneur?" Sam initially replied, "To earn a living independently." The *Murabbi* gently shook his head. "Livelihood is Allah's responsibility. Your responsibility is '*ubudiyyah*'. Never make business your destination. Let business become your vehicle towards Allah." He continued by reminding Sam of the divine purpose of human existence, reciting the verse, 'And I did not create jinn and mankind except that they worship Me' (Surah adh-Dhariyat, 51:56). The Imam of the neighbourhood mosque reinforced the same message during informal conversations after congregational prayers. "Many people think worship begins when they enter the mosque," the Imam told him. "No, Sam. Worship begins when you open your shop honestly, fulfil your promises, pay your employees fairly, refuse corruption, and serve customers with sincerity. If your intention is correct, your printing machine becomes part of your '*ibadah*.'" Those words permanently transformed Sam's worldview. He no longer regarded customers merely as buyers, employees merely as workers, or suppliers merely as business partners. Instead, he saw every commercial interaction as an opportunity to demonstrate *amanah*, *ihsan*, and service to Allah through service to His creation.

Several years later, Sam's search for a deeper model of integrating education, entrepreneurship, and *da'wah* led him to travel extensively with *Jamaah Tabligh* across Malaysia and neighbouring countries. One of the journeys brought him to Pondok Modern Darussalam Gontor in Indonesia, where he met the *Kyai Pendiri & Pengasuh* and members of the *Badan Wakaf Pondok*. What impressed him was not merely the institution's educational excellence but its philosophy of financial independence. The *pondok* operated extensive businesses, ranging from bookstores, printing presses, farms, cooperatives, food production, transportation services, and other commercial enterprises. All businesses are not to enrich individuals, but to sustain education. Students paid no tuition, and many educational facilities were provided entirely free of charge because businesses financed the institution's mission. During one discussion, Sam asked respectfully, "Kyai, how can such a large institution provide education without depending heavily on fees?" The elderly *Kyai* smiled and replied, "Our businesses are not built to make the *pondok* rich. They are built so that knowledge remains free. Wealth is only meaningful when it liberates people to seek knowledge and worship Allah." Another member of the *Badan Wakaf* added, "A school that depends entirely on fees will always worry about income. A school supported by productive businesses can focus on developing people." Those conversations profoundly influenced Sam's entrepreneurial philosophy. On his journey home, he reflected quietly, "One day, if Allah permits, every business I build must become more than a company. It must become an institution that finances knowledge, develops people, strengthens the ummah, and continues serving society long after I am gone." From that point onward, business ceased to be merely an economic enterprise; it became an enduring platform for *da'wah*, '*ubudiyyah*', and civilisational development.

Growth of the Printing Enterprise

What began as a modest student-operated printing service near the university gradually evolved into a professionally managed enterprise serving a much broader clientele. As Sam Luhur earned a reputation for reliability, punctuality, and uncompromising quality, orders expanded rapidly beyond printing lecture notes and student assignments. Faculties began commissioning

conference proceedings, annual reports, journals, brochures, banners, and publicity materials, while nearby universities and colleges soon became regular clients. Eventually, the enterprise qualified to participate in government procurement exercises and successfully secured tenders from ministries, universities, and public agencies, including the printing of examination materials and confidential documents that demanded strict security procedures and absolute trustworthiness. Rather than celebrating the contracts as commercial victories, Sam regarded them as a greater test of *amanah*. During one staff briefing before accepting a confidential government assignment, he reminded his employees, "Winning a tender is not our achievement; it is Allah's trust. If we cannot protect our customer's confidentiality, then we do not deserve the contract." His production supervisor nodded in agreement before replying, "Insya-Allah, Boss. Every document will be treated as if it belongs to our own family." Such conversations reflected an organisational culture in which operational excellence was inseparable from ethical accountability.

As business volume increased, so did the number of people whose livelihoods became connected to the enterprise. Sam deliberately recruited university students as part-time employees, interns, graphic designers, machine operators, marketing assistants, and delivery coordinators. Many of them had first entered the shop as customers before eventually becoming trusted colleagues and, later, entrepreneurs themselves. The enterprise gradually became an ecosystem of learning rather than merely a workplace. Suppliers extended favourable credit terms because they trusted Sam's honesty, while customers willingly recommended the company to others without formal advertising. Local bankers who initially viewed the young entrepreneur with caution eventually became long-term financial partners after observing his disciplined financial management and transparent business practices. One relationship manager from a local bank once remarked during a financing review, "Your balance sheet is healthy, but what impresses us more is your reputation. Every supplier we contacted spoke highly of your integrity." Sam smiled and replied, "Buildings and machines can be purchased with money. Trust cannot." For him, these relationships represented far more than commercial transactions; they formed a network of mutual confidence built over years of consistent behaviour. Suppliers became collaborators, customers became friends, former employees became business partners, and competitors frequently became allies in fulfilling large contracts. The enterprise increasingly reflected the principles of *ukhuwwah* (brotherhood) and partnership, where value was created collectively rather than individually.

