

Religious Morality in Economic Behavior of Grocers In Sekaran, Semarang

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Abstract

Economic activity is the main activity carried out by human which its development can be affected by several factors. One of the factors is religion and belief that they have. Religion and economic are two influential elements because religion is able to push the mentality and motivation of human economy. Vice versa, the economy can be a driving force for improving the quality of a person's religious behavior. For the grocers in Sekaran Village, the economic activity that they do is not free from the influence of their religion and belief. The method used in this study was a qualitative method based on descriptive analysis which was located in Sekaran Village, Gunung Pati District, Semarang. This study shows that the economic behavior in the grocery grocer is strongly influenced by their religious spirituality. This can be seen in their view of property as a treasure given by God and should be used to help for fellow human beings, their view on working is based on the God's commands, as well as work ethic that is constituted by the teachings of their religion. This view then affects the entrepreneurial ethics and their economic action which are oriented to religious values.

Keywords

grocers; economics behavior; religious spirituality

INTRODUCTION

The entry of Islam in Indonesia cannot be separated from the trade aspect because through this trade journey, Islam can be propagated to all corners of the archipelagos. The peaceful meeting of Moslem trader with local residents makes Islam to be readily accepted by the local population, primarily in coastal communities (Ali, 1975; Baiti & Razzaq, 2014; Luthfi, 2006; Syafrizal, 2015). In addition, the cultural contacts which have intensively happened among them also make the local people to inherit the values and economic behavior of Moslem traders (Filasufah, 2011; Lesmana, 2010; Ramadhan & Ryandono, 2015; Sulthoni & Muhlisin, 2013). This can be seen in the people of Aceh, Minangkabau, Banjar, and Bugis who have

the spirit of trading and high adaptability to trading. In Java, people who are well-known to have high trading spirit are the community living around the market and mosques, or better known as *Kauman* (Muzaiyin, 2018). This means that Islam has given economic motivation for the community.

In further development, Islam is not only embraced by coastal communities but also to the people who are in isolated area. These conditions make the values of Islam to be increasingly spread to various archipelagos along with actualization religious behavior committed by its adherents. This

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situation also occurs in Sekaran Village, Gunungpati District, Semarang. Since the beginning, Sekaran is known as the place for people who adhere to the teachings of their religion. Since Islam is the official religion that they follow, the values of Islam are seen in almost all aspects of their lives. Both individual and communal rituals that they hold cannot be separated from spirituality and Islamic values. In the social aspect such as wedding, solidarity groups, and parenting, everything is done on the foundation of the values embodied in the teaching of Islam. Similarly, on the economic aspect, their economic activity is always encouraged by the teachings of Islam. This can be seen on their motivation and their enthusiasm in working with a work ethic which is based on their religion. For them, working is to worship the God and not only a secular orientation but also a bridge to get to the life hereafter that is transcendental.

One of the jobs of community in Sekaran is grocery grocers. The grocery trade is a highly strategic business opportunity in Sekaran as there are many students and immigrants who come to the area as a result of the development of State University of Semarang (Unnes). With the grocery business, Sekaran people can improve their lives and support the local economy. Not only that, with the grocery business, they can earn more so they can do more *Shadaqah* (charity), *Zakat*, or pilgrimage according to their religious needs.

In some places in Indonesia, religious morality is one thing that underlies the economic activity they do, one of which is the grocer in Sekumpul, South Kalimantan. Religion has led to the dynamics in the economic life of Sekumpul grocers. The teachings such as the Hajj, *Shadaqah*, as well as the ascetic are able to bring the spirit of hard work, persistence and diligence so it can encourage the creation of wealth. In this case, religion is considered to be one factor in the development of the commercialization process among traders in Sekumpul and assist the process of achieving successful trading activity in Sekumpul.

Each religion has a different doctrine

in influencing economic activity undertaken by their community. As a religion and ideology, Islam encourages the people to work hard, but do not forget to worship the God. Islam as a religion which is *Syamil* and *Kamil* also regulates the work ethic to make it work not only as searching for material sustenance but also transcendental dimension and simultaneously human identity. The principle of work ethics in Islam as described in the Qur'an and the Hadith always encourages Moslems to carry out economic activities which are good, professional, systematic, and continuous. Working hard as humans is the nature of the identity of humanity itself. Therefore, the works are based on the principles of monotheism, not only shows the nature of a Moslem, but at the same increasing dignity as a servant of God on earth as well as manages the universe as a form of gratitude for the favors of Allah. Islam puts working in a very noble position called *fi sabilillah*. The work ethic of *fi sabilillah* which is accompanied by laziness avoidance will foster a competitive attitude and orientation into the future. Competitive attitude is pushing for a brilliant achievement (Kholis, 2004). By using the concept of elective affinity in the spirit of capitalism in the Protestant ethic as well as the concept of rational action of Max Weber (Andreski, 2013; Green, 1959; Khobir, 2017; Mueller & Weber, 1982; Sudrajat, 1992), this study aims to see that religious morality which underlies the economic activity of grocers in Sekaran.

