

Understanding the values of Islamic economics and Javanese philosophy pertaining to the work ethic of Muslim merchants in Salatiga

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Abstract

The work ethic of Javanese Muslim merchants may originate from religious teachings and Javanese philosophical values. Islamic teachings and Javanese philosophy contain values that edify prudence, caution, precision, optimism, patience, trust in God, harmony, cooperation, and mutual help, which result in a particular work ethic. Muslim merchants in traditional markets, still maintain work ethic manifested by economic practices based on Javanese philosophical aphorisms and Islamic teachings. This study is aimed at analyzing Muslim merchants' understanding of work ethic as a motive for their actions in manifesting Islamic teachings and Javanese philosophical values aligned with the purposes of sharia (*maqasid sharia*). Case samples for the study were collected in Salatiga's traditional markets. The study used the qualitative approach. Max Weber's social action theory and Abdul Madjid Najjar's *maqasid sharia* were used in the analysis. The study results show that merchants' work ethic begins with their understanding of Islamic economics and Javanese philosophy, which are internalized in their attitude, behavior, and action. The merchants' behavior,

containing substantial values of Islamic teachings and Javanese philosophy, suggests the existence of instrumentally rational, value rational, affectual, and traditional social actions. The merchants' motivations are categorized as efforts to realize *maqasid* by maintaining values of human life, human self, society, and physical environment. The merchants' attitude has fulfilled the indicators for safeguarding faith and rights, human self and intellect, social entity and posterity, and wealth and ecology.

Etos kerja pedagang Muslim Jawa dapat bersumber dari ajaran agama maupun nilai sesanti falsafah Jawa. Ajaran Islam dan falsafah Jawa mengandung nilai-nilai luhur yang mengajarkan sikap kehati-hatian, cermat, teliti, optimis, sabar, tawakkal, menjaga harmoni, kerjasama, dan tolong menolong yang menghasilkan etos kerja tertentu. Etos kerja yang diwujudkan dalam praktik-praktik ekonomi yang berlandaskan pada ajaran Islam dan sesanti falsafah Jawa masih dijalankan oleh para pedagang tradisional Muslim. Kajian ini secara spesifik bertujuan untuk menganalisa pemahaman pedagang muslim tentang etos kerja sebagai motif tindakan mereka dalam mengejawantahkan nilai-nilai ajaran Islam dan falsafah Jawa yang sesuai dengan tujuan syariah. Sampel kasus untuk penelitian ini dikumpulkan di pasar tradisional Salatiga. Penelitian ini menggunakan pendekatan kualitatif. Teori tindakan sosial Max Weber dan *maqasid* syariah Abdul Madjid Najjar digunakan dalam analisis. Hasil penelitian menunjukkan bahwa etos kerja pedagang berawal dari pemahaman mereka tentang ekonomi Islam dan falsafah Jawa, yang terinternalisasi dalam sikap, perilaku, dan tindakan. Perilaku pedagang yang mengandung nilai-nilai substansial ajaran Islam dan falsafah Jawa mengisyaratkan adanya tindakan sosial instrumental rasional, rasional nilai, afektif, dan tradisional. Motivasi para pedagang dikategorikan sebagai upaya mewujudkan tujuan syariah dengan menjaga nilai-nilai kehidupan manusia, kemanusiaan, masyarakat, dan lingkungan fisik. Sikap para pedagang telah memenuhi indikator menjaga iman dan hak asasi, diri dan akal manusia, entitas sosial dan keturunan, dan kekayaan dan lingkungan.

Keywords: *Work ethic; Islamic economics; Javanese philosophy; Maqasid; Social action*

Introduction

Studies on work ethic cannot disregard understandings of ideological or religious doctrines that people follow. Religion is the most foundational element for establishing ethic, and it has subsequently experienced developments through contact with local wisdom and culture. Weber attempted to find relations between religious internalization with patterns of economic behavior. Weber's theory suggests the importance of causal relation between the Protestant work ethic (PWE) and the development of capitalism. PWE highly supports the development of a capitalist economy from the Weberian work ethic.¹ PWE is an attitudinal construct pertaining to values oriented solely toward work.² Weber's thesis on PWE has been widely used to formulate and understand the concept of work ethic in managerial economic literature.³

In Islam, work ethic can be traced back to the religious doctrine on the command to work.⁴ In Islamic economics, work ethic is conceptualized within Islamic work ethic (IWE). The concept of IWE is derived from Al-Qur'an and Al-Hadith.⁵ IWE emphasizes work creativity as a balanced life source between this world and the afterlife. IWE is prompted by basic skills and quality of life originating from the spirit of *tauhid* and expressed through good manners and courteous attitude.⁶ Accordingly, work should

¹Daryono & Suparman Syukur, "The Moral Philosophy of Capitalism in the View of the Javanese Islamic Trade Ethos", *Jurnal Theologia*, Volume, 31, Number 2 (2020), 165-184.

²Saeed Hameed Aldulaimi, "Fundamental Islamic perspective of work ethics", *Journal of Islamic Accounting and Business Research*, Volume 7, Issue 1 (2016), 63.

³Selçuk Uygur, Laura J. Spence, Ruth Simpson & Fahri Karakas, "Work ethic, religion and moral energy: the case of Turkish SME owner-managers", *The International Journal of Human Resource Management*, Volume 28, Issue 8 (2016): 1-24. DOI: 10.1080/09585192.2016.1166790.