Behind this expanding organisational network lay an invisible form of capital that Sam believed mattered more than financial resources or physical assets. While business literature often discussed human capital, intellectual capital, and social capital, Sam constantly reminded his management team of what he called spiritual capital, which is a resource grounded in *ta'abbudi* (total devotion to Allah). During one strategic planning retreat, a young manager enthusiastically proposed ambitious sales targets and aggressive market expansion. Sam listened carefully before responding, "Growth is important, but never let numbers become our absolute target. Our real capital is not only our machines, customers, suppliers, or bankers. Our greatest capital is our relationship with Allah. When *ta'abbudi* becomes the foundation, social capital becomes *ukhuwwah*, relational capital becomes *amanah*, networking becomes *silaturrahim*, and partnerships become acts of worship." He continued, "People think our business grows because we have many customers. I believe our business grows because Allah opens people's hearts to trust us." Over time, this philosophy shaped the enterprise into more than a commercial organisation. It evolved into an entrepreneurial ecosystem sustained by trust, reciprocity, shared values, and spiritual commitment, where every business relationship, whether with employees, suppliers, bankers, customers, government agencies, or community

organisations, was nurtured not merely for economic exchange but for the collective pursuit of excellence, service, and the pleasure of Allah.

From Profit to Purpose

As Sam Luhur's printing enterprise became financially stable, he gradually shifted his attention from asking, "How much profit did the business generate?" to a far more fundamental question: "How much benefit did the business create?" Although the company continued to pursue operational excellence and sustainable growth, Sam firmly believed that profit was never the ultimate destination of entrepreneurship but merely the fuel that enabled greater service to society. Every year, a portion of the company's earnings was intentionally allocated to humanitarian activities, educational programmes, and community development initiatives. Whenever floods devastated villages along Malaysia's East Coast, the printing factory transformed almost overnight into a logistics centre where employees, university students, and volunteers packed food supplies, bottled water, clothing, hygiene kits, and educational materials before dispatching them to affected communities. During one emergency meeting, an employee asked, "Boss, should we postpone production? We have several urgent commercial orders." Sam paused before replying, "Customers are important, but today these flood victims are also our customers before Allah. Complete what we have promised professionally, then let every available hand help those who have lost everything. Business should never become an excuse to ignore human suffering." That simple instruction gradually became part of the organisational culture, where employees no longer distinguished between corporate work and community service because both were understood as expressions of *'ubudiyyah*.

Sam's commitment extended well beyond emergency relief. Through collaborations with local mosques, resident associations, university student bodies, Islamic organisations, and government agencies, he became actively involved in addressing persistent social challenges, including urban poverty, youth delinquency, educational inequality, and family development. In several low-income housing flats on the outskirts of Kuala Lumpur, where many children struggled academically because their parents could not afford tuition, Sam mobilised university students to establish free evening tutoring centres. His business quietly financed transportation allowances, learning materials, whiteboards, stationery, and simple meals for both tutors and students. At the same time, he worked with youth leaders, social workers, and mosque committees to organise mentoring programmes for adolescents vulnerable to drug abuse, gangsterism, and school dropout. During one planning session, a volunteer asked him, "Why is a printing company spending so much time on tutoring and youth programmes?" Sam smiled before answering, "We are not in the printing business. We are in the business of developing people. Printing is simply one of the means Allah has entrusted to us." An elderly Imam who frequently collaborated in these programmes later remarked, "Many people donate money. Sam donates opportunities. He believes changing a person's future is a greater investment than expanding another business branch."

At the centre of every decision was an unwavering intention (*niyyah*) rooted in *ta'abbudi* (total devotion to Allah). Sam consistently reminded his employees, volunteers, and business partners that the organisation's social initiatives were neither marketing strategies nor corporate social responsibility campaigns designed to enhance public image. Rather, they were manifestations of a Tawhidic paradigm, where every economic activity was ultimately directed towards serving Allah by serving humanity. During an annual company retreat, he addressed his management team by drawing two circles on a whiteboard. Pointing to the smaller circle, he

said, "This is profit. We need it because without profit, the business cannot survive." Then, pointing to the larger circle surrounding it, he continued, "This is our purpose, which is the ummah. Profit exists inside purpose, not the other way around." He concluded with a statement that became one of the company's enduring philosophies: "Our vision is not corporate excellence alone. It is *Ummatic* Excellence. Every ringgit we earn should strengthen families, educate children, empower youth, support communities, and bring us closer to Allah. If our business grows while the ummah remains weak, then we have misunderstood the meaning of success. But if our business becomes a means of worship and a source of benefit for others, then every invoice, every salary, every partnership, and every act of service become part of our journey towards the pleasure of Allah." Under this Tawhidic orientation, business was no longer viewed merely as an economic institution but as a platform for civilisation-building, where entrepreneurship, social responsibility, and spiritual devotion converged in the pursuit of *Ummatic* Excellence.