METHODS

This study was a qualitative study which took place in the Sekaran village, Gunung Pati district, Semarang. The subjects in this study were grocers in the Sekaran village, Gunungpati district, Semarang. Data and information were differentiated into two parts, namely primary data and secondary data which were collected by some measures, namely observation, interviews and literature study. Data analysis was done through the data analysis model of Miles and Huberman which began with several processes, namely data collection, data reduction, data

presentation, and conclusions or verification (Miles, Huberman, Huberman, & Huberman, 1994).

RESULTS AND DISCUSSION

Description of Research Location

Sekaran Village is one of the villages that administratively belongs to Gunungpati District, Semarang. At first, this area was part of Semarang Regency with Ungaran as the capital area. But as development progressed from year to year, especially since the construction of the new campus of State University of Semarang (formerly Teacher Training College of Semarang), then the area is included in the administration of the Semarang City (Luthfi & Wijaya, 2011). The economy in Sekaran village has also been progressing from year to year. This has an impact on the economy to be more diverse and complete. The primary, secondary and tertiary needs can be found in Sekaran village without having to come into the city center. So is the case with grocery stores which also has been growing both in terms of the type of commodities as well as the structuring and service to consumers. The mushrooming of modern retail stores like Indomaret and Alfamart in the village makes the grocers to adapt and form a strategy in order to survive and compete with them (Kismini, Asma Luthfi, Harto Wicaksono, 2016). This condition is one factor that causes competition and business in Sekaran village becomes very dynamic.

A grocery store is a business venture that is more involved in Sekaran communities because it does not require large capital and sell everyday needs of society. Grocery business in Sekaran village has become promising business opportunities. This condition makes many traders from outside of Sekaran region also invest to sell grocery. Not only that, even as large investors and modern retails such as *franchise* Alfamart and Indomaret also have opened several stores in Sekaran village. This makes the local grocer in Sekaran encounter business competitors from outside their area, so they

have to use the business strategy to compete fairly. For those who have sufficient capital and good business strategy, the grocery businesses still run well and support their economies. But some of them are bankrupt and forced to move to other professions because they have little capital and lack of working business strategy. In addition, the grocers who survive have been decreased. However, the dynamics of the grocery business does not reduce the spirit of Sekaran residents to intensify their grocery business.

Economic Activity Grocers Grocery in Sekaran

Grocery business which is run by the majority of the middle class in Sekaran village has a different experience in their pioneering efforts. There were some grocers who started with substantial capital and some started with capital that was not too large. Sri (34-year-old) is one grocer who sells various kinds of daily needs of households using retail system. Before starting this grocery business, Sri worked in one of the German-owned company. Sri thought that if she had her own business, then she could be independent, worked comfortably, and was able to manage the business without having to depend on others. By using her own capital from her own and her husband savings, Sri then set up a grocery store which was located in the area of Ngaliyan. Grocery business which was built by Sri and her husband since the 5 years was eventually developed. Currently, it can even expand its business not only in Ngaliyan but also in Sekaran. Grocery business that Sri does in Sekaran is actually originated from the desire to help one of its customers who then went bankrupt because of debt. Her business partner happened to be a person who had a shop in Sekaran. The store was then hired and developed by Sri and her husband. Initially, the store was still very small. Then Sri developed by selling basic commodities and retail. This helps her to have two (2) categories of customers, namely the grocers who want to resell the goods and ordinary consumers who buy goods for their own consumption, both on a large scale or a small scale.

Aminah (39 year old) is a grocer who begins her grocery business since ten years ago. This is based on the entrepreneurial spirit which she has since childhood. Aminah enthusiasm in business was demonstrated when she was college with college. She was studying while selling goods. Once she was married, Aminah also built a grocery business because for Aminah, these efforts are in accordance with her ability and passion. Together with her husband, Amina builds this grocery business with relatively small capital which was about five million obtained from their savings. From that capital, the business has been developed into a large grocery with self-service system. Not only that, the business is expanded to other business areas namely breeding, boarding house rent, and business property.

