

## Living Work Ethics of Muslim Entrepreneurs in Tasikmalaya City, Indonesia

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**Abstract:** This study aimed to analyze Muslim entrepreneurs' work ethic who can directly contribute to the City's economic growth where they live, namely Tasikmalaya City of West Java of Indonesia. The City is a religious city, so its residents, including business people, base their lives on Islam. Numerous Islamic education institutions are enormous and continue to increase yearly; it is also characterized by regional regulations that impose Islamic law in the City. This study used a qualitative method with an anthropological approach. This approach was necessary because this work ethic was related to specific human activities. This study found that Muslim entrepreneurs' work ethic in Tasikmalaya city could be categorized as high by adhering to honesty, discipline, respect for time, working sincerely, adhering to procedures, and submitting reports on time. Besides, hard work was also an essential ethos for work success. However, hard work here also means worship. Based on the principle of monotheism, work is an investment and buying and selling with God, namely by always giving charity as savings for heaven. This study confirmed the linkage between religion and work ethic found by Max Weber and its correlation to the Muslim community in the religious city of Tasikmalaya. This study explores the work behavior of Muslim traders and their employees to encourage integrity, a sense of responsibility, quality, self-discipline, and teamwork in job releases that determine whether a strong work ethic or a weak work ethic contributes to the level of performance.

**Keywords:** Islamic economics; Religious ethics; religious society; verstehen; work motivation.

**Abstrak:** Kajian ini bertujuan untuk menganalisis etos kerja pengusaha Muslim yang secara langsung dapat berkontribusi terhadap pertumbuhan ekonomi kota tempat tinggal mereka, yaitu Kota Tasikmalaya, Jawa Barat, Indonesia. Kota tersebut dikenal sebagai kota religius, sehingga para penduduknya, termasuk para pengusaha, mendasarkan hidupnya pada agama, yaitu Islam. Hal itu dicirikan dengan jumlah institusi Pendidikan Islamnya yang sangat banyak dan terus meningkat dari tahun ke tahun; juga dicirikan oleh adanya peraturan-peraturan daerah yang cenderung untuk menerapkan syariat Islam di Kota Tasikmalaya. Kajian ini menggunakan metode kualitatif, dengan pendekatan antropologis. Pendekatan ini diperlukan karena etos kerja ini berhubungan dengan aktifitas khas manusia. Kajian ini menemukan bahwa etos kerja pengusaha Muslim di kota Tasikmalaya itu tinggi dengan berpegang teguh pada nilai-nilai seperti disiplin, menghargai waktu, bekerja dengan ikhlas, mematuhi prosedur, dan melaksanakan pekerjaan tepat waktu. Selain itu, terdapat juga kerja keras sebagai etos yang penting demi kesuksesan kerja. Namun, kerja keras di sini berarti ibadah, berdasarkan prinsip ketauhidan, yaitu bahwa bekerja merupakan investasi dan jual beli dengan Tuhan dengan selalu memberikan amal jariah sebagai tabungan untuk surga. Kajian ini mengukuhkan teori 'etika protestan dan spirit kapitalisme' yang ditemukan Max Weber, dengan korelasinya pada masyarakat Muslim di sebuah kota keagamaan seperti Tasikmalaya ini bahwa agar bertahan hidup di dunia, manusia dapat berpegang pada prinsip-prinsip etika keagamaan.

**Kata Kunci:** ekonomi Islam; etika agama; masyarakat religius; verstehen; motivasi kerja.

## 1. Introduction

The development of Muslim entrepreneurs is inseparable from the spirit, work ethic, and values that underlie them (Ahmed et al., 2019; Machmud & Hidayat, 2020). Muslims have experienced the ups and downs of economic development at various times and regions (Issawi, 2020). Trade is indeed one thing that makes Muslims spread to these areas (Ryan et al., 2021). Prophet Muhammad also carried out this trade (Prange, 2018). Likewise, this trade was the communication contact between Indian Muslims and Indonesians in the early history of Islam's entry to the archipelago in Southeast Asia (Andaya, 2021). From a glimpse of the history of Muslims, it appears that Muslims attach great importance to trade as a way to work and live.

