

Tauhidunomics: Religious Ethics and Economic Growth in Tasikmalaya

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Suggested Citation:

Mardani, Dede Aji; Masuroh, Imas Siti; Ali, Wan Zailan Kamaruddin Wan. (2023). Tauhidunomics: Religious Ethics and Economic Growth in Tasikmalaya. *Temali: Jurnal Pembangunan Sosial*. Volume 6, Number 2: 119-132. <http://dx.doi.org/10.15575/jt.v6i2.26036>

Article's History:

Received May 2023; Revised August 2023; Accepted August 2023.
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Abstract

This research aims to analyze the concept of *Tauhidunomics* used by Muslim entrepreneurs in Tasikmalaya. The method used is qualitative, with interview techniques from sources scattered in the city center and Tasikmalaya. The findings of this study indicate that *Tauhidunomics* is a concept of trading that Muslim entrepreneurs carry out by holding on to norms (the holy book-*sunnah*) and religious religiosity (the role of religious leaders and communities). The concepts and values of *Tauhidunomics* are individual honesty, hard work, frugality, commitment, openness, and calculation, and the social as diligent giving, providing guarantees and advancing fellow employees.

Keywords: economic growth; religious ethics; religious society; muslim entrepreneurship

INTRODUCTION

Historically, religion has played an essential role in human life, influencing or even determining individual beliefs and traits, cultural norms and values, social groups and organizations, and political to military power (Aravik et al., 2020; Zakariya, 2020). Evidence confirms that religious beliefs influence a wide range of behavioral outcomes, and religious activities can affect economic performance at the individual, group, or country level through at least two channels (Mardani, 2021; Rosyad et al., 2022). In *Wealth of Nations*, Adam Smith (Alekseev, 2018; Smith, 1937) argued that participation in religious sects could bring two economic benefits to adherents. However, the fact remains why Muslim-populated countries are lagging in their economies.

The rise of the new Muslim economy is a move by Muslim consumers who spend heavily to fulfill all their needs (Launay, 1999; Teik & Hadiz, 2010). The new Muslim consumer is believed to be the mainstream that will change the Indonesian economy by utilizing the concept of the new economy (green and blue economies) so that it becomes an offer for inter-regional countries (Mardani et al., 2023). This research tries to describe and analyze the implementation of the *tawhid*-based economics (*Taudidunomics*) of Muslim entrepreneurs in Tasikmalaya, which can have implications for regional and national economic growth.

METHOD

The research used a qualitative method with a socio-anthropological approach. The object was limited to the Tasikmalaya City area consisting of Muslim entrepreneurs with data collection techniques, namely interviews with 11 Muslim entrepreneurs located on KH Zainal Mustofa Street. Qualitative research is used because the object of research, namely humans as social beings, tends to change at any time and is dynamic (*verstehen*) (Silverman, 2013). Therefore it needs in-depth research by following the pattern of life, and activities, entering into the research object, and getting involved in it (Kaelan, 2010). Using research will reveal the dimensions of various activities from various perspectives, the mode of operation carried out, and the motivations of Muslim entrepreneurs in carrying out their trade. Researchers use an anthropology-sociology approach where researchers actively participate in activities, mingle with Muslim entrepreneurs in Tasikmalaya City and understand the behavior, daily activities, and traditions that are always believed and carried out by Tasikmalaya entrepreneurs and synchronize, confirm with theories that already exist in the minds of researchers. This approach is more rational and proves the drives that become the strength of Muslim entrepreneurs in running their businesses.

RESULTS AND DISCUSSION

In his thesis, *The Protestant Ethic and The Spirit of Capitalism*, Max Weber (Weber, 2002) said that what drives economic change is structure, conditions of economic production, and material conditions of a person in meeting all their needs. Meanwhile, according to Karl Marx (Marx, 1967) that the basis of human life lies in the economy, which is the essential building in life (base structure) because the economy plays a fundamental role in the needs of society and other issues can work well because all components in society will be involved in it (Marx & Engels, 2012; M Taufiq Rahman, 2016). For Weber, the Protestant ethic can drive economic change so that capitalism emerges. He saw that business people and entrepreneurs took ethics from Protestant teachings. Protestant ethics rationalized Western society's economic life (M Taufiq Rahman, 2021). Humans in fulfilling their needs both from the method, process, and goals and have different perspectives in achieving them because humans as social and unique beings, challenging to be consistent in one position and can change at any time their decisions and desires (*verstehen*) which can change according to with its environment and conditions, psychology, economy (Andrianto & Firmansyah, 2019; Uygur, 2009). Humans in achieving the desire to survive and fulfill their needs; in a community, norms, morals, ethics, rules, laws, culture, and traditions become a reference for community groups in their activities. Meanwhile, the location of ethics and morals is the first foundation community groups use in carrying out all the life traffic, including in transactions, trading and doing business, or buying and selling. Here, businessmen in Tasikmalaya City have understood the importance of ethics which will be used as an ethos in navigating their activities.