⁴Azharsyah Ibrahim, "Islamic Work Ethics and Economic Development in Islamic Countries: Bridging Between Theory and Reality", *International Conference of Moslem Society*, Volume 2 (2018), 43-50. DOI: <https://doi.org/10.24090/icms.2018.1905>.

⁵Saeed Hameed Aldulaimi, "Fundamental Islamic...", 59-76.

⁶Muhammad Djakfar, "Business Behavior of Tariqa Followers in Indonesia: The Relation of Religion, Sufism, and Work Ethic", *Ulul Albab*, Volume 19, Number 2 (2018), 253-271.

not be considered a means to merely achieve human physical and material pleasures.

IWE refers to a set of moral principles that clearly distinguish between what is right and wrong. The characteristics of IWE were acquired and formulated based on the concept of faith as a foundation that underlies good deeds, by prioritizing emphasis on work ethic along with its basic principles. IWE refers to the expected individual behavior at the work place, which includes effort, dedication, cooperation, responsibility, social relationship, and creativity. IWE gives meaning to attitude, personality, character, and belief or faith.⁷

Study on IWE using the qualitative approach was carried out by Ramlan.⁸ Kumar explains that Islamic ethics has a universal scope and it teaches about responsibility, gentleness, honesty, truth, and justice.⁹ Rawwas (et al.) found that IWE principles is a strategic element for companies to achieve maximum work outcome, which is indicated by a high level of job satisfaction, low turnover intention, and low behavior of negligence.¹⁰ Kolan (et al.) highlight the relationship between belief and ethic and made a premise to introduce the Islamic business ethics (IBE) score in a feedback system design to measure user compliance.¹¹

In some cases, Javanese culture and philosophy¹² have a significant

⁷Toto Tasmara, *Membudayakan Etos Kerja Islami*, Jakarta: Gema Insani Press, 2002, 15.

⁸Siti Fairuz Ramlan, "Refining the theoretical construct of Islamic work ethic: A qualitative study", *Ph.D Thesis*, University of Malaya, 2017.

⁹Mohd. Younus Kumar, "Islamic Ethical Philosophy: An Outline of its Implications among the Working Groups of Society", *Islam and Muslim Societies: A Social Science Journal*, Volume 11, Number 2 (2018), 60-72.

¹⁰Mohammed Y.A. Rawwas, Basharat Javed, & Muhammad Naveed Iqbal, "Perception of politics and job outcomes: moderating role of Islamic work ethic", *Personnel Review*, Volume 47, Number 1 (2018), 74-94.

¹¹Nor Faradila Kolan, Norleyza Jailani, Marini Abu Bakar, & Rodziah Latih, "Trust Model Based on Islamic Business Ethics and Social Network Analysis", *International Journal on Advanced Science Engineering Information Technology*, Volume 8, Number 6 (2018), 2323-2331.

¹²Cultural traditions that are still maintained and upheld are called local wisdom.

influence on work ethic and behavior, which are capable of guiding individuals toward blessings and goodness in life. The Javanese work ethic¹³ in conducting economic activities is often shaped and influenced by the Javanese life philosophy and value system they follow. The philosophical values that the Javanese use as a guide in their economic activities are acquired, among others, from Javanese philosophical aphorisms.

Work ethic and productivity are among the crucial attributes that Muslim merchants in Salatiga's traditional market have. Work ethic can be described as a person's attitude or perspective on work that is based on the values that he/she believes in. Work spirit is one of the inherent values attached within themselves when conducting their business. These values may originate from the philosophy of certain culture or religion, customs, as well as laws and regulations.

Santoso (et al.) describe the uniqueness of traditional market activities in relation to merchants' profit expression from a religion-based cultural model.¹⁴ Assiamah revealed Muslim merchants' understanding about IWE.¹⁵ Jumariani (et al.) found that in order to improve their economy, Muslim merchants are influenced by various factors, wherein work ethic has an effect on improving the economic welfare of Muslim merchants.¹⁶

Local wisdom refers to basic knowledge acquired from balance between life and nature. Roikhwanphut Mungmachon, "Knowledge and Local Wisdom: Community Treasure", *International Journal of Humanities and Social Science*, Volume 2, Number 13 (July 2012), 174-181.

¹³One of the intellectual masterpieces that comprehensively discusses the typology, characteristics, and variants of the Javanese society is Clifford Geertz's *The Religion of Java*, Chicago and London: The University of Chicago Press, 1976.

¹⁴Rahmat Agus Santoso, Ubud Salim, Sumiati, & Andarwati, "Traders Profit in the Perspective of Traditional Market Culture", *International Journal of Management (IJM)*, Volume 12, Number 1 (2021), 1149-1160.

¹⁵Emmanuel Yeboah Assiamah, "Business Ethics in Islam: Assessing Traders' Understanding of Islamic Work Ethics; Perspectives of Muslim Market Women in Kumasi Central Market, Ghana", *Journal of Studies in Social Sciences*, Volume 9, Number 1 (2014), 83-100.