After undergoing a long history, Tasikmalaya, a predominantly Muslim city in West Java, is a trading city (Susanti et al., 2018). Evidence of the high work ethic of the Islamic businessmen in the Tasikmalaya district could be seen in the GRDP (Gross Regional Domestic Product) over the last ten years, showing the rapidly increasing trade volume in Tasikmalaya. The GRDP movement cannot be separated from traders' role in Tasikmalaya City with the composition of various society components which choose to earn a living in this City. Urban traders tried their luck by expanding their business even though they had to compete with traders from various ethnicities, such as Sundanese, Padang, Javanese, and Chinese, who had controlled this area for more than half a century. From the research done, these traders come from various provinces of West Java and outside West Java, and open their business branches in Tasikmalaya City. Some traders are initially from Tasikmalaya City, opening attachments and becoming entrepreneurs in other cities such as Jakarta, Bandung, and Pangandaran (Tresna, 2017).

These Muslim entrepreneurs' working spirit is inseparable from their work ethic, level of religiosity, and Islamic values that they have adhered to so far (Erden, 2019). The importance of honesty, trustworthiness, calculating, thrifty, and charity motivates these Muslim traders to make transactions (Othman, 2016). Islam is influenced by the environment, customs, and norms fully integrated by assimilation and acculturation in these traders' behavior (Ediyono, 2017; Rahman, 2013). Many studies also link Muslim entrepreneurs' work ethic with Islamic religious values (Elfakhani & Ahmed, 2013; Hidayah et al., 2019). However, contextually no one has applied the Islamic Work Ethic (IWE) framework in Tasikmalaya City. Tasikmalaya is a city that is entirely developed, as seen from the economy's synergy, the thick religiosity of its people, and a pocket or center that gives birth to many Muslim entrepreneurs (Janwari, 2013).

As a city with a fast trade level in the East Priangan area of West Java, Tasikmalaya is known as the City of Santri (Islamic students) because it has more than 539 Islamic boarding schools in the regency and 91 Islamic boarding schools in the Tasikmalaya city area (Mustari & Rahman, 2012). And the existence of *pesantren* (religious boarding schools) cannot be separated from history in the field, from the Dutch era to the present. Historical formulation before the Dutch entered Tasikmalaya, in essence, can be viewed from the perspective of Tasikmalaya history. At first, it came from the work of Galunggung, which then moved to the Mataram kingdom until the Dutch colonial period. At that time, Muslim entrepreneurs dominated trade from the plantation, forestry, and textile (Batik) sectors. Tasik traders' characteristics were a tradition until now, which has spread to various corners of the country. Islamic values that shape Muslim entrepreneurs' mindsets and actions create dynamics in doing business (Mudzakkir, 2017).

The values of morality and religion are essential foundations of the nation's progress. These two things cannot be taken lightly and judged from the normative side only but are a positive outcome of the values of faith that are contained in every individual trader (Darwis, 2016, p. 113). Meanwhile, the concept of IWE (Islamic Work Ethic) itself was put forward by Abbas J Ali in 2008. Research on 150 students from the Arab region concluded a positive and significant correlation between IWE and their work. It states that working in Islam is at the core of faith and is considered an integral part of life (Ali & Al-Owaihian, 2008). The success of IWE has been tested in various countries, in Iran as an Islamic country, with the object of research on 262 construction workers (Chanzanagh & Akbarnejad, 2011). Then on, company workers in Indonesia, Morocco, England, and America become a thriving

organizational culture (Ahmed et al., 2019; Amaliah et al., 2015; Forster & Fenwick, 2015; Kalemci et al., 2019).

