



## Muslim Entrepreneur Behavior in Kudus: Spirituality, Religiosity, and Business

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### Abstract

*This paper aims to understand the behavioral tendencies of Muslim micro, small and medium entrepreneurs (MSMEs) in Kudus, on the dimensions of religion, spirituality, and business activities. The research method used is field research with a qualitative approach by conducting interviews and observations of the research object. Structured interviews were conducted with 17 informants, taking into account religion, business cluster, and business location. The results of the study indicate that the tendency of business behavior of Muslim entrepreneurs is influenced by several factors, one of which is spiritual and religious factors. However, not all of this business behavior is motivated by spiritual and religious factors. Although, in general, economic factors often become the motivation for business behavior.*

**Keywords:** *Business; MSMEs; Spirituality; Religiosity.*

### INTRODUCTION

Religion is often understood as the realm of forming individual human piety with God. This understanding then causes religion to become something sacred, which further puts religious people into the dimensions of piety. In contrast, secularism is a corner that tries to separate religion from public issues. These public issues include business activities, which are an important part of worldly matters.

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Business and religion at that time were considered as two different poles, which were challenging to intertwine. The more pious a person is in religion, the more he abandons worldly matters. On the other hand, profane business activities will certainly be difficult to integrate with religious and spiritual values. At this point, spirituality, religion, and business become entities that are always interesting to study.

The study conducted by Weber shows that one of the primary factors that triggered the emergence of the capitalism spirit is the existence of a Protestant ethic (Weber, 2003). Protestant ethic in this context is a religious teaching that indirectly gives birth to a tendency to capitalism, collecting large amounts of money and capital. Weber then compared two religious entities, namely the characters of the Catholics and the Protestants (Weber, 2003). The orientation of the catholic can be described by the term "sleep soundly". While the orientation for Protestant people or *ummah* is illustrated by the phrase "eat well".

The comparison between eating well and sleeping well, in general, can be explained by the fact that eating well is an activity that requires capital or money. So, to be able to make it happen, people have to work hard to be able to raise capital or money. It is different from good sleep; people generally do not need a lot of money to get a good night's sleep. Thus, the philosophy of eating well owned by Protestants explains the motivation to work hard, collect a lot of money and capital, invest, and finally give birth to the tendency of liberal capitalism.

History shows that capitalism has proven to have spawned a process of colonialism and imperialism, where people search for and explore natural resources in order to turn them into capital and wealth. However, the positive impact that emerges from this trend is that the process of innovation and knowledge development is incredibly quick and fast. In the end, capitalism was recognized as one of the world's most significant economic ideologies, which according to Fukuyama was called the last ideology of the world (Fukuyama, 1992).

## LITERATURE REVIEW

A study of Islamic business conducted by Abdullah (1994) proves that religious ideology (Muhammadiyah) is able to influence the business spirit of



its followers to achieve success. Similarly, Mu'tasim and Mulkhan (2002) once studied the influence of *tarekat* in business activities, concluding that Sufi and *tarekat* behavior did not diverge themselves from work and business spirit. Those who enter the *tarekat*, still do business well.

Menne (2017) outlines spiritual values as a driving force in the Sharia business. According to him, spiritual values derived from Islamic teachings should be a guide in practicing economic activities, including business. These values include the obligation of being honest and trustworthy, following advice and preventing fraud, avoiding uncleanness, avoiding monopoly, being *qana'ah*, and maintaining positive social relationships.

Furthermore, research on Kudus entrepreneurs carried out by Jalil (2013) shows that there is a connection between the religious principles that people in Kudus are expected to uphold and the enterprising spirit that is inherently apparent in Kudus' entrepreneurs. Likewise, Ihsan (2017) shows that the *gusjigang* tradition is considered capable of being maintained properly so that industrialization in Kudus can be used as a relevant model in accordance with the potential and character of the community. *Gusjigang*, as local wisdom values, can be used as a foothold for developing a more characterized learning (Ihsan, 2017).