Classification of Muslim Entrepreneurs in Tasikmalaya

The research that has been conducted shows that in Tasikmalaya City there are maps of entrepreneurs from various ethnicities, tribes, and religions. The combination of these entrepreneurs dramatically influences the economic dynamics of the Tasikmalaya City region. The first classification of entrepreneurs are entrepreneurs who are native or Sundanese originating from Tasikmalaya, both from the City and the Tasikmalaya Regency, and have lived since the Dutch and Japanese eras up to 1960. Second are Muslim entrepreneurs from Padang who have come after the 2000s or only during the last two decades, and the third are businessmen from Pakistan. This entrepreneur is engaged in textiles, fabrics, and fabric sales, while the latter is a Chinese entrepreneur located along Jln. KH. Zainal Mustofa and these Chinese traders dominated the shopping and shopping centers in Tasikmalaya City. The division of Tasikmalaya City entrepreneurs, in general, was inseparable from the four entrepreneurs (Mohammad Taufiq Rahman & Anwar, 2022).

Businessmen of Pakistani Descent

This businessman is known as a businessman of Arab descent or only actually of Pakistani descent. One of the ethnic groups that has existed since the Dutch era, which has mingled with the residents of Tasikmalaya. In their integration with Muslim entrepreneurs from Tasikmalaya City, there is a common belief in one teaching, namely Islam. So that the Pakistani ethnicity is more readily accepted by the people of Tasikmalaya, apart from

the problem of belief as a trigger for the establishment and cooperation in the field of trade. Because in the beginning ethnic groups from Pakistan came to Tasikmalaya for trading. The trade that the Pakistani ethnicity is involved in is trading in fabrics (textiles).

Tasikmalaya people who visit and buy products from this shop are more familiar with the name Pakistan shop. Many entrepreneurs of Pakistani descent have developed and developed their businesses in properties, tourist attractions, medicines, and perfumes to cloth shops but in different locations. The shop that is best known is the Azad shop, which is a provider of cloth for large and small parties, including this entrepreneur who supplied electricity financing (PLN) for the Great Mosque, compensation for orphans and the needy and the construction of several mosques in Tasikmalaya.

Entrepreneur from Padang

Many entrepreneurs who open businesses in Tasikmalaya City, especially Jalan KH Zainal Mustofa, are from the Padang area. As long as the researcher plunges into an abyss by observing, observing, and interviewing, most existing entrepreneurs are Padang people. As in the store Start, Ananda, Hollywood, Trends, Ria Busana. All the shops on Jln KH Zainal Mustofa belong to Padang people; there are only a few shops owned by indigenous businessmen, namely the Orbita Glasses shop and those that are original businessmen of native or Sundanese origin.

The researcher observed every shop owned by the Padang people; it turned out that there was not a single small trader or kiosk in front of the Padang's trader/shop. The researcher spoke with a 40-year-old native who goes by the nickname Uwa. He said that none of the small traders selling cigarettes, fried food, or street vendors were selling in front of shops owned by Padang businessmen. This was in stark contrast to many Chinese businessmen. Once and almost covered the faces of the Chinese shop owners. Almost none of the Chinese-owned shops had clean shop fronts for small traders. He said that no small traders would sell in front of shops owned by Padang people because if he saw and found small traders, he would drive them out through the hands of thugs or civil service police, or in other words, he would be confronted with people who have power over the store.

However, the street vendors must be absent from the front of the Padang people's shop, no matter the way, so the traders are not there. Problems arise when traders on the sidewalk or in front of the shops of Muslim businessmen from Padang go down the road where the place is used as a motorbike or car parking area. This often results in conflicts between street vendors and parking attendants. What often happens is a war of words among parking attendants, traders with wheels as well as services for motorbike users. The struggle for business land caused a conflict of words between the officers.

Entrepreneurs of Chinese

China was a developed country more than 1200 years ago, and now it is developed in various fields, including relations with Muslim countries. Mastery in various fields has shown that this country has been able to compete with developed countries worldwide. At the local level, the ethnic Chinese have been in Tasikmalaya since 1870-1875. The existence of ethnic Chinese originally was to trade and develop existing businesses in the Cirebon area to Sumedang. So that the journey is not too far, Tasikmalaya was chosen as a transit city. However, because it is a transit city, the ethnic Chinese have established trade in Tasikmalaya, regardless of the ideology they understand.

The migration of ethnic Chinese at this time changed the map of local and world trade competition due to the large number of immigrants doing business in various regions. The success of the Chinese ethnicity in interacting with various ethnicities anywhere is a success in implementing and maintaining the social system, even though in its journey, it experienced several human tragedies towards this ethnicity. These Chinese businessmen in Tasikmalaya have controlled almost all sectors of the needs of the urban community; almost 98% of the shops and shopping centers of this ethnic group are in control. In addition to the trading sector, this ethnic group controls construction, building materials, warehousing, and transportation. Traders of this ethnicity have long coexisted with Muslim entrepreneurs since the 2000s. Although initially, the trade in the downtown area was dominated by Muslim businessmen, now this has changed drastically, and ethnic Chinese control the main street that is the business center.

Traders from Genuine Tasikmalaya

There are only two businessmen from Tasikmalaya from the location that is the object of research, namely the Orbita eyewear store based on the results of interviews with Uwa and Momon, who were born in 1949 that in ancient times all shops in the area of Jln KH Zainal Mustofa were owned by Haji Bakri. Today, the remains of the Haji Bakri mosque, which was built in 1830, still stand firmly in the central shopping area. And used as a mosque to worship the employees of the shops around Jln KH Zainal Mustofa. The mosque has undergone expansion because it often does not accommodate the congregation during Friday prayers. It is common for Muslim shop owners or businessmen to join the Friday prayers and the Dhuhr and Asr prayers.