Watik (26 year old) is a native of Sekaran who has been running the grocery business since six years ago. Initially, the grocery business was managed by her mother with a small sale condition. Her goods were not as diverse as now. Watik who was working in a factory in Semarang then chose to stop working because she wanted to start a new business. Watik saw business opportunities that had good prospects around the house: a grocery business. This is because her house is located in the *pete* alley (name of road) which has many boarding houses, making it possible to get a lot of consumers. With some capital collected from her salary every month plus the additional money from her husband, Watik then developed a grocery shop which was formerly pioneered by her mother. Now, this business is done by Watik beside her activities as a housewife.

Economic activities of grocers in Sekaran experience ups and downs. Sometimes they get a big advantage, but they also suffer a considerable loss drastically. The main obstacles encountered by grocers in Sekaran grocery business is competition with other grocers. The coming of modern retail stores such as Alfamart, Indomaret, and Mikromart become a serious rival for them. For that, they make a series of business strategy in order to survive and fulfill their needs, such as selling in retail and wholesale, spon-

soring the events of students, selling groceries that are not sold by modern retail, and giving facility of debts to customers.

Religious Morality of Grocers in Sekaran

Sekaran community is well known as a religious community. Their values, norms and *Islamiyah aqidah* that they have and are inculcated since childhood are expressed by the attitude, behavior, and actions to be polite and diligent in worshiping God. Actualization of the values of religiosity is also reflected in their concept and business ethics. For grocers in Sekaran, religious values are basic in their daily activities. The values of Islam must be practiced as much as possible, and they will do their obligations and reject everything that is forbidden by God. The most important obligation that they must do every day is to pray five times a day. For grocer like Sri, the five daily prayers are done in between her busy activity of selling goods in the grocery store. Related to this prayer, Sri deliberately provides a special room that she and her employees can use it for prayer. Despite its small size, this place is enough to worship God. Not only the worship obligatory of prayer, the grocers in Sekaran are also diligent in carrying out other acts of worship such as *dhikr*, Quran recitation, fasting, charity, pilgrimage and ritual of birthday celebration of the Prophet Muhammad. For Sri, religious understanding needs to be improved. For this reason, in between her activities, Sri frequently listens to religious *tausiyah* through television or radio. As with the current selling activity that Aminah has done, she does not forget to *dhikr* and *tasbih*. For her, improving religious spirituality can be done anytime and anywhere, including when she is working in the store because it is a form of direct communication between human and God.

Beside *dhikr* as personal worship or ritual, Aminah also often joins religious speech and celebrate some religious holy days. This is intended to acquire additional knowledge of enlightenment and religion. As in celebration of the birthday of Prophet Muhammad, Amina assumes that the

prophet's birthday celebrations can push her to emulate nature and the life of the Prophet Muhammad. Therefore, if there are Quran recitals and religious festivities held not far from her house, then Aminah will always take the time to attend and participate.

In the religious celebrations which are held every year, the enthusiasm of people is seen from their volunteer participation and contributions. According to Mr. Kamson (50 Year old), one of the religious leaders, the role of communities including grocer is very important in this religious celebration because it all comes from the community. They have been able to carry out the activities. They also do some contribution with the unspecified number and type of donation. In fact, according to Mr Kamson, all communities have now participated no matter the differences of groups, sects, and religious understanding. They do not accentuate its identity, either LDII, Ahmadiyah, or MTA. All people are harmonious in making the event successful.

Economic activity of grocers in Sekaran cannot be separated from religious values that they hold. This is inevitable that the desire to meet the needs of everyday life and to achieve well-being is the main thing that encourages them to build a grocery business. But in terms of running the business, developing business, as well as utilizing the advantages they have, religious spirituality always becomes the underlying factor for them. Particularly for a grocer like Sri, working is part of God's command because the work must be based on the intention to help other people. Work concept of *fi sabilillah* is implemented by the grocer with the intention to help others. In addition, the concept is also manifested in their actions to work hard as the actualization of gratitude to God who has given them health and opportunity, so that the work can provide welfare for them.

Religious value that also underpins economic activity of grocers is their view about the treasure. For them, the treasure that they have is from God. With the treasure, they can share with others by opening jobs and share something useful for others. For this reason, the profits they get from

the grocery business will always be set aside for the less fortunate. In this case, there are grocers who distribute their wealth with the mechanism of *zakat maal* which is incurred from 2.5% of their assets each year. There are some grocers who give *infaq* and *shadaqah* every month which is distributed to mosques or orphanage. For Amina, charity is a religious order that must be issued to help others. With a view like this, Aminah and her husband choose *zakat maal* every year. In addition, Aminah also does charity to help building mosques, feed her less fortunate neighbors, and help their foster children.