Research on the relationship between religious values and business spirit has been done a lot. Research conducted by Gallego-Alvarez et al. (2020) also proves this trend, where religious affiliation influences business ethics. A higher percentage of religious adherents in the countries where the company does business is directly proportional to the adoption of more ethical practices. This finding was obtained from several religions, namely Christianity, Islam, Judaism, and Hinduism; nevertheless, it did not apply to Buddhism. This research also proves that countries with no dominant religion do not show any correlation between religion and ethical business practices (Gallego-Alvarez et al., 2020).

Furthermore, Shulthoni (2011) also carried out a similar study on businesspeople of the *Thariqah Qadiriyyah wa Naqsyabandiyah* (TQN) group members in Pekalongan, which emerged from their appreciation of religion. There is a positive correlation between religious appreciation and thought and economic behavior. Religious doctrines, ideas, and impulses to seek material things for



worldly well-being are mutually reinforcing. The economic behavior of the *tarekat* followers shows that religion can function in these following roles. First is the ideological basis for legitimizing economic actions oriented to the world and the hereafter. Second is the control over the mindset and economic actions in order to remain within the provisions of God's laws; this builds positive thinking, hard work, and unwavering hope for God's alignment with their efforts. Third is the motivation that encourages improving the quality of work through the meaning of religious doctrines, such as patience, *tawakkal*, honesty, *qanaah*, and others, in a positive way (Shulthoni et al., 2011).

Within the framework of Islamic economics, ethical values in individual behavior will have implications for the macro-socio domain that affects society, institutions, and organizations. Individual ethical commitment will bring socio-macro implications in the practical realm. Here, the microeconomic foundations of Islam will serve as the basis for an economic explanation of the aggregate relationship between individuals, the state, and society (Furqani et al., 2020).

Likewise, several studies support the abovementioned statements, including the study from Düşmezkalender (2020), Sulastri (2020), and Mat and Mahat (2020). Düşmezkalender's (2020) study of Islamic work ethic and its relation to organizational commitment shows that Islamic work ethic negatively influences deviant organizational behavior. Meanwhile, Sulastri (2020) emphasized that organizations that apply Islamic work ethics are able to increase employee job satisfaction. Mat and Mahad (2020) concluded that Islamic work ethic has a positive and significant effect on affective commitment and normative commitment. Despite the fact that this demonstrates an insignificant effect when situated within the context of an ongoing commitment to Islamic work ethics.

Regarding the relationship between religion and business economics in Kudus, Castle (1982) has recorded this trend in relation to the cigarette industry in Kudus. Castle (1982), in his study, focuses more on the political movement of *santri* (Indonesian term for a student of Islam) entrepreneurs who are difficult to develop, facing relatively more prominent entrepreneurs. This study, which was conducted in the 1960s, gave at least one perspective that the reality of Muslim entrepreneurs in Kudus became the genealogy of the economic development of these *santri*.



The literature review discusses the interaction pattern between business and public behavior in general. The studies focusing on community business behavior on the religious dimension, especially MSMEs, have not been widely studied. The development of the information age, in the context of business in the era of the industrial revolution 4.0, has influenced the patterns, ways of working, and variations of MSME businesses. Empirical studies based on the behavior of SMEs in the spiritual, religious, and business dimensions will get new values related to the pattern of these relationships. The results of this study are expected to map the business behavior pattern of Muslim entrepreneurs and its relation to their religious motivations and perceptions. The parties involved will be able to provide treatment for improving the performance and business productivity of MSME entrepreneurs.

## RESEARCH METHOD

This research is included in the type of field research using a qualitative approach, which places the researcher's view on the issue being investigated in a subjective position. Data collection methods using interviews, observation, and documentation were employed in this research. The object of this research is Muslim entrepreneurs in Kudus Regency, especially in the Micro, Small, and Medium Enterprises (MSME) sector. The interview technique uses direct interviews and interviews through research personnel. There were 17 MSME business people who became informants in this study, spread across several areas in Kudus, with various types and business clusters.