The identity politics of the Tasikmalaya people get thicker when an agenda or religious event invites many people. For example, recitations or sermons held in Tasikmalaya are always packed with congregations. The struggle between the santri and the kyai or ustad has been going on for so long that many of the Muslim businessmen (haji-haji) are former students studying at Islamic boarding schools and the entrepreneurs who own industrial and trade corporations in Tasikmalaya City are the majority of hajj pilgrims who are spread from various mass organizations and non-organizations (Mietzner & Muhtadi, 2020). This Muslim identity cannot be separated from the doctrine of the holy book and the role of religious leaders and organizations that influence the mindset and actions of Muslims.

Researchers consider that the development and progress of these Muslim entrepreneurs are inseparable from the meaning of populist Islam (Fossati et al., 2020; Kratochvíl, 2021), which subsequently grows into identity and becomes a hereditary tradition, especially now that it has become the second and third generations of various Muslim entrepreneurs, there are even entrepreneurs from the millennial circle. Populist Islam is an identity that can be stored as a strong foundation and a characteristic tied to a particular community in Tasikmalaya society.

In their association with various ethnic groups, Muslim entrepreneurs do not show luxury in social class; on the contrary, successful Muslim entrepreneurs are closer to the people around their homes, especially when carrying out evening prayers, evening prayers, and regular weekly recitations at their home complex. This attitude of openness is shown not only in matters of worship but also concerning work and serving customers. But in terms of recruiting workers for Muslim entrepreneurs of Padang ethnicity, Pakistan prefers that its employees, to a certain degree, prefer their ethnicity. So that in the end, the Muslim entrepreneur community has transformed from a textual understanding of religion to a more contextual one in the economic field. However, at the macro level, it has a balance with ethnic Chinese entrepreneurs. There are several arguments for the transformation from textual dogmatic Islam to an understanding of being a Muslim entrepreneur. First, the tariqat elements influence a local culture to create an Islamic culture with regional characteristics. This happened due to acculturation between Islamic teachings and local culture, resulting from the legacy of its predecessors, namely Hinduism (Sabat et al., 2020).

Tauhidunomic Muslim Entrepreneurs in Tasikmalaya

The Principle of Honesty

Since the beginning, Islam has seen commercial activity as a divine calling and an essential aspect of human life, a source of social satisfaction and psychological/soul pleasure. Honesty is the principal capital in every job, mainly if applied in trading; the value of honesty will provide long-term benefits. If in the transaction, must tell the truth. Entrepreneurs believe that by being honest, they will get loyal customers and provide satisfaction for their customers, which will provide satisfaction and disseminate information to others. This means that the essential capital of business success is by being honest. This is in addition to the IWE scale from the theory put forward by Abbas Ali in his research on students of Arab descent living in America about the work ethic of their students. Here it can be seen that it follows the theory put forward by Abbas Ali, who said that honesty is one of the scales of the Muslim work ethic (Ali & Al-Owaihan, 2008). However, several honesty criteria found in the field show that the object and analysis of honesty are different. As Weber said from the theory of social action based on values, these Muslim entrepreneurs take honest actions because it is based on their values that honesty is an encouragement in the scriptures and religion.

This means that this honest attitude comes from divine values, which the two researchers found not only from the holy book that they do honest deeds in their business but also based on feelings or attitudes.

This is because entrepreneurs see that if they are dishonest, then the logical consequence is that buyers will abandon their business; when this happens, it will harm themselves and harm other people (employees) will further lead them to destruction (bankruptcy) in doing business, as exemplified by the apostle that an honest attitude in trading is trusted and given the title to the Prophet as *Al Amin* which means honest (Islam & Khatun, 2015).

As a religion, Islam is filled with religious values originating from God; here, ethics in doing business is put at the forefront of mere worldly gains and materialism but has universal characteristics for all creatures on earth. The value of honesty is one of the foundations and the location of a company's success when running its business. Entrepreneurs have descriptions and perspectives about honesty's meaning, significance, and consequences. In principle, entrepreneurs uphold the meaning of honesty and place this honest attitude at the top stage in all trading activities.

Muslim entrepreneurs interpret various interpretations regarding honesty. Entrepreneurs with more than one company, billions in turnover, and a higher education background define honesty as obedience to SOPs or provisions given by the company, which are related to the rights and obligations of workers and company owners. In addition, companies with a modern managerial level with a planned organizational structure apply the honesty concept.

Meanwhile, other entrepreneurs say that honesty is the nature of sincerity and willingness to work. An entrepreneur described this with one company and less than 10 years of business experience. Other traders said honesty is a disciplined attitude and always reports all their activities to their employer. This definition was also raised by entrepreneurs who have many companies with thousands of employees, and their companies are spread across various regions of West Java. On the other hand, other entrepreneurs say that being honest gives high performance to their company.

Furthermore, the result of honesty that entrepreneurs apply is the continuity and trust of their buyers, so that they become prominent entrepreneurs and the profits are obtained simultaneously. The impact of the continuity of honesty has been proven to bring progress in the business they run. Because of the honesty factor, initially, Muslim entrepreneurs traded with limited capital, narrow business relations, and remote locations, making their company turn into a multi-product company with many employees, opening more than two branches, increasing the number of employees, and multiplying new customers.