Diversification into Umrah and Educational Travel

After more than a decade of successfully managing the printing enterprise, Sam Luhur began to reflect on how the business could create an even greater impact on people's spiritual and intellectual development. The idea of entering the Umrah and educational travel industry emerged naturally from conversations within his *jamaah*. Many members observed that thousands of Muslims travelled annually to Makkah and Madinah, yet for many pilgrims, the journey ended with the completion of rituals rather than becoming a transformative learning experience. Others suggested organising educational tours to historical centres of Islamic civilisation such as Türkiye, Uzbekistan, Pakistan, and Indonesia, allowing participants to appreciate the intellectual heritage of scholars such as Imam al-Bukhari, Imam al-Tirmidhi, Imam Abu Mansur al-Maturidi, and Buya Hamka. During one discussion, a close companion asked, "Sam, why don't you establish a travel company? You already know how to organise people, manage logistics, and serve customers." Sam remained thoughtful before replying, "If this business only sells travel packages, I am not interested. But if it can help people know Allah better, appreciate Islamic civilisation, and strengthen their *iman*, then perhaps this is another platform of *da'wah*." From that conversation, the travel business was envisioned not as tourism but as *Ta'abbudi* Travel, in which journeys that combined worship, knowledge, reflection, and character development.

The transition into the travel industry, however, proved far more complex than the transition from the printing business. Unlike printing, where quality could largely be controlled internally, Umrah operations depended heavily on airlines, transport providers, hotels, visa agents, local guides, catering companies, and numerous overseas partners. Every delay, cancellation, or operational failure directly affected pilgrims whose expectations were understandably high, given that many had saved for years to perform Umrah. Sam quickly realised that customer trust in this industry was extraordinarily fragile. During one particularly difficult season, an overseas transportation contractor failed to honour its agreement, while a hotel partner unexpectedly changed accommodation arrangements. Some pilgrims experienced inconvenience despite the travel agency having fulfilled its contractual obligations. One of Sam's managers suggested, "Technically, these failures are not our fault. We can explain that the overseas partners caused the problem." Sam immediately disagreed. "Perhaps legally it is not our fault," he replied firmly, "but morally these pilgrims entrusted their journey to us. Before Allah, they are our responsibility until they return home safely." Although the incident resulted in substantial financial losses, Sam personally authorised compensation, upgraded accommodation where possible, and arranged replacement transport without imposing additional charges on the pilgrims. One grateful customer later remarked, "We witnessed

problems during the journey, but we also witnessed integrity. You fulfilled your promises even when it cost you dearly."

These experiences reinforced Sam's conviction that trust (*amanah*) was the most valuable asset in service businesses. Every operational setback became an opportunity to strengthen organisational learning rather than assign blame. The company introduced stricter due diligence procedures when selecting overseas partners, implemented multiple contingency plans, and personally inspected many hotels and transportation providers before confirming future itineraries. More importantly, Sam constantly reminded his staff that they were not merely tour operators but caretakers of people's spiritual journeys. During one pre-departure briefing with newly recruited *mutawwif* (guides), he addressed them with unusual seriousness. "Never think your responsibility is simply to bring pilgrims from one location to another. You are accompanying guests of Allah. Some of them may never have another opportunity to perform Umrah. Your smile, your patience, your honesty, and your compassion may remain in their memories longer than the *Ka'bah* itself." He paused before adding quietly, "Profit from one pilgrimage ends when the trip finishes. Trust continues travelling with us long after the pilgrims return home." Guided by this philosophy, Sam transformed the travel company into more than a commercial enterprise. It became a vehicle for *da'wah*, experiential learning, and spiritual transformation, where operational excellence, ethical leadership, and unwavering commitment to customer trust were regarded as inseparable expressions of *'ubudiyyah* and service to the ummah.