¹⁶Jumriani, Syahidah Rahmah, A. Cahaya, M. Awaluddin, and Feby Triadi. "Work Ethic of Muslim Traders in Palakka Central Market, Bone Regency and its Effect on Increasing Economic Welfare", *Jurnal Administrare: Jurnal Pemikiran Ilmiah dan Pendidikan Administrasi*

The orientation and motives of merchants upholding principles of Islamic economics and Javanese philosophy go against the theory of Optimum Pareto,¹⁷ which is a general state of equilibrium that must be achieved in every economic activity in the conventional market. According to Pareto (1848–1923), the theory states that economic actors will gain huge profit by way of reducing the profit that another economic actor obtains. An efficient equilibrium will not be possible for increasing optimal profit without making someone worse off.¹⁸

The focus of the current study is about merchants' work ethic internalized from principles and values of Islamic economics and Javanese philosophy. The study also attempts to reveal the motives behind the behavior and actions of merchants who continue to uphold the values of Islam economics and Javanese philosophy from a sociological perspective. Observations on and in-depth interviews with the object of the study. The analysis was done using Max Weber's social action theory and Abdul Madjid Najjar's theory of *maqasid sharia*. Weber's theory was useful for analyzing the motives and goals of merchants. As for Najjar's *maqasid* theory, it was used to analyze the aptness of merchants' actions based on *maqasid sharia* indicators.

Weber's social action theory focuses on motives and goals of actors. In 'Economy and Society',¹⁹ Weber explained that social action is an individual's action that has a subjective meaning to the individual's self and is directed at the action of others. In relation to the concept of rationality,²⁰ Weber

Perkantoran, Volume 7, Number 2 (2020), 347-354.

¹⁷Iwan Setiawan, "Maqashid Sharia's Criticism of the Pareto Optimum Theory", *Muqtasid*, Volume 11, Number 1 (2020), 14-28.

¹⁸Pareto was of the view that economy, which is based on perfect competition, will reach an optimal level of economic justice. Read M. Skousen, *Sang Maestro: Teori-Teori Ekonomi Modern*, Jakarta: Prenada, 2009.

¹⁹Max Weber, *Economy and Society: An Outline of Interpretive Sociology*, in Guenther Roth & Claus Wittich (ed.), London: University of California Press, 1978.

²⁰Weber's concept of rationality is as crucial as Durkheim's concept of solidarity. According

categorized social actions into instrumentally rational, value rational, affectual, and traditional.²¹

Figure 1. Weber's Social Action Motives



Source: Max Weber (1978)

Maqasid sharia indicators²² were used to see whether the merchants' behavior is in accordance with religious objectives. The *masaqid sharia* indicators used in the study refer to Najjar's perspective on the subject.²³ Najjar argues that there are four aspects that need to be considered and maintained to achieve the purpose of sharia. These four aspects cover values of human life, human self, society, and physical environment. Each element is divided into two major safeguards, so Najjar's concept on *maqasid* is directed at eight orientations.²⁴ This concept was adopted

to Weber, the concept of rationality is an objective analytical key concerning various types of social action. Max Weber, *The Protestant Ethic and The Spirit of Capitalism*, New York: Charles Seribner'son, 1958.

²¹Max Weber, *Economy and Society...*, 24-25.

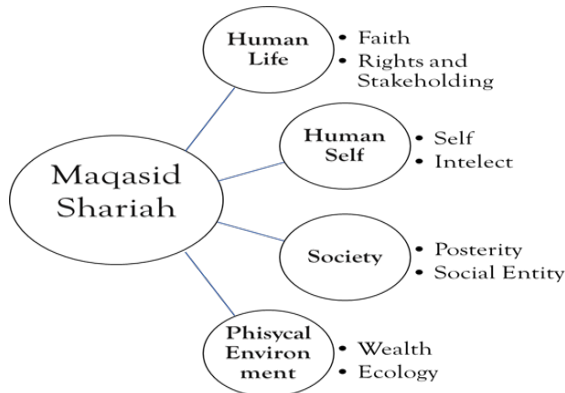
²²Nurhadi, "The Importance of Maqashid Sharia as A Theory in Islamic Economic Business Operations", *International Journal of Islamic Business and Economics (IJIBEC)*, Volume 3, Number 2 (2019), 130-145.

²³Bedoui made a business strategy model formula based on *maqasid sharia* by referring to Najjar's ideas. Housseem Eddine Bedoui and Walid Mansour, "Performance and Maqasid al-Shari'ah's Pentagon-Shaped Ethical Measurement", *Science and Engineering Ethics*, Volume 23, Number 3 (2015), 555-576.

²⁴Abdul Madjid Najjar, *Maqaṣid al-Sharī'ah bi Ab'ād Jadīdah*, Beirut: Dār Al-Gharb Al-

to establish an evaluation framework that is in line with the objective of providing critical improvement in empirical studies.²⁵ Najjar also attempts to develop a *maqasid* orientation that currently has partial-individual benefits into one that has more universal-social benefits.²⁶

Figure 2. Najjar's Classification of *Maqasid Shariah*



Source: Abdul Madjid Najjar (2008)

Merchant's understanding on work ethic in Islamic economics

Islamic teachings contain values that promote work ethics. Al-Qur'an contains numerous verses encouraging individuals to work and acquire money. Many Qur'anic verses serve as a guide for Muslims to attain the highest level of work performance. Encouragement so that people have excellent work ethic can be found, among others, in Q.S. At-Tawbah (9) 105, Al-Jumu'ah (62) 10, Al-Mulk (67) 15, Asy-Syarah (94) 7-8. Although

Islamiy, 2008, 12.