Charitable attitudes towards religion and attitudes established by faith are some of the philosophies embedded in business actors' souls or business people and their employees. Islamic values in the working framework are still the dominant inherent variable (Ahmed et al., 2019). How can it shape the spirit of hard work and ethics through Islamic ideals held by employees and employers? The ethics of an entrepreneur are the basis for entrepreneurs to negotiate with their subordinates and purchasers. The following marketing or buying and selling process should be influenced as predicted by transactions. Several studies have shown that a company's success is dominated by work ethics (Gursoy et al., 2017). Business people realize the importance of ethical values in working within the company and for individuals to live mutually sustainable lives.

Tasikmalaya plays a crucial role in regional and national economic development, a city dominated by Muslim traders. Business people need to build an environment for job growth, poverty reduction, and unemployment reduction. Entrepreneurs are viewed as people who are considered acceptable from an employment perspective. Young entrepreneurs (start-ups) are the next generation who fill the land of the entrepreneur. The relationship between Islam and the economy has dramatically influenced Muslim traders. Max Weber's theory of Protestant ethics and the spirit of capitalism can generate enthusiasm and work ethic (Weber, 2002). Now is a high-speed era where all facilities will be processed quickly in the age of globalization. In the Protestant religious doctrine, the concept of working is not only material but also at God's command. However, in economic practice, Muslims are not very supportive of capitalism's growth. Such Muslims practice Sufism, an understanding that being a good Muslim should have anti-world life also simple, frugal, and diligent life.

But some link religious piety to economic activity. Muslim traders in Ngruki, Central Java, apply a spiritual economy with its characteristics, i.e., praying of *duha* (morning) as an economic spirit (Shodiq, 2018). Research conducted in Selangor Malaysia found that Islamic work ethics greatly influenced its commitment through three values: affective, normative, and sustainable (Khadijah et al., 2015). The congregation's strength as the epicenter in business, with a tightly maintained social commitment, is key to success. However, Christian context research states that no religion is anti or pro-economic development (Jong, 2008). But people in Tasikmalaya believed that the business carried out is a form of worship and dedication between man and his God. The thing that must be done is to provide information about Islamic values and norms since school. They believe that their fate is in the hands of God. Muslim entrepreneurs believe in the power of prayer that can change businessmen's lives in Tasikmalaya City. Entrepreneurs believe in courtesy towards buyers; treating buyers as guests who must be respected, not as kings, can affect sales value. The entrepreneurial attitude of transparency to an item's condition is also essential in doing business with a spirit of dedication to God.

This paper intends to reveal the religious basis of the Tasikmalaya people to survive as traders who provide advanced economic development, namely by paying attention and expressing their habits in doing business within the framework of a religiously based work ethic. This religious foundation is essential because the residents of Tasikmalaya are known as religious people.

## 2. Methodology

This research was qualitative to understand certain situations, events, groups, or social interactions. Here, research involves the researcher exploring the research setting. Researchers enter the world of informants through continuous interaction, looking for informants' meanings and perspectives (Parvanta & Bass, 2020). This research can be interpreted as an investigative process in which researchers slowly analyze a social phenomenon by distinguishing, comparing, duplicating, cataloging, and classifying research objects (Sabharwal, 2017). Data collection techniques were through observation, interviews, and documentation about the research object (Herrmann et al., 2020), including religious ethics, adopted and practiced by Muslim entrepreneurs in Tasikmalaya City.

The researchers limited the research to Zainal Mustofa street, located from the Grand Mosque of Tasikmalaya City to the first intersection of Jalan Panyerutan. The data observation results of all 189

traders with shops owned by Muslim entrepreneurs are 11 shops. The reason is that this area has become the heart of a developed economy, shopping, and trade center compared to other cities in the Eastern West Java. There are still many prominent Muslim businesspeople scattered on the outskirts of the City. The analysis used in this study is ethnomethodology (Garfinkel, 2017). It combined a 'phenomenological sensibility' (Maynard & Clayman, 2003) with everyday social practice (Hammersley, 2020). Thus, the religious work ethic is not from the religious elite but ordinary society (Joppke, 2021).