While the second factor is related to religious issues. At this level, entrepreneurs think that even though their profit is not too large, their obligations have been fulfilled using worship, namely by practicing honesty. One of the worships related to *mualamah* is the concept of honesty, which is oriented towards devotion to God. Entrepreneurs define honesty as sincerity in carrying out God's commandments to make efforts to fulfill obligations as human beings. In the initial intention as worship, the foundation of honesty is upheld to fulfill a trader's obligations for the benefit of the life of the world and the hereafter. Muslim rulers place the principle of honesty as the principal capital and starting point in conducting transactions. From the descriptions of Tasikmalaya Muslim entrepreneurs, the researchers concluded that honesty is a sincere attitude, respecting time in working with high performance that refers to organizational provisions and is responsible for all the results of his work carried out continuously.

Hard Work Principle

As social beings, humans typically need a job to meet all their needs. Work is necessary for humans to carry out their existence and human dignity; when humans do not work, the value of their existence and self-esteem will decrease. The hard work conveyed by Max Weber in his Protestant ethics thesis and the spirit of capitalism saw that hard work is a call from God (calling) for his chosen servant. The perception of work as worship is logically pragmatic, regardless of which religion one adheres to. There is a binding correlation between religion and hard work and work ethic. In his book Jansen Sinamo (Sinamo, 2005) says there are eight elements of a work ethic that every human being must have when going to do work, namely work is a blessing at this point working as gratitude that God has given to him as his servant who serves as necessary in getting closer to his Lord.

Second, the concept of work is a mandate which means that humans as servants of God are entrusted by their God in the context of managing and prospering humans, and other environments, including ethics in the environment. Consequently, as a servant entrusted with a job, he must be able to account for everything he has been entrusted with. *Third*, work is a vocation, the same as the understanding held by Calvinists from Protestant Christians that work is a calling of the soul ordered by God following the expertise and competence

of each human being. Work is the development of self-actualization, where humans at this stage must be able to address and bring out each person's potential strengths and advantages in carrying out their work. *Forth*, work is worship, which means that work is a form of sacrifice and ritual of the servant to his God by giving what he has to God as the Supreme Being. *Fifth*, work as an art means that work will get pleasure and happiness. This is logical, as workers will feel happy when they get a salary or compensation, especially at the beginning of the month. Every employee or employee who gets a salary every month feels a sense of joy and joy (Stasio et al., 2021). At the next point it is interpreted that work is an honor, which means that human dignity will be elevated and proud by working. This contrasts with humans who do not have a job or are unemployed (Greenbaum et al., 2020).

There is a weak point for the unemployed. Unemployment has no respectable place in the position of Islam. Contrary to that, working as an honor means that a person's status will be elevated to his human status if he occupies a position or owns a company. Eighth is service; the meaning of work is serving everyone, glory will come when he can provide benefits because serving people is a noble deed. At this stage, work is not only a fulfillment of basic human needs but also a form of self-actualization, providing benefits and actions starting before God and humans. Work is not only just towards material satisfaction but has shifted towards one's prestige.

Here it can be said that working from various sectors and dimensions will be noble as long as the work is carried out within the corridors of Islamic law is good job. On the other hand, work will look disgraceful if it violates religious rules and norms or falls outside the rules that God has determined. Islam has determined which work is prohibited and which work is lawful. In practice, Islam prohibits work that can harm other people or rob others of their rights, such as stealing, corruption, and selling illegitimate goods and goods whose circulation is prohibited by religion or the state.

The Islamic work ethic gives birth to creativity, leading to happiness and perfection in life. Hard work is an obligation, and hard work will give birth to an economic cycle, otherwise, the unemployed or people who are lazy to work will indirectly make the economy stagnant or paralyzed. As realistic and visionary teaching, Islam is far ahead by stepping up and providing empirical and calculative concepts to make human civilization progress. As the Mayasari Group, Azka, and Azad companies with thousands of employees spread all over Java, these entrepreneurs are satisfied when they can provide jobs and benefits for others. In practice, the Azad shop has contributed to no less than 320 MSMEs in the convection sector and 320 MSMEs in Tasikmalaya City, assuming that if one MSME has five employees, thousands of people depend on this company.

The Principle of Destiny

From the perspective of Islamic teachings, several schools of thought oppose destiny, such as Asyariyah with the theory of *Kasb*, which is similar to the concept and doctrine of Calvinism about work and responsibility, which is used as a research topic by Weber, related to the problem of predestination or fatality towards life. Some circles or groups of Muslims are commonly found who understand this life as something that can interfere with the specificity of worship, asceticism. *Zuhud* is the antithesis of the high attitude of some Muslim circles toward their work ethic. *Zuhud* and *tawakkal*, or asceticism, are attitudes that surrender to divine provisions and destiny. The attitude of accepting all God's decisions without human intervention is one of the characteristic concepts of this theology. Some Islamic reformers, such as Ibn Taimiyah, attacked people with extreme Sufi views because of their neglectful attitude towards the nature of human life, which must be anti-asceticism (Machmud & Hidayat, 2020).

In Ashariyah understanding of the theory of *kasb* in this theory, it is stated that humans, in general, have been predestined to enter heaven and hell. Or in other words, this understanding already has a firm grip on predestination. Because human nature has been predestined from time immemorial (built up), starting from his destiny, including where he will stay during the hereafter and whether he will go to heaven or hell.

Taqdir is God's provision that has been determined since ancient times. This destiny is permanent and cannot be changed, while *qada* or provisions are flexible and can be changed by praying. Destiny for traders/entrepreneurs in Tasikmalaya City, they believe that everything has been determined by God and humans as decision makers to do what is believed to be the truth, in line with Asyaria. Taqdir is God's decree that is different from fate, only in general understanding in society is this considered the same. Indeed, destiny teaches humans to live dynamically, be tough and carry out their hard work as human nature. In general,

destiny is interpreted by the general public in Indonesia who have a traditional understanding that all provisions given by God are final, the theological school in Islam belongs to the Jabariyah school, this has very implications for the work ethic.