Property Brokerage as Community Service

After establishing himself in printing and educational travel, Sam Luhur accepted an invitation from several close friends to venture into property brokerage. At first glance, the business appeared highly attractive. Successful agents frequently displayed luxury cars, celebrated million-ringgit sales, and measured success by commissions and personal wealth. Friends encouraged Sam to pursue the same path. One experienced property negotiator told him, "Sam, if you focus seriously on this industry, you'll make far more money than printing. One bungalow sale can equal months of printing revenue." Sam smiled politely before replying, "Perhaps. But I'm not entering property because of the commission. I'm entering because every family deserves a dignified place to worship Allah." His response puzzled many seasoned agents. To Sam, a house was never merely a physical asset or financial investment; it was the first institution where faith, education, family values, and future generations were nurtured. Consequently, he viewed property brokerage not as the business of selling buildings but as the responsibility of connecting families with homes that enabled tranquillity (*sakinah*), dignity, and worship.

This philosophy profoundly influenced the way Sam served his clients. Unlike many agents who concentrated on high-end properties with lucrative commissions, he spent considerable time assisting newly married couples searching for affordable homes, families whose growing children required more living space, and elderly homeowners wishing to downsize without compromising their quality of life. On several occasions, he quietly reduced or even waived part of his commission when he knew the buyers were financially constrained. One newly married teacher apologetically said, "Brother Sam, we love this apartment, but we simply cannot afford the agent's fee." Sam smiled reassuringly and answered, "Don't worry about my commission first. Worry about building a home where your children will grow up loving Allah." To his fellow agents, he often remarked, "Profit follows transactions. Blessings follow intentions." His concern extended beyond housing ownership. Drawing upon his growing interest in sustainability and the circular economy, he advised homeowners on designing houses

that encouraged Separation at Source (SAS) practices, home composting, rainwater harvesting, and the 9R principles of the circular economy—Refuse, Rethink, Reduce, Reuse, Repair, Refurbish, Remanufacture, Repurpose, and Recycle. "A Muslim home," he explained during one community seminar, "should not only shelter the family; it should also protect Allah's creation."

Over time, Sam's property business became another platform for *da'wah* rather than profit maximisation. He collaborated with architects, developers, resident associations, and environmental organisations to promote neighbourhoods that integrated environmental stewardship, community cohesion, and Islamic values. During a meeting with several property investors, one participant challenged him, "Sam, you're too idealistic. Real estate is about maximising return on investment." Sam responded calmly, "Return on investment is important, but return before Allah is more important. If our business enriches us while families remain homeless, newlyweds cannot afford decent housing, and neighbourhoods become environmentally unsustainable, then we have misunderstood the purpose of property." He concluded with a principle that became central to his practice: "The best property transaction is not the one that gives the highest commission. It is the one that builds a stronger family, a healthier community, and a more responsible khalifah on earth."

Food Security and Agricultural Entrepreneurship

Sam's entrepreneurial journey eventually extended into agriculture, inspired not only by commercial opportunity but also by a growing awareness that food security was one of the most fundamental responsibilities of any civilisation. His visits to Pondok Modern Darussalam Gontor left a profound impression on him. He observed vast paddy fields, cattle farms, poultry operations, freshwater fish ponds, orchards, and agricultural cooperatives operating alongside schools and student hostels. The Kyai explained that these enterprises existed not merely to generate revenue but to ensure that every student had access to wholesome, nutritious, and *halal-tayyiban* food, regardless of economic circumstances. During one visit to the pondok's rice fields, Sam asked, "Kyai, why invest so heavily in agriculture when education is your primary mission?" The elderly scholar smiled before replying, "Knowledge grows best when people are not hungry. Before we teach the mind, we must nourish the body. Feeding the students is also part of educating them."

Inspired by this philosophy, Sam gradually invested in agricultural ventures that integrated vegetable cultivation, freshwater aquaculture, fruit orchards, and livestock production. However, unlike conventional agribusinesses driven primarily by production targets and market prices, his farms prioritised supplying wholesome food to employees, volunteers, educational programmes, humanitarian missions, and local communities before expanding into wider commercial markets. During one harvest season, his farm manager enthusiastically suggested selling the entire vegetable harvest because market prices had increased significantly. Sam shook his head gently. "First, ensure our workers, volunteers, nearby orphanages, and community kitchens have enough. If there is surplus, then we sell to the market." The manager replied, "But we'll earn less this way." Sam smiled and answered, "Perhaps we earn fewer ringgit today, but we gain greater barakah. Agriculture begins with feeding people, not enriching farmers."