### 3. Results and Discussion

#### *Tasikmalaya as a Business Center*

Many researchers associate Tasikmalaya City with the City of *Santri* because Islamic boarding schools (*pesantren*) and students' composition are so much compared to other cities (Mustari, 2013; Priatna et al., 2018; Rahman, 2016). In the world of *pesantren*, the existence of religious teachers, students, and schools is integrated. It was on the map of the struggle for independence against colonialism. The students' and Islamic boarding schools' fight is significant for the Indonesian nation's independence. The communication built between the students and the teachers has been going on with a massive touch based on religious teaching and learning patterns. The teaching pattern between teachers and students continues in learning and its continuation in spreading Islam's teachings. Apart from the large number of Islamic boarding schools and students living in Tasikmalaya City, the designation of Tasikmalaya as the City of *Santri* is also due to the fullness of religious values, cultural values, ethics, and history inherent in the identity of the City of Tasikmalaya, especially after the issuance of Regional Regulation No.7 of 2014 concerning Values The Religious Life of the City of Tasikmalaya.

Tasikmalaya City has the resources to generate additional income for PDRB (Gross Regional Domestic Product). Some of the natural resources used as recreational advice include Mount Galunggung, Lake Gede, Pasir Urug, Karang Resik, and the like. The management of these natural resources is included in the tourism area of Tasikmalaya. The acceptance of retribution for tourism areas adds to preserving nature and green open space for fresh air sustainability in Tasikmalaya. In line with this, Tasikmalaya also has excellent human resources compared to other West Java cities.

The people of Tasikmalaya City have various businesses based on their respective regions or districts. Each sub-district has its characteristics according to the company's strength passed down from generation to generation. Some businesses are still running, or still, surviving businesses are inherited and carried out from one generation to the next. The researcher synchronizes the field results with the data presented by the BPS. There is a shift in the business carried out by Muslim entrepreneurs per region or according to their respective fields of expertise. Like agriculture, there are still many agricultural products used as a source of livelihood by the people of Tasikmalaya City, such as in the Purbaratu, Indihiang area, because rice fields are still large compared to other regions.

#### *Religious Life in Tasikmalaya*

Apart from the political element, the position of religious leaders and Ulama is trade-oriented. In the past, religious officials have often been alert that Muslims, particularly Tasikmalaya residents, do not work for non-Muslims (independently). This doctrine has been consistently passed from parents to children for a long time and up until recently. Besides, political figures play an essential part in building the government economy. The City Government has complied with all rules and regulations relating to the production, distribution, and consumption of Tasikmalaya citizens. Government has a responsibility to encourage and succeed the people and protect the environment if there are financial services and all forms of error and prejudice. Controlling, enforcing, and evaluating the formulas or standards that the citizens of Kota Tasikmalaya submit are significant, apart from formulating the government's roles (HA., 53 year old, a Government officer of Tasikmalaya City, Personal Communication, July 22, 2020).

Islamic law, particularly in *muamalat* (relations between Muslims and non-religious), is being upheld by religious leaders. Several mass organizations entered the region of Tasikmalaya in 1928 due to the revived economic growth. A campaign with a range of business agendas inevitably requires the cooperation of its participants and supporters. The teachers and the contractor develop a harmonious partnership. Of course, the cornerstone of Islamic leadership in society was something the religious bureaucrats have always struggled to locate, who have only managed the colonial bureaucratic climate to take up religious management aspects. The state version of the religious bureaucracy plan also has to deal with the medium class's desires in society's hands to sustain a religious life. While economically, in their socio-religious lives, the indigenous middle class is too dependent on the state. They demonstrate the extent of autonomy to criticize politics, particularly religious questions (UM., 54 year old, a religious teacher, Personal Communication, July 17, 2020).