In this understanding, there is a strong relationship between hard work and the problem of destiny which was found by researchers in their research, entrepreneurs say that this situation is something that has been predestined by God, unless there is one entrepreneur who says that the future is one or two years ahead. determined by ourselves today. This means that if today we have worked hard and succeeded, then two years later we will achieve success. Entrepreneur Muzaki Shoes says destiny is in our hands, that good and bad, safe and bad, only humans decide, God's position is as a judge or maker of decisions humans choose.

Researchers see that these views are Jabariyah in nature, which means that entrepreneurs have given up everything and as an obligation, they must try their best, namely with trust. So, in their position, *tawakal* means surrendering after trying. In the sense that when the results are like that or not as expected they accept God's ordained.

Principles About Consumers

When Muslim entrepreneurs produce goods and necessities for their consumers they must try to avoid tarnishing their companies, that is where the need for business ethics in all of their business activities. A bad image will bring an unfavorable impression to its business activities. The principle of maintaining image, brand and service is one of the principles that every Muslim entrepreneur must use. In business dynamics, competition often occurs in terms of price, quality, method of service, place, layout and others. This often leads to conflict and unhealthy competition between Muslim entrepreneurs. This friction has occurred but has not progressed towards law but has been resolved in a family way. Entrepreneurs anticipate this competition by doing the following: (1) Aspects of product openness. Muslim entrepreneurs always provide basic information about the products they sell. Clarity and openness regarding the types of goods, timely delivery, quality of goods are several factors that must be presented to consumers so that consumers feel satisfied by obtaining a complete picture of a product. In Islamic teachings the principle of openness and clarity regarding a product is highly recommended, so buyers do not feel cheated about the goods they buy. In the current perspective of buying and selling online the same thing applies where the seller provides a complete description of the integrity of the product and its specifications, there is a willingness and fairness in transactions so that when a transaction occurs the clarity and accuracy of the information will be the same as when the item was received. The location of both profits and losses to be borne by both parties is a consequence of Islamic teachings. (2) Honesty in the process, raw materials and prices. Honesty in doing business is one of the important assets in winning the hearts of its customers. Muslim entrepreneurs place the principle of honesty as a very important element in the continuity of their business. Likewise, Islamic teachings teach its people to always maintain and behave honestly in all aspects of life, including in doing business. The bad image that is recorded in the consumer's memory will automatically affect the level of staff, directors and administrative staff. The consumer's condition is freedom, which means that the consumer has the authority to determine the buyer, and the consumer will generally tell each character of the seller. So that if these Muslim entrepreneurs commit fraud, they will be abandoned by consumers and companies that are the driving force of the economy will experience setbacks and bankruptcy due to dishonest behavior. (3) Polite and humble. Services performed by employees to consumers with courtesy and humility will give a good and comfortable impression. In contrast to ministry with a closed heart and egocentric. What are the dimensions of service provided by a company engaged in the hotel sector, and in other fields. Islam regulates its adherents, especially businessmen, to pay attention to courtesy and humility and to treat all consumers equally.

Entrepreneurs consider these consumers a source of sustenance that can provide benefits and prosperity. The entrepreneurs provide a classification of consumers. First, entrepreneurs say that consumers are guests who must be respected, cared for and treated well, if the treatment is good for consumers then consumers will feel addicted and will become customers. The entrepreneur's treatment of consumers has a very good effect on consumers and customers in the future, because consumer satisfaction begins with a friendly and polite attitude towards consumers. Consumer satisfaction will bring goodness to the entrepreneur because indirectly people who feel satisfied or dissatisfied will inform colleagues, colleagues or others regarding service, price, position, place or in other terms that can be touched and cannot be touched. The

principle of service is one that cannot be touched, but when the service is maximized, the consumer will be satisfied. This is the same as a business without ethics will experience destruction or bankruptcy. The business model that is being developed now, in addition to applying the dimensions of technology, aesthetics, promos, also implements business ethics tools in it so that the business continues to run. The eschatological attitude of some Muslim entrepreneurs shows that they do not need promos to attract new consumers. The position of consumers in Islam is as intermediaries who provide good fortune, so that consumers remain loyal, the principle of gentle courtesy and good treatment of consumers will bring benefits and blessings in this world and the hereafter.