## RESULT AND DISCUSSION

### Spirituality

Spirituality can be understood as a high spirit associated with the spirituality of the mind, which has eternal truth in the purpose of human life. Another understanding states that the spiritual dimension has two processes. First, it is the process to the top. In this phase, a kind of internal strength grows, which is related to one's relationship with God. Second, it is a downward process characterized by an increase in one's physical reality due to these internal changes (Hasan, 2006).



In the context of the spiritualism philosophical framework, spirituality is the soul of the world. It encompasses the universe in all of its levels of activity, becomes the cause of those activities, directs, and serves as a comprehensive and logical explanation for those activities. (Angeles, 1981). In this context, spirituality can include the individual's inner life, idealism, attitudes, thoughts, feelings, and hopes for the Absolute (Schreurs, 2006). When an individual expresses his relationship with a transcendent figure in his life, then this enters the realm of spirituality. The same thing is also shown by Elkins when understanding this spirituality, namely the way individuals understand their existence or experience, which starts from the awareness of a transcendent reality (Elkins et al., 1988).

In Maslow's theory of needs, spirituality is considered part of self-actualization which is the culmination of human needs. This spiritual experience can include creativity, intuition, joy, compassion, peace, tolerance, and a clear life purpose (Maslow, 1968). Jalaluddin Rakhmat, when giving an introduction about Spiritual Quotation, interpreted spirituality as a uniquely human trait. These traits include the desire to give meaning, perspective, orientation, creativity, imagination, intuition, faith, and the ability to love beyond a visionary-psychological love, as well as the ability to listen to conscience. Although it was later emphasized that, in this spirit world, the individual is not guided, but is the guide who makes decisions (Zohar & Marshal, 2002).

Regarding business, spirituality has three essential roles (Jalil, 2013). First is creative power. The spiritual aspect makes humans able to understand the divine message, which is then able to be manifested in a physical or real form. On a more concrete level, spirituality spurs humans to be creative in carrying out production functions. Second, the control function. Spiritual awareness will be able to prevent humans from deviations and mistakes that can prevent them from sustenance. Included in this is self-control from arrogance, exaggeration, and greed. Third, stabilizer. Spiritual awareness will be able to encourage humans always to involve God in every business activity. Ideally, business is intended for the sake of Allah. If it is intended for goodness and worship, work can present God in the business process or work.





## Religious and Religiosity

Religion is a divine institution that is the basis for human life. Because it relates to God, a supernatural reality, the dimension of spirituality goes hand in hand with religion. Harun Nasution, for example, divides religion into several elements, namely belief in supernatural powers, elements of belief that happiness and well-being and happiness that are sought will also disappear, elements of emotional response from humans, and elements of understanding the existence of the holy and holy (Nasution, 1979).

Similarly, Durkheim (2003) examines religion from a “sacred” perspective, defining religion as a unified system of beliefs and practices associated with something sacred. The aspect of sacred in religion is set aside and forbidden. Beliefs and practices unite in a moral community called the church in which all are subject or to which society gives allegiance. This sacred something contains fundamental values that must be obeyed, so it becomes a guide in life. The essential characteristic of any religious belief lies not in the supernatural elements but in the concept of the “sacred”.

In an anthropological review, there are five elements that makeup religion: religious emotions, belief systems, rites and ceremonies systems, rites and ceremonies, and religious people (Koentjaraningrat, 2000). The belief system in entities considered supernatural and supernatural is one element that distinguishes them from other beliefs. Furthermore, religious emotion becomes a spiritual factor, which will always connect the human reality with the system he believes in.

Every religion contains exoteric and esoteric dimensions. Exoteric truth is relative; the essence of exoteric is belief in formalistic dogma and obedience to ritual and moral laws. Meanwhile, esotericism is a metaphysical aspect and an internal dimension of religion; without religious esotericism, it will only be external aspects. Exotericism and esotericism are two things that complement each other, in exoteric religions like the “body” and in esoteric like the “heart,” where the meeting point of religions is not at the exoteric level but at the esoteric level. Religion has an esoteric dimension that is above the exoteric dimension, and esotericism penetrates the symbols of exotericism (Zarkasyi, 2013).