This religious organ is developing synergy with madrasahs and Islamic internships, which form the medium of development. The presence of these Madrasahs and Pesantren influenced Tasikmalaya life, and it had a relatively large network of Madrasahs and Islamic boarding schools. The role of cultural groups or Islamic organizations is increasingly dynamic in religious life. In Tasikmalaya, the Islamic organizations were born for a long time, but they were not much different from the mass organizations first founded. Islamic religious leaders influenced the formulation of values in the City of Tasikmalaya. The demands for carrying out Islamic law by entering it into the legal formulation or legalization was rampant. The rationale was that the majority of the population of Tasikmalaya City were Muslims. Then, there was the sparking idea of implementing Islamic law. Finally, the City government enacted Regional Regulation No.7 of 2014 concerning values that support policies on the enforcement of Islamic law in Tasikmalaya City (HA., 53 year old, a Government officer of Tasikmalaya City, Personal Communication, July 22, 2020).

Since the issuance of Regional Regulation No. 12/2009, the committee involved, namely the regional government and community leaders, has caused controversy not only at the local level but also at the national level because this Regional Regulation implies discrimination in certain religions in the end, the Regional Regulation was canceled by the Ministry of Home Affairs. Subsequently, the Regional Regulation was revised with Regional Regulation No. 7/2014 on the value order of religious life for Tasikmalaya City people, which was passed on October 1, 2014 (AB., 45 year old, an officer of Tasikmalaya City Religious Office, Personal Communication, July 20, 2020).

Regional Regulation number 12 of 2009 was born from the inspiration of Islamic religious leaders who saw the success of implementing the regional regulation in Nangroe Aceh Darussalam, so these religious leaders continued to roll out this regional regulation Islamic law to be enforced in the City of Tasikmalaya. A value system is a system that is a unity of values or norms, which includes religious standards, laws, customs and culture, morals, and morals that govern all aspects of human life. This regional regulation is made so that all Tasikmalaya city community components can live more benefits, dignity, justice, and virtue (ZM., 42 year old, an Islamic activist, Personal Communication, July 24, 2020).

### *Muslim Entrepreneurs in Tasikmalaya City*

The research that has been done shows that there are maps of entrepreneurs from various ethnicities, ethnicities, and religions in the City of Tasikmalaya. The combination of these entrepreneurs dramatically influences the economic dynamics of the Tasikmalaya City area. The first segregation of business people is entrepreneurs who are native or Sundanese originating from Tasikmalaya, both from the City and Tasikmalaya Regency. They have lived since the Dutch, Japanese until the 1960 era. Second, Muslim entrepreneurs from Padang have come after the 2000s or only during the last two decades. The third is a Chinese businessman who lives along Zainal Mustofa Street, and these Chinese traders dominate the shopping and shopping centers in Tasikmalaya City. The division of Tasikmalaya City entrepreneurs, in general, is inseparable from the three entrepreneurs as follows: local entrepreneurs, entrepreneurs of Pakistani descent, and entrepreneurs from Padang.

## Local Entrepreneur

Center innovations and branches of companies with several large businesses and companies in the country and companies based in Tasikmalaya City. Clothing, sandals and shoes, watches, accessories, and industry were the dominant business people who opened this urban region. In the meantime, most indigenous businesses have companies on the outskirts of Tasikmalaya, located in different neighborhoods and areas around the City. Many of the entrepreneurs from Tasikmalaya's original people, such as excavations, lorries, modes of transport, tofu and clothing, eggs, Haj and Umrah offices, or company members, have become public knowledge. Many of them have demonstrated and become general information. The City of Tasikmalaya has 14 BPS and other sectors with an economic impact. These entrepreneurs are people with more than one business form and are multidisciplinary. These contractors joined many sectors, such as education, transportation, immobilization, automotive, and franchise. This group's entrepreneurs are like the Mayasari group. The base of the Mayasari Group has no less than 17 firms. This company expanded into many areas of Tasikmalaya and extended to Jakarta's capital.