The Principle of Fortune

In the matter of fortune, entrepreneurs have believed that fortune comes from God and that fortune will not be exchanged. The concept of the problem of fortune for Tasikmalaya Muslim entrepreneurs is different, among them are: (1) The problem of fortune has all been arranged by God, while we are required to try our best. This understanding identifies that Allah is the bearer and giver of fortune to all creatures on earth who are designated as Khalifah. The khlifah here is meant to be the caretaker and preserver of the earth that God has blessed humans with. Because the nature of fortune is abstract, it is our duty to look for it. When humans do not pick them up or try to look for them, they sin because they do not carry out their obligations even though the fortune already has their respective portions and portions. Fortune as a *wasilah* or the main goal is to get a gift from Allah SWT. (2) Fortune will not be exchanged, wherever and wherever there is fortune will surely come to him. The problem with fortune here is that they think that fortune has been predetermined, so they will not be exchanged with anyone, because the time and purpose are clear. On this basis, entrepreneurs keep trying to come and get fortune even though in reality it has been mapped out, because the obligation of these entrepreneurs is to try and make an effort to arrive at the fortune that has been determined. Including they believe that the problem of fortune has been determined including the problem of death and others. Only once again that the effort and endeavor that must be done is by trying as hard as possible to pick up fortune. (3) Fortune is wider than *amwal* (wealth). In this view that God's fortune is wider than the wealth given because the nature of fortune is that all the pleasures that God gives are not only in the form of wealth, but broader than that such as health, safety and others which cannot only be valued and commercialized with wealth and wealth. abstract. In fact, there are many unexpected things when doing business, there are many events that can be accepted by normal reason, such as when many difficulties provide solutions, sales multiply, consumers who are not used to paying suddenly can pay their debts. Muslim entrepreneurs see that fortune has been arranged and is different in its level, if it is determined it will definitely come. The attitude of belief in destiny that has been determined by God on this side shows that the surrender of entrepreneurs towards the fortune that is given is only for them to try their best to reach the fortune that has been determined. (4) Muslim entrepreneurs think that fortune is temporary and just a deposit from Allah. The process of adding new consumers or customers so that there will be more Muslim entrepreneurs as consumers, is divided into two here. First, there are entrepreneurs who ignore the promotion side, meaning that promotions are not considered important because actually the customer has already been determined. So humans accept customers that have been determined by God. On this side, the researcher considers it as a school of *Qodariyah* theology. This flow is dominated by businessmen from Tasikmalaya who have one company, and there are also those who have many companies. On the other hand, there are Muslim entrepreneurs who think that humans have full responsibility in finding and picking up customers. This means that if humans don't try to promote it, customers won't come by themselves. This belief has *Jabariyah* theology. And this flow is owned by entrepreneurs who have been around for more than 20 years with many companies. This entrepreneur comes from Tasikmalaya.

This situation is certainly contrary to marketing theory which says about the need to promote and advertise their wares in order to increase market share in the future. Because in the standard theory that to expand the marketing network, companies will develop the most well-known marketing theory, namely the marketing mix with the 4P concept (place, price, promotion, product) as said by Kotler in marketing science (Kotler & Keller, 2013). The work ethic used by Tasikmalaya City Muslim entrepreneurs is the unity of spirit that is gathered within the Tasikmalaya City entrepreneurs. Their success in this business was not born from scratch but through a long process and full of experience. Religious values, culture and habits, culture, the surrounding environment, good knowledge have characterized the work ethic of Tasikmalaya Muslim entrepreneurs in conducting their business. Weber in his theory that the morale and work ethic of

the people. The work ethic that can encourage Muslim entrepreneurs in Tasikmalaya City varies, including: (1) There are high salaries and compensation. One of the dimensions found in the field by researchers that in improving the work ethic of employees is by increasing salaries or additional incentives from the results obtained than usual. The enthusiasm for the work carried out by these employees is considered quite effective in producing results. The target given by the company. So the spiritual value or point has not been seen physically. The problem of wages, salary is a very basic problem for humans to meet their needs. (2) Satisfying customers/consumers. Satisfaction when serving customers will have a significant impact on building relationships and satisfaction for employers and employees. The ethos which means habit, passion, and character is built on the satisfaction that arises in employees for their customers and/or employees. As the owner of the company when the customer feels satisfied with the service, price and goods sold, it will also be satisfying for the owner of the company. (3) The value of monotheism. The basic values of monotheism of entrepreneurs such as having to provide honesty regarding the condition of goods, by providing specifications and conditions of goods, regarding the virtues of communicating with good manners, being friendly to customers maintaining communication, and maintaining a sense of kinship between the company and customers are the basis for entrepreneurs to add to the work ethic the employees. The continuously maintained situation has formed a basic character in doing business between fellow employees and customers. The high work ethic of Muslim entrepreneurs in Tasikmalaya City has been proven by the success they have had so far.

Muslim entrepreneurs have a strong urge to build an image about the identity of an entrepreneur. The encouragement that arises in entrepreneurs regarding an absolute work culture such as wanting their wealth to be used by the people and as a finger later in their life, is one of the encouragements for the work ethic they apply. He believes that all the charity and kindness that he gives is in the form of land endowments, providing rewards in the form of umrah gifts for workers who are diligent to pray the five daily prayers as a driving force and stimulus so that his employees like to pray the five daily prayers. Awareness of death and charity that flows when he dies is one of the work ethic of Muslim entrepreneurs in the City of Tasikmalaya. So he always gives wealth in every activity for the continuity of his business and charity to be received on the last day.

The work ethic that the researcher found in the research is that what he does is wants to provide and educate that his workers are not limited to the value of the world but for the sake of the hereafter. One of the things he does is directly train his employees in his shop so that one day they will become successful entrepreneurs, not just workers. He applies the entrepreneur mentality such as honesty, thrifty and calculation so that one day he will become an entrepreneur, not just an employee. Besides that, he also reasoned that he would be said to be successful if he already had a company in his hometown, because he thought there was a saying in his hometown that a person is successful if he has a company.

An entrepreneur from Padang has the foundation to continue working hard with a high work ethic so thto become successful Historically, he used to only be an employee, then he sold on the side of the road until now he has his own shop in the center of Tasikmalaya City. The principle that he uses is that the economy will progress with trade, so he must master trade, secondly, he believes that he must transmit it to his employees as prospective new entrepreneurs. The third is that he must be a successful person who is respected in his hometown and has become a successful entrepreneur who has a business on the island of Java (Tasikmalaya City).