For Sam, food security represented far more than agricultural productivity; it embodied stewardship (*khilafah*), public welfare (*maslahah*), and devotion to Allah. He encouraged organic farming methods, responsible water management, animal welfare, and environmentally sustainable production systems while avoiding practices that compromised food quality for

short-term profits. During one gathering with young agricultural entrepreneurs, he remarked, "Never ask only how much food you can produce. Ask whether the food brings health, dignity, and gratitude to those who consume it. *Halal* alone is not enough. Allah also commands *tayyib*, that which is wholesome, beneficial, and pure." In his view, every farm was simultaneously a place of worship, environmental stewardship, economic empowerment, and community resilience. Agriculture, like every other business he pursued, became another manifestation of ta'abbudi and his broader vision of Ummatic Excellence.

Crises and Tests of Faith

Despite decades of entrepreneurial success, Sam often reminded younger entrepreneurs that every business journey eventually enters a valley of uncertainty. His own enterprises experienced numerous crises that tested not only financial resilience but also spiritual conviction. One of the earliest challenges occurred when the printing business faced severe cash-flow shortages after several institutional clients delayed payments for months while suppliers simultaneously demanded immediate settlement for paper, ink, and machinery maintenance. Salaries had to be paid, equipment required servicing, and new customer orders continued arriving. One evening, his accountant entered the office with a worried expression. "Boss," she said quietly, "our cash balance will not cover next week's obligations." Sam looked at the financial statements before responding calmly, "Have we delayed anyone's salary?" "Not yet," she replied. "Then, by Allah's permission, we won't begin now." That night, after everyone had gone home, Sam remained alone in the office before performing *Tahajjud* (a kind of night prayer). Looking at the silent printing machines, he whispered, "Ya Allah, this business belongs to You. We are only trustees. Show us the path that pleases You." The following morning, an old customer unexpectedly settled several long-overdue invoices, allowing the company to meet all immediate obligations. Sam later reflected, "Allah sometimes delays the solution until our dependence upon Him becomes complete."

The travel business presented even greater trials. On several occasions, overseas transport operators, hotel providers, and intermediaries breached agreements or engaged in dishonest practices, disrupting Umrah itineraries. Although many problems originated beyond his company's direct control, Sam refused to transfer the burden onto customers. During one difficult incident involving accommodation changes and transportation failures, his finance manager advised, "Legally, we are protected by the contract. We don't have to reimburse everyone." Sam replied firmly, "Contracts may protect us in court, but they will not protect us before Allah. These pilgrims trusted us with one of the most important journeys of their lives." He authorised full compensation, arranged alternative accommodation, and personally apologised to every affected customer despite substantial financial losses. One elderly pilgrim later embraced him and said with tears in his eyes, "I lost nothing because you never abandoned us." Sam answered softly, "Please forgive our shortcomings. Serving the guests of Allah is an honour, not merely a business."

Similar lessons emerged in property and agricultural ventures, where Sam occasionally encountered fraudulent agents, dishonest sellers, broken agreements, and failed partnerships. Each disappointment reinforced a principle his Murabbi had repeatedly emphasised: "Tests are not interruptions to *'ubudiyyah*; they are part of *'ubudiyyah*." During one management meeting following another costly fraud case, a young executive asked emotionally, "Boss, why do dishonest people seem to succeed while honest people suffer losses?" Sam remained silent for a moment before replying, "We do not measure success by today's balance sheet. We measure success by whether we meet Allah with clean hands. Money lost can be earned again. Integrity lost may never return." Those words became deeply embedded within the organisational

culture, reminding everyone that ethical leadership often required immediate sacrifice for the sake of long-term trust and divine accountability.

Succession without Biological Heirs

As Sam approached the later stages of his entrepreneurial journey, another question began occupying his thoughts more than expansion, profitability, or market share: Who would continue the mission after him? Having no biological children, he recognised that succession planning could not rely upon conventional family inheritance. Yet rather than viewing this circumstance as a personal loss, he regarded it as an opportunity to redefine legacy itself. During one reflective conversation with his wife after Maghrib prayer, she asked gently, "Have you thought about who will inherit everything you've built?" Sam smiled and replied, "Allah never promised that legacy must pass through blood. Sometimes, He allows it to continue through hearts that share the same mission."

Over many years, Sam had quietly mentored numerous young entrepreneurs, employees, volunteers, and *jamaah* companions who had worked alongside him in business, da'wah, humanitarian programmes, and community development. They had grown together through *usrah* (study circle), *tamrin* (training), *jaulah* (travel), business negotiations, flood relief missions, and countless organisational challenges. Rather than selecting successors solely based on managerial competence, Sam observed their integrity, humility, commitment to *'ubudiyyah*, and willingness to place the interests of the ummah above personal gain. During one leadership retreat, a trusted companion asked, "Brother Sam, what qualifications are you looking for in future leaders?" Sam replied, "Business skills can be taught. Accounting can be learned. Marketing can be improved. But sincerity cannot be manufactured. I am not looking for someone to own the companies. I am looking for someone willing to carry the amanah."