There was a well-known businessman, Hajj Wawan, who grew businesses in the fields of filing, wood covering, gas filling, embroidery, Islamic cooperation, tourist and building casting, the lot of Futsal and restaurants, in a further area in the Kawalu sub-district, more specifically in the Saguling zone. The pilgrims have acquired knowledge of Jakarta's company and market share (Tanah Abang) in their embroidery sector in Tasikmalaya City. This evidence shows that Muslim business people in the suburb of Tasikmalaya City cultivate and develop the spirit and the work ethic. This fact is clear. When the land for doing business in the City is no longer available, the suburbs' mastery is the crucial incentive to depart the company from the urban outskirts, which are still operational, and hire more employees. The second explanation is that the City's business growth is already dense.

Only two entrepreneurs from Tasikmalaya are the study object, namely the Orbita Optical, born in 1949. In the old days, all shops in the Zainal Mustofa Street region belonged to Haji Bakri based on Uwa and Momon's interviews. The Bakri Hajj mosque is still standing in the central shopping district, which was constructed in 1830. And it is used as a mosque for the Zainal Mustofa Street employees. The Mosque has expanded because congregations often have no place to pray for Friday. Shopkeepers or business people are Muslim, and Dhuhr and Asr are not unusual in Friday prayers. Only the bulk of prayers is staff members. Because the shop often has a blessing or a prayer room for workers. So in the area of Zainal Mustofa Street, the Haji Bakri mosque was full of staff and tourists. Many people prayed in the Grand Mosque, approximately 800 to 1 km from the Grand Mosque and the Bakri Hajj Mosque.

For shops close to the Grand mosque, they pray at the Grand mosque. Besides being filled by the Grand Mosque employees, government elements are also supplied, especially the police and Tasikmalaya City prison officers. The Grand Mosque location is close to the Police Post, Post Office, Military Post, and Islamic banks. Because the Grand Mosque has charisma and pride for the people of Tasikmalaya City. Also, it is often used as the starting point for movements or demonstrations of guidance because historically. It was surrounded by government offices such as the regent's office, the hermitage station, police station, prison, post office, and military district command designed to be easy since the Dutch era—linking one institution to another. The government office has been moved to Indihiang, approximately 4 KM away (UM., 54 year old, a religious teacher, Personal Communication, July 17, 2020).

The Tasikmalaya people's identity politics get thicker when a plan or religious event invites many people. For example, the recitation or grand sermon held in Tasikmalaya City is always crowded with congregations. This identity politics is also caused by dissatisfaction with the government's attitude towards Muslims and discrimination against religious leaders, which is happening in Indonesia's democracy. Several Islamic movements in Tasikmalaya and Indonesia are dominated by educated conservatives (Mietzner & Muhtadi, 2020).

### Entrepreneur of Pakistani descent

These entrepreneurs are known as entrepreneurs of Arab descent or Pakistani descent. Some visitors or buyers are more familiar with the term Pakistani shop. Many business people of Pakistani descent who do business in Tasikmalaya are just a different location. There is Azad, whose full name is Abdul Wahid Azad. Azad is a businessman of Pakistani descent with three generations. So those who are now doing business in textiles are still one generation with their ancestors for three generations. The first generation was pioneered by Abdul Wahid Azad, a freedom fighter from Tasikmalaya but descended from Pakistan. This Pakistani businessman has become an icon of textile/cloth clothing in Tasikmalaya. Especially before Eid al-Fitr and the fasting month of Ramadan, this shop is always packed with visitors from the City and Regency of Tasikmalaya and various regions in West Java. The visitors buy retail or at large parties, and most buyers are Muslim, even though the Cihideung shop is around. Many shops were selling similar clothing. When asked by the researchers, why do you often buy clothes at Azad's shop? Buyers put forward several reasons: the low price, many variations, and the last is because of fellow Muslims. Instead of buying from another shop, they think it is better to buy from a Muslim shop (Azad shop). Other shops, such as the Gulam Ali shop, are clothing stores originating from Pakistan. Researchers suspect that this situation is deeper into identity politics.