A businessman from Pakistan, he revealed that his work ethic grew because he always traded with his God. What he did was solely for investment in the hereafter. His company often makes donations to Islamic boarding schools and educational institutions. He only does one principle, namely wanting to buy and sell with Allah, and provide benefits to the people of Tasikmalaya City. Because he was raised by the people of Tasikmalaya City and he is also obliged to look after and participate in raising MSMEs in Tasikmalaya City. The dimension of belief in God and belief in the last day, that he will enjoy the results of the good deeds he has done is the antithesis of calling put forward by Max Weber about people who are chosen based on God's destiny. In Werber's view that the chosen person is still unknown, then in Islamic teachings it is clear that if he wants to be the chosen person and God's choice, then he must be a useful person and invest his wealth for the afterlife so he will gain glory in the last days, this is wrong a work ethic that creates extraordinary work enthusiasm by Tasikmalaya City entrepreneurs.

The Principle of Saving

Muslim entrepreneurs in dealing with uncertain business according to their plan must be prepared to live according to what is taught by Islamic teachings, one of which is the attitude of frugal living. Entrepreneurs interpret this thrifty life as buying goods that are actually used for business purposes, not buying goods according to their wishes. The thrifty and calculating attitude in the contest of Muslim entrepreneurs in Tasikmalaya City is a neat way of life, when you make a profit, save it because one day you will definitely need additional capital or it will be used for the needs of opening a new business. Other entrepreneurs think that living frugally is by taking advantage of attitudes and providing payment deferrals if they cannot make payments according to the allotted time. The thrifty attitude expressed by Weber regarding the Calvinist problem is that God does not like people who live extravagantly, and he sees the fact that Protestants live richer lives but they do not waste money, meaning that if they benefit then the result of the profit he gets will be reinvested in other businesses, so as to achieve the accumulation of assets or the occurrence of capitalism.

Participation-Contribution of Muslim Entrepreneurs in Economic Development

Contribution to Local Economy

Muslim entrepreneurs in running their business, in addition to using a distinctive work ethic drawn from religious doctrines, actually have an impact that is directly felt by the people of Tasikmalaya. Like how Azad's role in helping small businesses engaged in textiles and clothing has given jobs to more than 30,000 people in the City of Tasikmalaya, and this does not include other areas around the East Priangan Regency and other regions. Religion is one of the variables that can increase the economy of a region. How from the encouragement of religion will form a community and business activities based on religious values. Religion since childhood has always been taught in the family. The family has the responsibility to teach religious values. How to get wealth, how to do activities and do business with Muslims or with non-Muslims.

The current economic wheel is recognized as a basic structure in advancing life. Humans can carry out their activities because of the needs of the economy, the economy can normalize all situations. In practice ethics in economics is something that must be done, the sustainability of a business depends on ethics and whether a business will last long. Grounded values are recognized as accepted by all human beings. The religious and economic movement has actually shown how the role of religion is in changing and transforming divine values into values that are more rational and have economic ethos.

Religious and economic relations have been able to awaken laziness to perseverance, from poverty to prosperity, from unemployment to being productive. It turns out that all of this already exists in religion and has been actualized by all Muslim entrepreneurs in Tasikmalaya City. The wheel of the economy continues to turn, the local revenue of the City of Tasikmalaya has consistently been on the right track. The data that has been presented by government agencies or BPS has clarified how the relationship between religion and the economy. The cycles and ecosystems built in Tasikmalaya City start from employment, life expectancy, human development index, per capita income, total savings, number of bank credit recipients and others. Numerically there has been an increase from year to year. Whether we admit it or not, it turns out that the dynamics of religion and the economy have clarified and proven that religion has a great attachment and encouragement to its followers to always work.

Contribution to National Development

The role of Muslim Entrepreneurs in Tasikmalaya City in economic development can be seen quite clearly from the GRDP contribution from year to year of economic development which underlies Muslim entrepreneurs who have played an active role in developing the national tax and income sector. The Tanah Abang market in Jakarta and Pasar Baru are one of the largest markets in Indonesia and are the center of the clothing trade. Many Muslim entrepreneurs have stalls/business stalls in both cities.

Apart from being a seller and producing clothes, *mukena* (long gown vile), and Muslim clothing. Tasikmalaya City Muslim entrepreneurs have marketed their goods to Irian and Batam. The frequency of trading on a national scale has proven the progress of Muslim entrepreneurs as business people who can be reckoned with. Many national figures and former presidents deliberately came directly to the City of Tasikmalaya to buy original products (embroidery). The role of national development cannot be separated from the role of Muslim entrepreneurs in contributing to state revenues from taxes and fees. Every year Muslim

entrepreneurs pay taxes to the state in the form of levies and fees. Tax contributions as state income are distributed to ministerial and non-ministerial state institutions. Such as for public facilities, salaries for civil servants, military, police, infrastructure development, ports, education, health and social security. The power of benefits from entrepreneurs to the state on a micro basis, namely the relationship between the government and companies, the government and employees/laborers, and at the lowest level, namely production, distribution, and consumption.