²⁵M. Asutay & A. F. Harningtyas, "Developing Maqasid al-Shari'ah Index to Evaluate Social Performance of Islamic Banks: A Conceptual and Empirical Attempt", *International Journal of Islamic Economics and Finance Studies*, Volume 1, Number 1 (2015), 5-64.

²⁶Zahwa Syihab, "The Innovation of Al-Najjar's Thought in Maqasid Al-Shari'ah", *Mimbar Agama Budaya*, Volume 38, Number 1, (2022), 18-34.

individuals are encouraged to work hard, one's fortune and provision have been pre-arranged and pre-determined by Allah (QS. An-Nisa (4) 32).

The Muslim merchants were observed to possess work ethic and spirit/enthusiasm inspired by values of Islamic teachings. Their intention to work hard, aside from fulfilling the needs for their own self and their family, is to seek the blessings of Allah as well. They are, typically, have strong work ethic, avoid conflicts, accept all things sincerely, prioritize kinship, and see their work as a means to obtain blessings.²⁷ They understand that work is deemed as a manifestation of worship, mutual help, act of virtue toward others, carrying out responsibility and accountability, protecting honor, and part of consciousness or piety to Allah.²⁸ Work ethic is believed to be capable of driving growth and progress, appreciation, work satisfaction, and empowerment. We can see here that values have a substantial role in binding the merchants to continuously maintain and preserve them.

In trade or business, they do not simply seek profit; they also seek bonds of affiliation and kinship by involving elements of humanity and divine values. Additionally, their belief has shaped the merchants' characteristics for helping and supporting one another.²⁹

Additionally, the merchants put emphasis on values of Islamic economics in running their business activities for the sake of having more acquaintances. A strong sense of kinship between sellers and buyers was also observed in the study. Enthusiasm for helping less fortunate buyers, neighbors or relatives emerges among the merchants by giving discounts or bonuses. They often help one another sincerely. They believe that kinship is an advantage that

²⁷Nofri Andri, Puji Tania Ronauli, & Benedicta P. Dwi Riyanti, "Psychological Capital and business success of Chinese, Minangnese, and Javanese entrepreneurs", *International Research Journal of Business Studies*, Volume12, Number 2 (2019), 157-166.

²⁸Interview with Mr. Arbain and Mrs. Asiyah, on May 15, 2022

²⁹Interview with Mrs. Sutipah and Mr. Sugiyarto, mother and son selling "lontong pecel" and "bubur jenang" at Sayangan market in Salatiga on February 16, 2022.

goes beyond material profit. By practicing Islamic teaching, the goals of maintaining kinship and mutual help would be achieved, although the level of material profit gained might, consequently, be reduced. In trade or business, they do not simply seek profit; they also seek bonds of affiliation and kinship. With a sincere attitude, the profit they might have sacrificed would be considered a virtue and hope for acquiring Allah’s blessings.

In terms of trade, Muslim merchants prioritize caution, prudence, tenacity, and safety.³⁰ In many aspects, lessons about work ethic can be found in principles of Islamic economics. According to Islamic economics, work ethic and productivity are parts of the work concept that bring about values to develop good working personality. According to Weber, such economic action is known as ascetic economics.³¹

Exploratively, work ethic values in Islamic economics review can be summarized in the following table:

Table 1. Merchant’s understanding of Islamic work ethic values

No.	Orientation	Noble Values	Merchant’s understanding
1.	Spirituality	Worship	Work is not solely a worldly matter, it also has dimensions relating to the afterlife, and work hard as an obligation and a manifestation of worship
2.	Personality	Work hard and relentlessness	Believe that optimism will lead to success, in comparison to pessimists who often fail in life, it is developed and realized with persistent, relentless spirit at work

³⁰Merchants prioritize the criteria of *waton kelakon* (work must be carried out) but it should be done *alon-alon* (slowly), not *kebat kliwat* (in a rush and ending with failure). Ni Wayan Sartini, “Menggali Nilai Kearifan Lokal...”, 32.

³¹Suyanto, *Sosiologi Ekonomi, Kapitalisme dan Konsumsi di Era Masyarakat Post-Modernism*, Jakarta: Kencana, 2017, 66.

3.	Social responsibility	Mutual help	Put emphasis on a sense of mutual help and compassion as fellow human beings
4.	Solidarity	Kinship	Strengthening the bond of kinship

As shown in the table 1, it can be understood that Islamic teaching has positive aspects supporting work ethic. These positive values serve as reasons for merchants to continue their business by strongly upholding these Islamic values. The Islamic economic based concept of work ethic is an antithesis to the Protestant work ethic and optimum Pareto.

Merchant’s understanding on work ethic in Javanese philosophy

Additionally, there are several extremely popular Javanese philosophical aphorisms with deep meanings relating to work ethic. First, ‘slow but sure’ (*alon alon wathon kelakon – AAWK*). This means that one should lead life slowly but surely—no need to rush or be reckless.³² Second, ‘accept God’s blessings and work hard’ (*nrimo ing pandom makaryo ing nyoto – NPMN*). Third, ‘life should be like a flame’ (*urip kudu urup – UKU*). This philosophical aphorism suggests that the life one leads should be of benefit to others. The personal value contained within the *UKU* philosophy is in line with the personal values of social care.³³ This personality indicates a mutually beneficial, reciprocal relationship.³⁴ Fourth, ‘losing worldly materials but gaining a friend’ (*tuna satak bathi sanak – TSBS*).³⁵

³²Ni Wayan Sartini, “Menggali Nilai Kearifan Lokal Budaya Jawa Lewat Ungkapan (Bebasan, Saloka, dan Paribasa)”, *Jurnal Ilmiah Bahasa dan Sastra*, Volume V, Number 1 (2009), 28-37.