More specifically, Bustanuddin describes the elements of this religion as an important point (Bustanuddin, 2006). First is the belief in supernatural powers. This belief signifies human limitations, so he believes in the existence of supernatural powers outside the empirical reality within himself. God, in this case, is an entity that is considered to have power that is in the metaphysical dimension. This belief in God ultimately becomes a belief system that will affect human life so that there is a relationship between the two, either in the form of prayer, hope, and avoidance.

Second is the dimension of sacredness. In religion, there is always an aspect of sanctification, whether it involves a location, time, person, item, or others. Assuming that certain entities have sacred or sacred properties so that they have specific values are components of this religion. For example, Muslims consider the Kaaba in Mecca to be a very sacred object, even calling it the *baitullah*, the house of Allah. Similarly, the Qur'an, the month of Ramadan, and the graves of the saints who have particular sacred values for Muslims are highly esteemed.

Third is rituals. Ritual or ceremony is a process to make something sacred, and this is usually a religious teaching – for example, prayer, prayer, pilgrimage, worship, and others. At a broader level, this situation becomes a routine that will demand religious people, as evidence of adherence to their religious teachings. Fourth, religious people. Humans who believe in a religion, in this case, can be called religious people. Religion without people is impossible. The *ummah* is the anthropological element of religion. In its journey, every religion places certain people with certain roles and functions. Fifth, mysticism and *kebatinan*. Mysticism is an esoteric aspect of the appreciation of a religious community in the context of spiritual obedience. Every religious behavior has its own spiritual or mystical experience, based on the level of appreciation and *riyadhah* it does. However, in most cases, one cannot access their profound inner experiences until they have reached a particular degree of spiritual enlightenment.

### **Business and Entrepreneurship**

Business is usually understood as an activity carried out by a person or group in order to provide goods and services with the aim of making a profit





(Sudaryono, 2015). Business is the reason a person can benefit by interacting with other people. In the era of information technology today, the notion of business certainly experiences an expansion of meaning. This is considering that the business aspect is not only in the production of goods, and the service segment is currently extensive. Business is carried out for the purpose of profit, maintaining survival, social growth, and social responsibility (Fauziah, 2018).

In the context of Islam or Sharia, business can be understood as a business that pays attention to all forms of prohibitions forbidden by Islamic sharia and runs according to Sharia principles by expecting blessings and pleasure from Allah (Latifah, 2020). Hence, in Islam, business must always be under the umbrella of Islamic values and ethics. Islamic business ethics, in this case, will build an activity that is not only profane behavior but also contains religious and spiritual values.

Islamic business ethics is a business activity based on divine rules and aims to always remember Allah in the context of worship and generate benefits not only for oneself, but also for others, as well as being able to avoid things that can harm others. (Fakhry Zamzam & Aravik, 2020).

In Islam, property is something humans need, so the conception of property (maal) is part of *maqhasid al-syariah* which must always be guarded and maintained (hifdz al-maal). Moreover, business is one of the activities that are directed to be able to get and keep these assets in this case. In addition, religion teaches its people to work to seek gifts and sustenance from Allah. However, business must be carried out in a way that is good and does not conflict with the Shari'a that has been outlined by religion. This is where the Islamic business paradigm applies, where business actors are holders of the mandate given by Allah to manage resources (Firmansyah, 2020).

Furthermore, the term entrepreneur, or if in the Indonesian vocabulary is defined as entrepreneur or self-employed, means people who are smart or talented in recognizing new products, determining new production methods, arranging operations for procuring new products, marketing them, and managing operating capital. In another sense, the entrepreneur is understood as an innovator who implements changes in the market through new combinations (Aldrich, 2005).



The important thing from this definition is the process of innovation, creating new creativity that can be converted into selling value.

Along with global developments, there has been a shift in the management paradigm from the so-called management economy to the entrepreneurial economy (Drucker, 1985). This indicates that the future of the world economy is supported by entrepreneurs who are small and medium business owners. Various global economic crises, for example, the crisis in the United States in 2008, indicate that the crisis will easily overthrow the management economy supported by large-scale companies. However, this will be different if the economic design is driven by MSMEs, who are like broomsticks; the collection is difficult to break.