Gradually, ownership and leadership responsibilities were transferred to a network of trusted companions within the *jamaah* through carefully structured governance arrangements. Rather than concentrating wealth in a single individual, Sam envisioned the enterprises functioning as enduring institutions that continuously financed education, da'wah, humanitarian work, youth development, and community empowerment. During his final strategic retreat with senior managers, he summarised the philosophy that had guided his entire entrepreneurial journey: "Never ask whether these businesses belong to Sam Luhur. Ask whether they still belong to Allah's mission. Companies may change leaders, markets may change, technologies may change, but *ta'abbudi* must never change. If one day these businesses stop serving the ummah, then no matter how profitable they become, we have already failed." In that moment, succession ceased to be merely a legal transfer of ownership; it became the continuation of a spiritual covenant, ensuring that the enterprises would remain platforms for worship, service, and Ummatic Excellence for generations to come.

Beyond Twenty-Six Years, then What Comes Next?

For more than twenty-six years, Sam Luhur had built businesses that reached far beyond conventional commercial success. The printing enterprise had grown into a trusted institution serving universities and government agencies. The Umrah and educational travel company had brought thousands of Muslims closer to Makkah, Madinah, and the rich intellectual heritage of Islamic civilisation. The property business had become a platform for promoting dignified housing and environmental stewardship, while the agricultural ventures contributed to food security and the production of *halalan tayyiban* food. Together, these businesses had created employment, nurtured entrepreneurs, financed humanitarian programmes, supported

educational initiatives, and strengthened countless community projects. Yet, as Sam approached his fifties, a different question began to occupy his thoughts. It was no longer, "How do I grow the business?" but rather, "How do I ensure that the mission survives after me?"

Unlike many successful entrepreneurs who measured the future through expansion plans, market share, or corporate valuation, Sam's reflections were deeply personal and spiritual. One evening, after the weekly usrah, as the participants quietly dispersed after 'Isha', Sam remained seated beside his Murabbi Mursyid. Breaking the silence, he said softly, "Murabbi, Allah has given me more than I ever imagined. The businesses are stable. The people are growing. But I keep asking myself, what should the next ten years look like? And after another twenty years, when I am no longer able to lead?" The Murabbi smiled without immediately answering. After a long pause, he asked instead, "Sam, whose business is this?" Sam replied instinctively, "Allah's." The Murabbi nodded. "Then why are you planning as if the future depends only on you? Continue your *asbab* (reasons), but remember that Allah owns both the beginning and the ending." Sam reflected for a moment before responding, "I understand. But Allah also commands us to plan. I don't want the businesses to survive if they lose their soul. I would rather they become smaller than become ordinary companies chasing only profit."

These conversations rarely involved Sam alone. Throughout his entrepreneurial journey, every major strategic decision had been discussed collectively within the *jamaah*. Expansion into printing, travel, agriculture, and property had all emerged through *syura* (consultative deliberation), guided by his Murabbi and trusted companions. During one strategic retreat, a younger member enthusiastically proposed converting all of Sam's companies into a formal waqf owned by the *jamaah*. "Wouldn't it be better if the businesses belonged entirely to the movement?" he suggested. Sam listened attentively before replying, "Not yet. These businesses remain my legal responsibility. I still own them, and therefore I remain accountable before Allah for every decision. But I consider myself already making *waqf basyari*, dedicating my life, my time, my knowledge, and whatever Allah has entrusted to me for the service of the *jamaah*. Ownership is one matter; devotion is another." His Murabbi gently added, "The objective is not merely to transfer assets. The greater challenge is transferring *ruh*, the spirit, values, and *ta'abbudi* that gave birth to the businesses."

The issue became even more personal because Sam and his wife had never been blessed with children. They accepted Allah's decree with gratitude and contentment, yet the absence of biological heirs forced them to think differently about succession and old age. One evening, while driving home after visiting an elderly member of the *jamaah*, Sam quietly turned to his wife and asked, "Have you ever wondered where we will spend the final chapter of our lives?" She smiled gently and replied, "Wherever Allah places us." Sam continued thoughtfully, "I've been thinking... perhaps instead of leaving the burden to relatives or society, we should build something ourselves." Curious, she asked, "What do you mean?" Sam answered, "An elderly care village, not merely a nursing home, but a community where people grow old with dignity, knowledge, worship, and companionship. A place financed not by donations alone but by productive waqf businesses. We may have no children, but perhaps Allah wants us to become parents to a different community." His wife remained silent for a moment before softly saying, "And perhaps one day... we ourselves will become residents there."