Identity politics is still attached to the Muslim community and is still happening today. Some time ago, to be precise, on September 14, 2020, when the Muslim Organization of Al Mumtaz held a great congregation inviting a famous Ustadz Abdul Somad, the community came very much, some said up to thousands and 30,000. An activist said, "This activity can be watched on the YouTube channel Daily Life Ulama. Tasikmalaya City residents' enthusiasm towards the great congregation, especially those who already have a name and are well-known in Tasikmalaya, has always been a high bargaining power. Many have always watched it (UB., 48 year old, an Islamic activist, Personal Communication, July 22, 2020)."

Including the routine recitation program every Wednesday morning with the unique congregation of the mothers of the Grand Mosque of Tasikmalaya City, always filled with white gatherings besides that traders of clothing, accessories, and food still fill the patio of the Grand Mosque of the City of Tasikmalaya. With this social phenomenon, researchers notice every week that identity politics in the City of Tasikmalaya is solid and thick, especially during religious events at the Grand Mosque of Tasikmalaya City. It becomes interesting when it is associated with Tasikmalaya City's name as a religious city (OT., 44 year old, an officer of Grand Mosque, Personal Communication, July 26, 2020).

### Entrepreneurs from Padang

The following ranking is one of the top entrepreneurs in the country. Many businessmen, particularly Zainal Mustofa Street, who open businesses in Tasikmalaya City are from the Padang region of West Sumatra. Although researchers dove into most business people's minds, people from Padang were examined, observed, and interviewed. Ananda, Hollywood, Train, and Ria Clothes are the West Sumatran traders. The people of Padang operate all Zainal Mustofa Street shops alongside Chinese businesspeople; only a few are owned by indigenous businessmen, namely Orbita Glasses and genuine indigena or Sundanese entrepreneurs. Researchers noticed that none of the small traders or kiosks face Padang's trades/shops in each shop owned by Padang origins. An indigenous person named UW, over 40 years, said that "look at the little traders who sell cigarettes, fried food, or street vendors who don't sell any of them in front of the shop owned by a Padang businessman; that contrasts strongly with the Chinese entrepreneurs who come from China and almost cover the face of the Chinese store (UW., over 40-year-old, a Muslim food retailer, Personal Communication, July 19, 2020)."

Moreover, why is the case different from that of the Chinese store owner? A Muslim food retailer argued that the Chinese people consider themselves a second grade. If he evicted small dealers in front of the shop, he would receive verbal and violent threats from traders and Muslims. The cycle of interests among Padang, indigenous, and street traders in Tasikmalaya City is frequent. Still, Zainal Mustofa

Street is a magnet and has its charm for the entrepreneurs that open trade in the area because it is there that the only Chinese companies are located in the area (UW., over 40-year-old, a Muslim food retailer, Personal Communication, July 19, 2020).

Besides the clocks sold, this shop provides toys, and home appliances such as rice cookers, fans, blenders, and others. This shop is always crowded with visitors. This shop is open from 10 a.m. and closes for the midday prayers for 15 minutes, and the Asr prayer (around 4 p.m.) closes for the next 15 minutes or during the Asr prayer. The door reads, "sorry for praying." When the researcher asked about this, the owner said, "we must obey Allah's orders; one of the commands is prayer. He said that Allah's gifts would not be confused and replaced with something more unlikely to be exchanged. The concept of *rizky* (gifts) must already exist that govern him to use it to recruit his employees to pray on time (BD., over 50-year-old, a shop manager, Personal Communication, July 15, 2020)."

### *Services to Consumers*

A bad image will bring a wrong impression on business activities. Openness is an Islamic teaching. Muslim entrepreneurs must provide the necessary information about their products (Aravik et al., 2022). Honesty in doing business is an essential asset in winning the hearts of its consumers. Humility is among Islamic work ethics (Ab. Wahab & Masron, 2020). The service that employees must do to consumers with humility will give a fair and comfortable impression (Dang et al., 2021). The consequence of service with humility is to bring comfort when transacting with consumers. The message is to smile, greetings and greetings, courtesy, and politeness.