³³A socially caring attitude is validated by the Quran, as stated in QS. Al-Baqarah (2) 177, Ali Imran (3) 92, and Al-Hadid (57) 7.

³⁴Merchants also define the *UKU* philosophy with the term *migunani tumpraping liyan*, which means ‘humans should be able to be of benefit to others in life’. Interview with Mrs. Arbain, a mixed tofu dish seller at Kreceng market, Salatiga on Juni 15, 2022.

³⁵According to Pitoyo, the philosophy of ‘*tuna satak bathi sanak*’ is a philosophical basis for Javanese merchants that refers to three central concepts, i.e., harmony, function and

AAWK philosophy motivates them to do their job as best as they can, and not be careless about it. The AAWK philosophy contains wisdom and meaning associated with the culture of the Javanese who are not ambitious but continue to work patiently and carefully to attain their life goals.³⁶ AAWK philosophy suggests an attitude of *nerimo*, unwillingness to work hard, priority in tolerance toward friends, and lack of competition in pursuing achievements. However, the merchants uphold the principle that work should not be done in a rush, carelessly, recklessly, and hastily; instead, it should be done carefully, and thoroughly with full consideration so that maximum result is achieved.³⁷ This correlates with their perspective on maintaining social stability or harmony. The study by Kuswaya & Ma'mun asserts that this concept can help maintain human resilience while we journey through life.³⁸

Muslim merchants also aim to have sufficient income to sustain their life as well as fulfil their needs and desires. However, they do not intend to seek profit blindly as it may lead to greed.³⁹ Such attitude is in line with the IWE principle. But AAWK philosophy is, in fact, considered a hindrance to business competition. Implicit meanings should not be interpreted negatively to encourage languor, it should instead be emphasized on

structure, and transcendence. Djoko Pitoyo, "Tuna Satak Bathi Sanak (Kearifan Jawa dalam Etika Bisnis)", *Jurnal Filsafat*, Volume 18, Number 2 (2008), 142.

³⁶One of the merchants admitted that the objective is to not to live with *ngaya* (excessive desire), but to live *samadya* (simply) instead. Interviews with Mrs. Sutipah and Mr. Sugiyarto, 'lontong pecel' (peanut sauce salad with rice) and 'bubur jenang' (glutinous rice porridge) vendors at Salatiga's Sayangan market on February 16, 2022.

³⁷The merchants uphold the principles of *tata, titi, titis, and tatas*. These principles require individuals to work with organized and carefully made planning. Interview with Mr. Zaenal Arifin and Mrs. Asiyah on February 18, 2022.

³⁸Adang Kuswaya & Sukron Ma'mun, "Misinterpretation of patience: an analytical study of *nerimo* concept within Indonesian Muslim society", *Indonesian Journal of Islam and Muslim Societies*, Volume 10, Number 1 (2020), 153-176.

³⁹Interview with Mrs. Amini and Mr Munawir, merchant selling vegetables and kitchen spices at Salatiga's Blauran market on February 17, 2022.

cautious, and comprehensive attitude.⁴⁰

According to the perspective of Islam economics, NPMN philosophy is similar to being initiative (*ikhtiar*) and having perfect trust and reliance in God (*tawakkal*).⁴¹ *Ikhtiar* refers to an individual's effort or initiative to achieve something. *Ikhtiar* has a positive meaning and it is constantly oriented toward virtue. Meanwhile, *tawakkal* refers to submitting one's self for all the hard work that has been done. *Ikhtiar*⁴² and *tawakkal* are considered a single inseparable unit.

The merchants generally believe that one's fortune is predetermined. Such belief has led to an attitude of being neither envious of, nor hostile toward, the success of fellow merchants. The merchants always prioritize feelings of mutual respect among them, so that good relations are fostered. Fellow traditional market merchants have developed a sense of kinship enabling them to exchange virtues.

The merchants' understanding about the philosophy of *UKU* encourages them to be willing to sacrifice themselves for the interests of others. They believe that success should not only be enjoyed alone, but it should instead bring good to others. This attitude is in line with the principles of IWE that not only lead to individual success and prosperity,

⁴⁰Ani Rakhmawati & Istiana Rahayu Nur, "Unen-Unen as a Javanese Proverb on Social Media: Lexical Meaning and Its Significance as a Means of Cultural Inheritance", in *International Congress of Indonesian Linguistics Society*, Volume 622 (2021), 266-271.