That idea continued to mature over the following years. Sam envisioned an integrated ecosystem where productive businesses would sustainably finance homes for elderly people, retirees, widows, and childless couples. The residents would not merely receive care; they

would continue to contribute according to their abilities by mentoring young entrepreneurs, teaching the Qur'an, sharing professional expertise, cultivating community gardens, or participating in educational activities. Agricultural ventures would supply wholesome food, the printing company would produce educational materials, the travel business would organise spiritually enriching journeys suitable for senior citizens, and community volunteers would bridge generations through regular engagement. During one brainstorming session, a close companion commented, "Most retirement homes prepare people to wait for death." Sam immediately responded, "No. A believer never waits for death. A believer prepares to meet Allah by continuing to serve until the last breath."

Yet, the path forward remained uncertain. Should Sam continue expanding commercially over the next decade to strengthen the financial foundation before launching such a social institution? Should he consolidate the existing businesses into a professionally governed holding structure? Should selected businesses eventually be endowed as productive waqf, while others remain privately owned to ensure flexibility and innovation? Should leadership gradually pass to younger companions within the *jamaah*, or should experience professional managers from outside the movement also be entrusted with responsibility? Above all, how could he preserve the original spirit of *ta'abbudi* when future leaders might possess greater managerial competence but weaker spiritual commitment?

These questions formed the central dilemma facing Sam Luhur. After twenty-six years of entrepreneurship, the challenge was no longer building successful businesses. It was determining how those businesses could continue serving Allah, strengthening the ummah, financing education, supporting vulnerable communities, and preserving their Tawhidic mission for the next twenty years and beyond. As Sam often reminded his management team during strategic planning sessions, "Building a business is difficult. Building a legacy is even more difficult. But the most difficult task of all is ensuring that the legacy continues to worship Allah after the founder is gone." That unresolved question would become the defining challenge of the next chapter in Sam Luhur's entrepreneurial journey.

Epilogue

One quiet evening, after concluding another weekly *usrah*, Sam Luhur remained seated alone in a corner of the mosque while most of the congregation gradually returned home. The prayer hall had become noticeably quieter as the lights were dimmed, leaving only the gentle sound of an elderly worshipper reciting the Qur'an. Resting beside him was a familiar leather notebook that had accompanied him since his undergraduate years. In the early days, its pages had been filled with printing quotations, customer orders, supplier contacts, and production schedules. More than two decades later, the notebook had evolved into something entirely different. It now contained strategic reflections, sketches of educational institutions, succession plans, ideas for community development, and verses from the Qur'an that had guided his entrepreneurial journey. Looking through its pages, Sam realised that although his businesses had grown considerably over twenty-six years, the questions occupying his heart had become increasingly less commercial and more spiritual.

Sensing his contemplative mood, his *Murabbi Mursyid* quietly approached and sat beside him. After several moments of silence, the Murabbi gently remarked, "You've been unusually quiet these past few weeks." Sam smiled before replying, "I've been thinking about the next twenty years." The Murabbi assumed that Sam was referring to business expansion and asked, "Are you planning another company?" Sam slowly shook his head. "No," he answered thoughtfully. "I'm thinking about accountability." He paused before continuing, "For twenty-six years, Allah

has entrusted these businesses to me. Printing, educational travel, agriculture, and property are areas that they have grown beyond anything I imagined. Hundreds of employees have worked with us. Thousands of customers have trusted us. Many young entrepreneurs began their journey with our organisation. But one day, I will leave all of this behind." The Murabbi nodded calmly before responding with only three words: "Everyone eventually will." The simplicity of that response reminded Sam that entrepreneurship, like life itself, was only a temporary trust.

A few days later, Sam invited several trusted companions from the *jamaah* to his office for an informal strategic discussion. There were no consultants, elaborate presentations, or financial projections. Instead, a single handwritten question appeared on the whiteboard: "How can these businesses continue becoming acts of worship after we are gone?" The discussion quickly became animated. One young manager proposed aggressive expansion into new industries, while another suggested establishing a corporate foundation. A senior companion wondered whether the time had come to convert all of Sam's businesses into a formal waqf institution. Sam listened attentively to every suggestion before quietly walking towards the whiteboard. Beneath the question, he wrote a single word: *Ta'abbudi*. Turning back to the group, he explained, "Our greatest challenge is not legal ownership or corporate structure. It is preserving our intention. If one day these companies become much larger but forget Allah, then we have failed. If they become smaller yet continue serving Allah sincerely, then we have succeeded." His words transformed the atmosphere of the meeting. Everyone realised that succession was not merely about transferring shares or appointing new directors but about preserving the spiritual soul that had given birth to the organisation.