Not much different with Aminah, Sri and Watik also give some of their wealth to others in need. However, Sri cannot know the gross and net profit of her wealth. Therefore, this becomes a little troublesome for her to generate the 2.5% of wealth. Therefore, Sri does the *shadaqah* without seeing the percentage. She just puts aside part of her wealth in the form of money or food to orphanage and nursing houses every month. Similarly, Watik also sets aside her wealth to the *infaq* and *Shadaqah*. Although not as intensive as Sri, Watik admits that some of the profits are given to beggars and orphans. For the problem of *zakat maal*, then Watik depends completely to her husband. From the explanation, it can be seen that the action of the grocers in setting aside their income is basically guided by the spirit of their religiosity. Their wealth is not only used in the world but also for transcendental meaning of the hereafter.

Grocery business run by some residents have been surviving in the middle of a tight business competition. This is not apart from the spirit of their work, their business strategy, and business ethics. As devout followers of Islam, the business ethics of grocers are greatly influenced by the teachings of Islam. Those business ethics are namely; first, honesty. Grocery is a business that is mostly done by Sekaran residents because this does not require a large capital or complicated paperwork. With little capital, grocery businesses can already be established. However, in order to maintain it, grocers must

put great effort and never give up. Therefore, grocers must be able to maintain costumers' confidence. For this reason, some grocers prioritize honesty in their trading activity. The honest character of above grocers is the embodiment of the faith values which they do not want to harm others. They practice these principles *ngilo* or reflect on the business activities conducted by the Prophet Muhammad. He once was an honest grocer, so he received a blessed wealth. For grocer in Sekaran, if there is a trade which is not based on religious values, then they will be *ngapusi* or cheating. Moreover, if grocers are only after *bathi* or profit alone, they are not strong enough; their faith will fall to idolatry or blasphemy to Allah SWT. The values of these Islamic teachings seem to underlie the economic activity of grocers in Sekaran.

Secondly, they must not take the profit excessively. In buying and selling activities, profit is the main thing. The grocers in Sekaran try to be able to fulfill their needs and improve their welfare. However, they assume that they do the grocery business is not solely for profit gaining. The intention to help others through their grocery business is also the main thing. Therefore, the advantage that they get is not much. For them, gaining a little advantage will not give the significance loss for the trading business. In contrast, with only a little advantage, as long as the business can run, then it is better than much profit but capital but cannot be run. If the goods can be sold, it will be profitable. For this reason, it is more important for them to get the blessing of those profits.

Third, they must implement good morals. To retain customers and consumers, the grocers in Sekaran understand very well that they should be treated well. Attitudes and behavior to the consumer is the keys so that they do not switch to another grocer. Therefore friendly attitude and providing good service to consumers must be done.

Fourth, they must compete fairly. It is inevitable that Sekaran has now become a new arena for business activities in Semarang. The increasing number of comers and the development of State University of Semarang (UNNES) makes the business in

Sekaran becomes very competing. Business competition is not only between local residents of Sekaran but also many outsiders also become grocers. Moreover, the existence of modern retail stores such as Alfamart and Indomaret are powerful new competitors. For them, the presence of modern retail stores as a representation of major capitalist quite affects the collapse of their grocery business. Therefore, they must start implementing smart strategies in order to compete.

According to one informant, there are some grocers who use *penglaris* (magic) in their business strategy. But this is not done by Sekaran residents because for the grocers in Sekaran, using *penglaris* is not a good ways for doing the business and is conflicting with their religious values. *penglaris* can plunge them in blasphemous action. Therefore, they implement a business way to compete fairly in order to survive in the middle of intense competition. For Sri as a grocer, a strategy of fair competition and the ultimate result of the business are entirely handed over to Allah SWT. The concept of "non-mixed" wealth makes them realize that the wealth of each person has been determined by God. However, in gaining it, they should work hard and try because if they only stay silent, then that wealth will not come.

Religious Morality in Economic Behavior of Grocers

As elaborated above, religious values have become the guidelines which manage the economic activities of grocers in Sekaran. Religious morality in economic activities of grocers has become the base for their entrepreneurship spirit. Entrepreneurship spirit represents the values and mentality owned by someone in running their business. For the grocers in Sekaran, their entrepreneurship spirit is formed through their life history, experience, cultural, and religious values. By basing their business on those factors, the entrepreneurship spirit and mentality owned by the grocers can make them survive and stand in the middle of tight business competition. Particularly in religious values, this factor is very substantial in shaping up

their entrepreneurship spirit.