⁴¹*Tawakkal* which means self-submission to Allah along with its derivatives can be found in QS, Ali Imran (3) 122, 159, 160, An-Nisa (4) 81, Al-Maidah (5) 11, 23, Al-A'raf (7) 89, Al-Anfal (8) 2, 49, At-Taubah (9) 51, 129, Yunus (10) 71, 84, 85, Hud (11) 56, 88, 123, Yusuf (12) 67, Ar-Ra'du (13) 30, Ibrahim (14) 11, 12, An-Nahal (16) 42, 99, Al-Furqan (25) 58, Asy-Syu'ara (26) 217, An-Namal (27) 79, Al-Ankabut (29) 59, Al-Ahzab (33) 3, 48, Al-Zumar (39) 38, Asy-Syuura (42) 10, 36, Al-Mujadalah (58) 10, Al-Mumtahanah (60) 40, At-Thaghabun (64) 13, Ath-Thalaq (65) 3, and Al-Mulk (67) 29.

⁴²Qur'anic verses instructing people to make every effort and work can be found in QS. Al-Baqarah (2) 286, Ali Imran (3) 145, An-Nisa (4) 79, Ar-Ra'd (13) 11, Al-Kahfi (18) 29, Ar-rum (30) 41, Fussilat (41) 40, Asy-Syura (42) 30, Al-Jumu'ah (62) 10, and Al-Insan (76) 2-3.

but to organization and community as well.⁴³ They understand that this philosophy teaches the value of optimism.

The practice of TSBS philosophy occurs when they conduct transactions at the market, where they would typically try to reap huge profit but sometimes choose to lose a bit of profit when the customer is a relative or someone poor. They conduct their business with good ethic and morality by always prioritizing the attitude of providing mutual help for the sake of maintaining togetherness and kinship. This phenomenon results in services, emotional, and financial networks. The values and principle of TSBS have been utilized by merchants to build a network of loyal customers.⁴⁴

TSBS philosophy still applies in the modern business sector although it is framed differently. The merchants uphold the principle that business activities should maintain social harmony and kinship. As such, under certain circumstances, the merchants are willing to lose a bit of profit so long as common welfare and kinship are still maintained. They are willing to sacrifice a little but gain many relations, as practiced by most Chinese merchants.⁴⁵

Exploratively speaking, the Javanese philosophical aphorisms of AAWK, NPMN, UKU, and TSBS contain Islamic work ethic values that can be summarized in the table 2.

⁴³M. S. Ahmad, "Work ethics: An Islamic Prospective", *International Journal of Human Sciences*, Volume 8, Number 1 (2011), 850–859.

⁴⁴In operating their business economic activities, merchants believe in the principle of *luwih becik kalah uwang tinimbang kalah uwong* (it's better to lose money than to lose relatives). Interview with Mr. Amin on January 19, 2022.

⁴⁵Wastu Pragantha Zhong, *Etika Bisnis Cina, Suatu Kajian Terhadap Perekonomian di Indonesia*, Jakarta: PT. Gramedia Pustaka Utama, 1996.

Table 2. Merchant's understanding of Javanese philosophy to work ethic values

No.	Philosophy	Noble Values	Work Ethic/Orientation
1.	<i>AAWK</i>	consistency, patience, discipline, carefulness, thoroughness	Appreciating process and time while also carrying out work in a disciplined, consistent, careful, and thorough manner to achieve maximum profit
2.	<i>NPNM</i>	relentlessness, gratefulness, and complete trust in God	Accepting the profit acquired from one's hard work accompanied by a feeling of gratitude and complete trust in God without any sense of despair
3.	<i>UKU</i>	creativity, dynamic attitude, and social care	Running business properly and continuously seeking other business opportunities in order to be able to help and be of benefit to relatives, friends, and others
4.	<i>TSBS</i>	togetherness, kinship, harmony, mutual help	Conduct business by prioritizing lobbies and relationships to maintain harmony and togetherness, manifested in an attitude of mutual help to incur material loss

These Javanese philosophical aphorisms are often criticized when associated with work ethic. Some are of the view that if we were to truly apply these aphorisms, then business activities would turn into social philanthropy. Work ethic would decline, it might even lead to laziness, insufficient use of time, unproductive attitude, and lack of commitment, trust, and sincerity. While, in fact, business activities are essentially aimed at seeking profit instead of social or philanthropic activities. Accordingly, work ethic principles in economic activities based on principles are, generally, contradictory to the concept Weber formulated.

Merchants' motives based on the Social Action Theory and *Maqasid* perspective

Every merchant's behavior and actions are driven by particular motives and goals. Weber's social action theory is significantly correlated with motivation, intention, and behavior. According to Weber, not all individual actions are considered social actions. An act of worship is not considered social action as it does not involve others individuals, but God, which is transcendental in nature.⁴⁶

One of the social actions includes behavior in economic activities. Interactions between these individuals eventually produce reactions to certain individual's action.⁴⁷ In the following passages, the behavioral motives and goals of Muslim merchants in traditional markets in practicing Javanese philosophy are analyzed based on the social action theory, which covers instrumentally rational, value rational, affectual, and traditional actions.

The first type of social action is instrumentally rational action. This type of social action can be found in the economic activities of the merchants, who see profit as a key orientation or goal in their business. The merchants conduct business actions by constantly being profit-oriented. They operate their business by applying principles of prudence, accuracy, and thoroughness for the sake of maintaining quality and gaining profit. They do not pursue profit blindly but prioritize results they consider halal and blessed instead, despite the relatively small profit they might earn. It is known that, in relation to business activities, merchants are more driven by a basic interest of meeting their daily life needs instead of being based on greedy desires. Although there are motives to gain substantial income or profit and to maintain their business, these ends are not achieved by

⁴⁶Max Weber, *Economy and Society...*, 4.