That evening, after returning home, Sam and his wife sat quietly on the veranda overlooking their small garden. The cool evening breeze carried the scent of freshly watered plants after a brief rain shower. His wife noticed his unusually reflective expression and asked gently, "What has been occupying your thoughts lately?" Smiling, Sam answered, "Our old age." She laughed softly and teased him, "We're not that old yet." Sam chuckled before replying, "Not yet. But time moves much faster than business plans." He then shared an idea that had gradually matured over several years. "I've been thinking about establishing an elderly community, not simply a nursing home, but a place where elderly Muslims continue learning, teaching, farming, writing, mentoring younger generations, memorising the Qur'an, and preparing peacefully to meet Allah. A place financed sustainably through productive waqf-inspired businesses so that its residents never become a burden on society." His wife listened attentively before asking with a smile, "And where will we live?" Sam smiled back. "Perhaps," he replied gently, "we become the first residents." She laughed warmly before adding, "Then make sure the food is good." Their shared laughter reflected not fear of ageing but contentment in envisioning a future devoted to serving others until the very end of their lives.

Several months later, Sam returned to Pondok Modern Darussalam Gontor, a place that had profoundly shaped his understanding of institutional development. As he walked through the vast campus, he observed students attending classes, workers harvesting rice, employees managing printing presses, bookstores, bakeries, cooperatives, and workshops, and livestock farmers and agricultural workers in the fields. Everything appeared remarkably integrated. Education strengthened business, while business financed education; together they strengthened the ummah. During a private conversation, one of the senior Kyai offered advice that deeply resonated with Sam. "My son," the elderly scholar began, "many people build businesses. Some establish schools. A few create institutions. But only a handful dedicate themselves to building civilisation." Sam listened respectfully as the Kyai continued, "Do not ask whether your companies will survive. Ask whether your values will survive. Companies

can always be rebuilt. Civilisation requires generations." Those words remained deeply embedded in Sam's mind long after he returned to Malaysia, serving as an important reference point whenever he reflected on the future of his enterprises.

Several weeks later, during another usrah, Sam shared these reflections with younger entrepreneurs. Looking around the room, he admitted, "When I was young, I used to ask Allah to bless my businesses. Today, I ask Allah to bless those who will continue the mission." He paused before continuing, "The businesses are not my greatest achievement. The people are. If one employee becomes a trustworthy entrepreneur, if one customer grows closer to Allah, if one young person discovers purpose in life, or if one family benefits because of something we built together, then our business has already accomplished something far greater than generating profit." The younger participants realised that Sam's definition of success had gradually shifted from corporate performance towards human transformation.

Years later, visitors entering Sam Luhur's office noticed something unusual. Despite receiving numerous awards and recognitions throughout his entrepreneurial career, very few were displayed. There were no photographs of luxury vehicles, expensive homes, or record-breaking sales achievements. Instead, three modest frames hung behind his desk. The first contained the Qur'anic verse, "And I did not create jinn and mankind except that they worship Me" (Surah adh-Dhariyat, 51:56). The second displayed a handwritten reminder from his Murabbi: "Never let business become your master. Let it remain your servant in worshipping Allah." The third was written by Sam himself after more than twenty-six years of entrepreneurship: "Businesses may begin with one entrepreneur, but they should end by benefiting generations. Profit sustains companies. Purpose sustains civilisation. Only sincerity earns the pleasure of Allah."

Perhaps this was the true legacy of Sam Luhur. He never aspired merely to become a successful entrepreneur measured by financial wealth or corporate size. Instead, he sought to become a faithful servant of Allah who happened to conduct business. For him, entrepreneurship was never the final destination; it was simply the vehicle through which *'ubudiyyah* could be translated into action. The destination had always remained unchanged—to worship Allah, to serve humanity, and to establish enduring institutions that would continue nurturing the ummah long after his own earthly journey had come to an end.

Discussion Questions

1. Explain how Sam Luhur integrates *'ubudiyyah* (total devotion to Allah) into his entrepreneurial decisions and business strategies.
2. Discuss the advantages and challenges of balancing commercial success with da'wah, community service, and social responsibility.
3. Evaluate Sam's leadership and succession approach in sustaining his businesses without biological heirs.
4. Discuss how social capital, relational capital, and spiritual capital contribute to the long-term sustainability of Sam's enterprises.
5. Evaluate the strategic options available to Sam for ensuring that his businesses continue serving the ummah over the next twenty years while preserving their Tawhidic mission.