On a larger scale (macro) Muslim entrepreneur have contributed in providing employment which is a problem for all countries. Opening up employment opportunities is a positive step and a real step in providing benefits and is in line with the doctrine of Muslim entrepreneurs, namely *ijet* which means having to live independently, not being able to beg and stand idly by other people. Opening employment opportunities is a step forward in the space of Muslim entrepreneurs where the younger generation becomes the motor in the pace of economic movement. Employment is the ideal solution in reducing crime and poverty in Indonesia. Muslim entrepreneurs' contribution to economic development has been seen from the many creditors who have been successful in other parts of Indonesia. Creditors "*cebu*" (one thousand a day) have spread throughout the archipelago. The Tasik people are known as credit workers and are the identity of traders who are tenacious and diligent and are thriving in other provinces in Indonesia. The cycle of the economic wheel that starts with stable people's income, then progresses to penetration of people's purchasing power, credit, savings, taxes and interest become instruments of a nation's economic progress.

Contribution to Global Progress

The influence of Muslim entrepreneurs on international trade can be seen when the goods they sell have penetrated various countries in the world. The market share for Southeast Asia and the Middle East has become a separate target market (Kumar, 2014). Of course, trade relations between Muslim businessmen from Tasikmalaya and foreign parties have provided foreign exchange to the country from the difference between the selling and buying values using the dollar exchange rate. Apart from selling to various parts of the country, these Muslim entrepreneurs often sell to the Tanah Abang market, the largest in Southeast Asia. This market is the most complete center for selling Muslim clothing from various regions. And the buyers also come from neighboring countries who deliberately shop at Tanah Abang or Pasar Baru (Mardani, 2023). It is clear how the contribution of Muslim entrepreneurs is shaping and catalyzing the global economy. This turned out to make the global arena and trade very dynamic. The export rate of textile raw materials and building materials has concretely helped the country's income increase. In addition, the economy's national and international pace has actively participated in economic development. Religious values, doctrines, the role of religious leaders, belief in the holy book, optimism and orientation towards the end of days have been proven to drive the ethos of Muslim entrepreneurs in Tasikmalaya City.

The application of an Islamic work ethic within the framework of Islamic Work Ethics (IWE) is visible and has implications for the advancement of the economic level of Muslim entrepreneurs in Tasikmalaya City (Khadijah et al., 2015; Yeboah-Assiamah, 2014). The values of universality derived from religious and ethical doctrines as Muslim entrepreneurs have been proven to exist and operate sustainably. Religious and universal values are believed not to collide and be counterproductive with society, anywhere and everywhere, and are not consumed by time. Because the nature of this work ethic is religious ethic (religious ethics), God's supervision does not apply to various dimensions of space and time (not limited).

Religious leaders more or less influence aspects of the religiosity of Muslim entrepreneurs in conveying religious and moral messages, as well as full support from the government with the issuance of Local Values Regulations No. 7 of 2014. The work ethic of Muslim entrepreneurs influences business trips, such as how to treat employees, political views, and socioeconomic. Tasikmalaya City Muslim entrepreneurs think that the problem of fortune is a problem that has been determined by God so that everyone will never be confused, and the designation is clear. The human obligation is only to try; as for the problem of destiny, the entrepreneurs of the City of Tasikmalaya have different thoughts; entrepreneurs say that they are fatalistic and ascetic. Entrepreneurs who understand asceticism are located on the outskirts of Tasikmalaya City. In contrast, Muslim entrepreneurs in the City's center are more dynamic in principle. But there is one conclusion: the obligation to strive for results and failure is that number.

Tasikmalaya City's Muslim entrepreneurs are fond of sharing with the poor, widows, Islamic boarding schools, mosques, and educational facilities (Mustari & Rahman, 2012). While implementing zakat *infaq* and *sadaqah*, some spend once every two weeks, and some spend four locations at once. However, *zakat*

payments for Muslim entrepreneurs do not go through official government or private institutions but are paid through their respective institutions and are distributed directly.

In trade dynamics, competitor factors are commonplace. Competition in the business of entrepreneurs there are two differences. Entrepreneurs said that competition is natural as long as competition is in the service sector and there is no discrimination from the government. The second opinion says they have no competitors because some are single players in specific business units. The third opinion says that they compete with particular ethnic groups and regard them as enemies. This view of competitors as enemies is based on the fact that they never want to do business with Muslim entrepreneurs and even tend always to discredit their products.

The success of Muslim entrepreneurs in Tasikmalaya City is inseparable from the work ethic implemented in their business activities. Routine recitations conducted by each entrepreneur have indirectly formed a religious character embedded in their work ethic. Communication bonds between entrepreneurs and consumers are established thanks to continuous communication and hospitality. Service with courtesy, work from the heart, and high discipline have made Muslim entrepreneurs in Tasikmalaya City successful in their trade. The level of time discipline applied by Muslim entrepreneurs has been able to make the loyalty and work ethic of Muslim entrepreneurs successful. Appreciation of time is believed to be one of the triggers for the success of his business. Compensation for employees who are disciplined on time by providing pilgrimage gifts and providing punishment for employees who violate religious prohibitions is a form of implementing the ethos and work ethics of Muslim entrepreneurs derived from Islamic religious values (Aldulaimi, 2020).

CONCLUSION

Entrepreneurs in Tasikmalaya City consist of the first four groups: businessmen from Pakistan, Padang, Tasikmalaya, and China. The values and concepts of *Tahidunomics* are honesty, thrifty, calculation, commitment to promises, openness, diligently donating, and encouraging the success of friends and colleagues.

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