The era of the industrial revolution 4.0 further strengthens this tendency. The era of communication and information supported by artificial intelligence (AI) makes it easier for small and medium entrepreneurs to improve their products and sales. The existence of online buying and selling applications, for example, further facilitates MSMEs in promoting and selling their products. This also includes products and services that fall under the service industry category. Several things related to entrepreneurship are: first, the word entrepreneurship is considered to have a close relationship with aspects of growth and capitalization; thus, business that will be developed by an entrepreneur is expected to have the potential to produce high output.

Second, it is related to innovative and creative processes in terms of finding new products and markets. Third, it is related to the introduction of potential opportunities as the heart of the concept of entrepreneurship. Fourth, the orientation of the study is related to new organizational problems, the success of which will be primarily determined by how successful an entrepreneur is in managing his business organization. Organizational management means managing several components that make up the organization concerned, and for that, an introduction to the critical factors is needed (Hadisoegondo, 2006).

The spiritual-ethical terminology in this study adopts the concept of spirit and ethics in Max Weber's study of the relationship between Protestant ethics and the spirit of capitalism. Weber analyzed that one of the factors that gave birth to the tendency of capitalism in Europe was the Protestant ethic. Protestant teachings have motivated their people to make savings, which in turn gave



birth to the phenomenon of investment. This investment then contributes to the development of capitalism. Weber, in this case, is a sociologist who started the study that religious orientation provides a strong motivation for the formation of worldly rationalization (Huff, 2019). So Weber's thesis is then considered as a school of idealism which is the antithesis of Marxist materialism.

Several spiritual aspects, such as ritual, ideological, intellectual aspects, experience, attitudes, and commitment to religious teachings, have been proven to be able to encourage work ethic, including business activities (Mulyadi, 2008). This religious spirit is usually vital in building work and business morale. Spiritual and social motivation are factors other than economic motivation that are considered in the business development of entrepreneurs (Huda, 2016).

### Behavior of Muslim Entrepreneurs in Kudus

Interviews were performed with MSME local entrepreneurs in Kudus in order to get a better understanding of the spiritual, religious, and business phenomena that these MSME local entrepreneurs experience. The following is data on business actors who are respondents:

**Table 1 List of Research Informants**

Name (Initial)	Type of Business	Business Name	Location
V	Culinary	Pantel.Id	Wergu Wetan, Kota
Kho	Culinary	Azzam Chicken	Ngembalrejo, Bae
NH	Culinary	Krupuk Ikan	Sunggingan, Kota
BAW	Culinary	Mister Seblak	Mlati Kidul, Kota
TW	Flower Bouquet	Satin Kudus	Gribig, Gebog
AIF	Thrift Store	Lossdoll.Id	Dersalam, Bae
RF	Culinary	Kedai Maqha	Ngembalrejo, Bae

NJB	Culinary	Oliv Geprek Ekspres	Gribig, Gebog
DP	Culinary	Vitly	Mlati Kidul, Kota
AG	Furniture	Kudus Interior Furniture	Blimbing Kidul, Kaliwungu
D	Grocery Store	Toko Tohir	Jati Kulon, Jati
NOS	Coffee And Herbal	Saqinano Coffee & Herbs Kudus	Bakalan Krapyak, Kaliwungu
MS	Culinary	Ayam Geprek dan Fried Chicken Mas San	Besito, Gebog
Skt	Culinary	Chicken Barokah	Hadipolo, Jekulo
And	Souvenir	Sistajaya	Getas, Jati
Kz	Photo Studio	Gelora Photo Photo	Mlati, Kudus
Arf	Bakery	Rachma Bolu & Bakery	Undaan Lor, Undaan

Source : Constructed by the authors

### Religiosity of MSME Businesspeople

If religion is a value and teaching that becomes a belief system, then diversity is an empirical form of that belief. All respondents selected in this study were businessmen who were Muslim. In the empirical practice of religion, some respondents admitted that they carried out religious teachings well. When they were asked about their worship activities, most of them answered that they performed the five daily prayers well. This term refers to the components that go into the formation of religion (Koentjaraningrat, 2000), one of which is the element of rites and ceremonies. In Islam, prayer is a religious rite, which is a medium of communication between the servant and his Lord (Bustanuddin,



2006). Prayer is the main indicator of a person's piety, as one narration describes prayer as the pillar of religion; the first charity that will be judged tomorrow in the afterlife is prayer, an indicator of a Muslim's practice. If they use prayer as a parameter of religious observance, then they can be categorized as religiously devout businessmen.