Consumers are the way for those who will provide benefits and or losses for the company. Entrepreneurs in urban areas with many business units better understand consumer behavior around their business premises. Treating humans to the same degree, whether customers are poor or rich, is necessary to be served as perfectly as possible. It means that Muslim entrepreneurs in Tasikmalaya had to do business with Islamic ethics to make them competent, trustworthy, and sustainable working ethics. As said by a shop owner, "An ethic of business is construction, such as being truthful, being open, taking care of others, frugal, hard work must be upheld, and providing benefits for people. It also contributes to perpetuating one's own business both in this world and in the future (AM., 52 year old, a shop owner, Personal Communication, July 17, 2020)."

Working ethics comes from the ideals of the Islamic doctrine community and the people of the City of Tasikmalaya. The Tasikmalayan citizens, known for their religious communities, have shown that the 2014 Regional Values Regulation Number 7 has proven to be compatible with Muslim entrepreneurs' working ethics to create Islamic work ethics. The complexities of Muslim entrepreneurs' work ethic have strongly fostered a passion for the local economy. Tasikmalaya City's increased GDP is affected by Muslim businesspeople's role in Tasikmalaya City. The position of Tasikmalaya City's people has directly provided the people of Tasikmalaya City with well-being, prosperity, and land clearance for their employment. This is mainly due to the spirit of hard work shown by the Muslims in Tasikmalaya. Indeed, it is not only the Sundanese who display the Islamic work ethic in the City. People from West Sumatra and people of Pakistani descent share the same working spirit. However, because they have been in Tasikmalaya for a long time, they can be referred to as Tasikmalaya people.

The above discussion has revealed the religious foundation of the Tasikmalaya people to survive as traders who provide advanced economic development to the region. Thus, this finding confirms that the values of morality and religion are an essential foundation in the nation's progress. The values of faith in each trader combine these two things (Darwis, 2016). Therefore, this study also indicates that the IWE (Islamic Work Ethic) concept is relevant to traders' lives in Tasikmalaya (Ali & Al-Owaihian, 2008; Yeboah-Assiamah, 2014). The IWE concept has been tested in various countries (Ahmed et al., 2019; Amaliah et al., 2015; Chanzanagh & Akbarnejad, 2011; Forster & Fenwick, 2015; Kalemci et al., 2019); this study also affirms this concept in the local area. Indeed, an attitude of faith has been attached to the soul of businesspeople in Tasikmalaya. Here Islamic values within the framework are still the dominant inherent variable (Ahmed et al., 2019). A business's success is dominated by work ethics (Gursoy et al., 2017). In Tasikmalaya, the relationship between Islam and the economy had a



tremendous impact on Muslim traders. It reminds us of Max Weber's theory that Protestant ethics and the spirit of capitalism have an affinity that can arouse enthusiasm and work ethic (Weber, 2002). This study does not agree with research in the Christian context stating that no religion is anti or pro-economic (Jong, 2008); religious belief had no impact on the economy (Benjamin et al., 2016). This study determines a link between religious piety and the progress of the economic activity (Beta, 2019; Calder, 2020; Nordstrom et al., 2020).

#### 4. Conclusion

Muslim entrepreneurs run their business using a unique work ethic drawn from religious doctrine—the ethic impacts the Tasikmalaya people directly. Here, devout business Muslims see economic opportunity as a place to preserve and continue their business. Religious and economic relations have aroused laziness to perseverance, from poverty to prosperity, from unemployment to work. It turns out that all of this has existed in religion and has been actualized by all Muslim entrepreneurs. This anthropological theological study is helpful for the development of business training for religious communities. It can recommend the need for a religious approach from the government and the business world in religious communities. An integrated network can mutually foster good development for various parties.

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