In this case, some spiritual aspects which empower the entrepreneurship spirit of the grocers in Sekaran are for example; first, the view of the grocers who see their job as part of God's command. In the religious teaching which they believe, the God has created the human being by *fitrah* (nature) to always survive, develop human values, and avoid poverty (*fakir*) because this condition will make them closer to infidelity (*kafir*). In addition, the existence of God's command to make balance in the world and the hereafter become the spirit booster for their resilient attitude in trading business. This value constitutes them to keep surviving and developing their effort.

Second, the conception about *rezeki* (wealth) comes for God and must be used in His way. The grocers in Sekaran believe that the wealth of every human being has been determined by God, so it will not be mixed up to other people. However, in order to gain it, hard effort and struggle are needed because God is watching their effort. If they have gained from their effort, so they must bring the benefit for others. This is conducted so that they can get the blessing from God. This concept eventually empowers their spirit to keep on trying and working.

Thirdly, they work for getting safety in the hereafter. In Islamic doctrine that they believe, life in this world is just temporary because the eternal life is in the hereafter. Through this doctrine, grocers are convinced that their trading effort must not only be oriented to the temporal needs, but also to gain spiritual safety in the hereafter. Therefore, they always try to do honest and good behavior as well as spend their wealth in God's way.

By basing on the concept and doctrine above, the entrepreneurship spirit which is formed in the grocers is a business which is not only oriented at the temporal advantage, but also own the spiritual values. If it is related to the Weber's thesis about religious spirit in Protestant ethics, the economics activity that is built by the grocers in Sekaran is elective affinity which refers to a logical

consistency and motivational influence that reciprocally support each other. In the thesis by Weber, the influence is visible at certain ethical demands coming from the belief of Protestant and pattern of economics motivation which need for the development of capitalism system (Johnson, 1986). This also influences the grocers in running their business. They put religion as their priority and to help them avoiding laziness. In addition, the concept that their wealth also belongs to God makes them wise in spending their money for the sake of human and religious importance. Thereby, it can be said that the concept of elective affinity is also seen in economy activities of the grocers in Sekaran.

From the above description, it can be seen that religion has become the guideline for rational action taken by the grocers in Sekaran. The trading activities intrinsically represent the fundamental activities owned by human being to fulfill their life needs. As fundamental activities, trading is conducted on a daily basis and becomes the part of cultural activity of human being. Conducting trading activities gives the meaning that human beings develop their knowledge, confidence, efficiency, and life orientation. For that reasons, trading must not be seen merely as an activity to gain temporal business, but it represents the rational action and manifestation of human values and norms.

As a rational action, economics activities conducted by grocers cover the conscious choice and consideration which deal with the intention and action to gain it (Johnson, 1986:220). For the grocers, their choice is to make sure that the business is not only oriented to their individual needs, but also to help others. They assume that by providing or selling fundamental needs for society, they can help other human too. Besides, not taking too much profit, giving loan service to the customers, providing job vacancy for others, and giving charity to those who are in needs also represent their noble orientation for trading. In his thesis, Weber defines such actions as actions which are oriented to values (*wertrationalitat*) (Johnson, 1986). Value oriented actions regard that the instruments are just the object of con-

sideration and calculation, its targets have been stated within individual goal which is absolute or the final thought of non-rational value. Hence, the grocers in Sekaran can be seen as a society emphasizing their rational action in running their business based on religion value.

CONCLUSION

Economic activities conducted by the grocers in Sekaran can be seen through their way in starting their business, daily activity cycles, problem and strategy in developing their business. The effort of grocers in Sekaran represents the micro business which does not require big capital but have to be run every day, so that the business represents their daily activities from morning till nighttime. The main problem in the business is the competition. However, they still struggle with their business strategy in order to survive in the competition. In experiencing this effort, the grocers believe and practice the Islam teaching. Their busy activities do not reduce any spirit to do the religious service. For them, working is religious worship to God's command. And their profit should be contributed to the benefit of others because the wealth is not only for their temporal needs but also the life in the hereafter. The religious and spiritual influence to economic action of the grocers Sekaran can be seen through the existence of centrifugal and centripetal strengths owned by religion to push their entrepreneurship spirit and also rational action in running business which is always affected by Islam teaching.

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