⁴⁷Max Weber, *Economy and Society...*, 22.

performing actions that religion prohibits.

The second type of social action is value rational action. According to this perspective, actions carried out by the merchants are based on values that they can obtain. Observation results indicate that aside from managing a profit-oriented business, the merchants also give charity in secret as a form of good deeds. The virtue shown by Muslim merchants can be observed in their commitment to their intention, which is considering work an act of worship they must carry out. Rational-dynamic religious values full of probabilities were also observed. To the merchants, a business model that upholds principles of Islamic economics and Javanese philosophy is the most rational course of action in order to maintain kinship and realize their business continuity.

The third type of social action is the affectual action. According to this perspective, actions are taken on the basis of the merchants' emotional orientations and conditions. Here we can see how emotions have a critical role among the merchants. The traditional merchants practice principles of Islamic economics and Javanese philosophy as a manifestation of the humanity aspect of the Javanese to humanize human beings. It was found that among the merchants they actually do not want their customers to leave their business and go to other merchants. This motivates the merchants to give bonuses or discounts to their customers.

The fourth social action is the traditional action. Based on the merchants' understanding of Javanese philosophy, they are driven by certain motivations in their business. One of these motivations is to uphold values of local wisdom, which have become an inherited tradition.⁴⁸ The merchants uphold the principles of their ancestors and believe that the Javanese philosophical values inherited to them by their elders and

⁴⁸The merchants are also motivated by their desire to replicate and continue the traditions of preceding merchants. Interview with Mr. Khumaidi on February 19, 2022.

ancestors function as a way of life that they must lead.⁴⁹ They also maintain the tradition of bargaining as a unique transaction model at traditional markets. This tradition has become an inseparable part of the community's culture, which has been passed down from generation to generation.⁵⁰ As such, their behavior has satisfied the criteria required for traditional action.

Table 3. Merchants' Behavior according to Weber's Social Action Theory

No.	Social Actions	Merchants' Behavior
1.	Instrumentally rational action	Choosing business activity types that align with their ability and market opportunity to gain profit
2.	Value rational action	Maintaining consistency and perseverance in operating their business with the goals of fulfilling their own and family needs, obtaining sustenance that is halal, be blessed in life, and be saved in the afterlife
3.	Affectual action	Having willingness to gain little profit, or even suffer loss once in a while for the sake of helping neighbors, relatives, and others
4.	Traditional action	Continuing to apply their business activities in order to preserve the traditions of their elders/ancestors that have been in place for several generations and to follow the teachings of the Prophet

The description above suggests that the merchants' behaviors have complied with all of Weber's social action criteria. Observation results show that the merchants have strong work ethic and high level of discipline. The quality of work ethic is also determined by the orientation system of the cultural values of the corresponding community. Even the merchants

⁴⁹Kurniawan Dindasari Nurdin & Achmad Yusuf, "Pawon as a main education chamber of multicultural values among Tenggerese society", IJOESH: Indonesian Journal of Religion and Humanity, Volume 1, Number 1 (2022), 99-122.

⁵⁰Interview with Mr. Iwan, on February 5, 2022.

believe that work ethic is determined by aspects relating to inner-life, spiritual conditions, and spirit of life originating from religious belief and aphorisms in Javanese philosophy.⁵¹

The merchants' work ethic in their economic activities are aimed at manifesting *maqasid sharia*. According to Najjar,⁵² the manifestation of *maqasid* can be measured by eight indicators within four parameters, namely human life, human self, society, and physical environment. To Najjar, human life can be maintained by preserving religion and humanism,⁵³ while human self is maintained by way of fostering the human mind and soul, whereas society is protected by preserving social structure and successors,⁵⁴ and physical environment (wealth) is maintained by preserving the environment and property.⁵⁵ Najjar's indicators were developed based on al-Ghazali's perspective on human benefit. These indicators contain beneficial elements as the purpose of the *maqasid* indicators.⁵⁶

The Muslim merchants believe that principles of Islamic economics and Javanese philosophical aphorisms have inspired values of work ethic and spirit. In Najjar's *maqasid* perspective, the merchants' belief and attitude indicate that they have maintained their faith within the indicator of safeguarding the value of human life and maintained prosperity within

⁵¹Shukri Ahmad & Musa Yusuf Owoyemi, "The Concept of Islamic Work Ethic: An Analysis of Some Salient Points in the Prophetic Tradition", *International Journal of Business and Social Science*, Volume 3, Number 20 (2012), 116-123.

⁵²Moh Farid Fahmi, "Ekonomi Jawa Tradisional Dalam Perspektif Ekonomi Syariah (Studi Kegiatan Ekonomi Jawa Tradisional di Desa Ngadi, Kecamatan Mojo Kabupaten Kediri)", Dissertation, UIN Sunan Ampel Surabaya (2021), 93.

⁵³I. A. Oladapo & A. A. Rahman, "Maqasid Shari'ah: The Drive for an Inclusive Human Development Policy", *Jurnal Syariah*, Volume 24, Number 2 (2016), 287-302.

⁵⁴R. Kasri & Ahmed H., "Assessing Socio-Economic Development Based on Maqāṣid al-Sharī'ah Principles: Normative Frameworks, Methods and Implementation in Indonesia", *Islamic Economic Studies*, Volume 23, Number 1, (2015), 73-100.