Furthermore, when religious adherents interact, they need media, which becomes a place to accommodate the ummah. Here, religious institutions are a manifestation of the needs of religious communities in affiliation, communication, and interaction, among others. Socio-religious institutions, in this case, can take the form of social organizations that can meet all human needs, both referring to formal and informal relationship patterns. Social institutions related to religious life in a society are the fulfillment of the needs of community members in serving their God.

The need for social institutions, in this case, can be in the form of worship, religious education and dakwah, religious law and courts, political parties based on religion, economy based on religion, family, social, defense, science, literature, and the arts (Kahmad, 2006).

When the range of religious observance is expanded within a religious institution, not all of these respondents participate in religious activities or join religious organizations. For example, BAW, the owner of the Seblak business, admitted that he did not or had not participated in religious activities such as "jam'iyahan". Correspondingly, MS, KZ, and TW said that they were not actively involved in religious organizations. It can be understood that the needs of the socio-religious institutions of MSME actors are not the "main" needs they always fulfill. Availability of resources and time may be the factors behind the affiliation with religious organizations.

### **MSME Business Spirituality**

Business is an activity of providing goods and services with the aim of making a profit (Sudaryono, 2015), in addition to other factors such as maintaining survival, social growth, and social responsibility (Fauziah, 2018). The primary motivation when someone does business is a material factor or profit. However,

it must be admitted that other factors motivate someone to do business. Spiritual factors, in this case, become one factor behind someone doing business.

Weber's thesis on the Protestant ethic and the spirit of capitalism at least strengthens this spiritual factor. Religious dogma and spirituality, in some cases, have contributed to shaping the spirit of business. In Islam, there is a conception of business ethics that will always underlie business activities. This Islamic business ethic becomes a kind of "divine" guideline that aims to always remember Allah (Zamzam & Aravik, 2020). This then becomes the spiritual foundation when someone performs the behavior, including in business.

The motivation for doing business for MSMEs is quite varied. Kho, for example, admitted that his motivation for doing business is not only to meet the needs of his family but he also intends to worship. He explained that the Messenger of Allah became an exemplary figure in how trade or business became a part of life. The same thing was also explained by BAW, TW, MS, who admitted that one of the motivations for working or trading is part of worship.

Some other respondents stated that the motivation for doing business is constrained to merely economic considerations, such as providing basic requirements, ensuring family well-being, investing for the future, or maximizing profits. Even when asked whether there is a connection between business and religion, most of them assume that there is no connection at all. This means there is a dividing line between business and spiritual religion. Many people still think that doing business or work is a worldly activity, profane and material. Thus, it should not be associated with religious values that are spiritual, sacred, and very private.

Several other respondents actually said that doing business is part of worship in religion. NJB, for example, said that religion guides us to always maintain good values. In order to ensure that while doing business, one is not only seeking to increase one's personal profits but is also able to maximize the advantages for others. The spiritual value of doing business, in this case, is one of the driving factors for someone when doing business. This is inextricably linked to the credo that states, "Work is worship." An occupation, such as trading or doing business, might be worthy of worship if it is performed with the intention of serving as an act of worship. At this level, business spirituality is not generally the basis for work, but this value by some people (respondents) is quite essential.





## CONCLUSION

Based on the results of research and discussion, it can be concluded that the business behavior of MSME actors has several dimensions, including the dimensions of religion, religiosity, spirituality, and the business activities themselves. Each individual businessperson has different values, motivations, and business styles. Business activities, in part, are influenced by spiritual and religious factors. However, the religious factor is one of the influencing factors. Economic factors, namely the fulfillment of needs and desires, remain the dominant factor carried out by micro, small and medium enterprises.



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