⁵⁵Syamsuri, "Maqashid Syariah Approach on the Empowerment of Human Resources in Mulyodadi Village Bantul Yogyakarta", *Empowerment*, Volume 7, Number 2 (2018), 284-312.

⁵⁶Abdul Madjid Najjar, *Maqāṣid Al-Sharī'ah*..., 78.

the indicator of safeguarding the value of society. The merchants' actions indirectly meet the parameters of wealth, faith, self, mind, and human rights. They acquire a particular sense of satisfaction and conviction that they will receive divine rewards and blessings.⁵⁷ In this context, blessing is a crucial parameter or value that the merchants pursued.⁵⁸ Therefore, the merchants' actions satisfied the requirements of the safeguard of human self in the self and the mind parameters.

In Najjar's *maqasid* perspective, the behavior shown by the merchants, who sincerely followed principles of Islamic and Javanese philosophy, is included in safeguarding the value of human life category in the preserving faith and humanism parameter. The commitment merchants demonstrated by upholding principles of Islamic economics and Javanese philosophy while engaging in economic activities also indicates that they have protected the mind and wealth in the safeguarding human self and safeguarding physical environment indicators, respectively. In addition, the act of lowering the price for consumers by considering aspect of humanism may be deemed as an action that is in line with the social entity parameter in the safeguarding the value of society indicator.

The act carried out by Muslim merchants in Salatiga's traditional markets who opted for occasional material loss for the sake of extending goodness to fellow human beings does not contradict Islam. When it is associated with the sharia parameter indicator, then it can be categorized, accordingly, to the parameters of faith and self. Such act is considered capable of preserving religion because it follows Allah's command. Even the merchants prioritize establishing a harmonious environment and minimizing conflicts. The attitude that the merchants demonstrated to

⁵⁷Interview with Mrs. Arbain, on February 15, 2022.

⁵⁸Rahmat Agus Santoso, Ubud Salim, & Andarwatid Sumiati, "The Meaning of Profit with a Cultural Perspective on the Traditional Market with Pancawara Cycle Traders", *International Journal of Innovation, Creativity and Change*, Volume 13, Issue 9 (2020), 1484-1504.

create a state of social harmony fulfilled the ecology parameter in the safeguarding the physical environment indicator.

Table 4. Merchants' Action according to Najjar's *Maqasid* Perspective

No	Indicators	Parameters	Examined Objects
1.	Safeguarding the value of human life	Faith	The merchants' belief in the concept of work ethic in Islamic economics and Javanese philosophy
		Human right	The merchants' latitude for choosing a means to conduct their business
2.	Safeguarding the human self	Self	The merchants' work satisfaction by choosing economic actions grounded on values of Islamic teaching and Javanese philosophy
		Mind	Reasons underlying the merchants' decision-making process and commitment to apply Javanese philosophy and Islamic teaching in their economic and business activities
3.	Safeguarding the value of society	Prosperity	The merchants' consistency to continue the on-going tradition that has been passed down from generation to generation in their economic action
		Social Entity	The merchants' action to maintain tradition and culture by upholding values of Islamic teaching and Javanese philosophy in their business activities
4.	Safeguarding the physical environment	Wealth	The merchants' orientation in economic activities to gain profit for the sake of meeting their own and their family needs as well as turning a profit
		Environment (Ecology)	The merchants' economic action that has a positive impact on the society, nature, and the surrounding environment

According to the description above, it can be understood that the various motives or types of social action that the traditional market merchants have to manifest the principles of Islamic economics and Javanese philosophy based on Weber's four action models are in line with Najjar's *maqasid* elements. This is a criticism to capitalist economy that prioritizes material profit by turning a blind eye to values of religion, local wisdom, or humanism.

Conclusion

The current study reinforces the view that principles of Islamic economics and the Javanese philosophical aphorisms of *AAWK*, *NPMN*, *UKU*, and *TSBS* can shape and have influence on the behavior, motive, and work ethic of merchants. The positive meanings contained include being cautious, precise, thorough, progressive, caring, and mutually helpful, so they are relevant to trade business activities. The noble principles of Islamic economics and Javanese philosophy contradict with egoism and individualism. Capitalists often understand these values negatively and consider them as work that is slow, measureless, pessimistic, and lacking in motivation, which consequently leads to reduced profit.

According to the theory of social action and *maqasid*, it is known that the behavioral motives and goals of the Muslim merchants have met the requirements as instrumentally rational, value rational, affectual, and traditional actions. The attitude, behavior, and habit of the Muslim merchants are in line with the values and goals of Islam, i.e., to realize safeguards of human life, human self, society, and physical environment.

The principles of Islamic economics and Javanese philosophy, along with their inherent values, are universal and unrestricted by time and periodical developments. The work ethic values inherent in Javanese philosophical aphorisms are, actually, in line with IWE. The synthesized

result, originating from Javanese philosophy and IWE can ultimately be formulized into a novel concept, i.e., the Javanese-Islamic work ethic (JIWE). JIWE values are still worth exploring, analyzing, implementing, and preserving in the field of business and economy. JIWE values will continue to be relevant amidst the process of modernization observed in various aspects of life, particularly in facing neo-liberalist economy and the era of society 5.0.

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