

# Religion, Work Ethics, and Business Attitude: A Case Study on the Meaning of Business Behavior of Madurese Fruits Traders in Malang

*Muhammad Djakfar*

Lecturer at the Faculty of Economics,  
the State Islamic University (UIN) Malang

## Abstract

Islam is a source of motivation to build work ethics and direct the behavior of businessmen. Madurese people are recognized as one of the wandering ethnics. They are usually good adherence of Islam and tough traders. However, they are often regarded as people who do not really care of ethical values. Based on such characteristics, this dissertation examines their business behavior according to the ethical norms in Malang. There are three aspects that will be explored in this dissertation: (1) the meaning of business ethics, (2) how the traders construct the ethics, and (3) how the traders implement ethics in business activities. Qualitative approach is used to understand this phenomenon. In-depth interview, participatory observation, and documentation were employed to obtain the data. The data were analyzed and interpreted by using social construct analysis. The study shows that *pancengan* (honest) traders argued that ethical values should be maintained and respected but does not need to be involved in the area of business. For those who do not want to be involved in *pancengan*, however, ethics was an important requirement in order to obtain the wealth blessed by God. Thus, ethics and business are inseparable. The meaning of ethics was produced from dialectical conditions between their culture and Islamic religious values. How to implement? It can be understood that the relationship among traders was built because of their feelings of being together, caring, and less competitive. This is induced by the fact that some of them were relatives, or coming from the same place. The traders with *pancengan* principle tend to be involved in manipulation. For non-*pancengan* traders, however, they attempt to minimize dishonesty. Both of the groups have positive concern toward their environment; this attitude seems to be influenced by religious values and the government regulation.

**Keywords:** religion, work ethics, business attitude, case study, the meaning of business ethics, traders, Madurese ethnics in Malang

## I. Introduction

### 1.1. Background of Study

Theologically and sociologically, religion can be considered as an instrument to understand the world (Bellah, 1991:146). It can be said that any religion, especially Islam, has no objection against this premise. This is because religion possesses an omnipresent characteristic. This is to say that religion through its symbols and values contributes to form the social structure, culture, economy, politics, and public policy (Effendi, 2001:7). With these characteristics, religion is expected to give guidance to all aspects of human life: socio-culture, economics, and politics (Effendi, 2001:7).

Moreover, there is an affinity between religion as a source of guidance and the economy, in which the economic condition of a country is believed to grow quickly if it is accompanied with good work ethics. The interrelationship between religion, work ethics, and economy was discussed by Max Weber through which he produced his monumental work *The Protestant Ethics and the Spirit Capitalism*. Inspired by Webster's theory, the researcher is interested in proposing the following research topic: *Religion, Work Ethics, and Business Attitude*, focusing on the business ethics among Madurese ethnic in Malang.

Madurese is known as a community with its strong Moslem identity, as can be seen from their obedience to perform Islamic teachings with an expectation to achieve the best destiny of life (Syamsuddin, 2001:1). Islamic teachings have been so internalized within the Madurese people that Islam becomes the parameter of their socio-cultural life. They will not hesitate to die for their religion, as they believe that they will die as *syuhada* and they deserve life in heaven afterward (Usman, 1979:374).

Madurese is often considered as having a negative stigma: coarse ethnic group that tends to fight (*carok*) (Wiyata, 2002:89; de Jonge, 1989; Subaharianto dkk., 2004). Such stereotype might be true for a number of Madurese, but not to be generalized for others. In fact, there are many Madurese people who are rather naïve, humble, polite, and friendly, not to mention other good and wise characteristics.

The topic of this dissertation is again inspired by the image and reality describing that Madurese is one of religious and hard working ethnic groups in Indonesia. Most of them are involved in informal sector business. The problem is why they are considered 'naughty' in doing their business activities. Based on this phenomenon, the writer is curious to better understand the attitude of Madurese fruits traders in Malang.

## 1.2 Research Focus and Objectives

Based on the background mentioned above, this research concentrated on the following focuses. The **first** is, as an ethnic labeled with highly work ethics, how do Madurese fruits traders interpret their business ethics? **Secondly**, how do Madurese fruits traders construct their business ethics: by deriving from religious teachings, social conditions surrounding them, both, or perhaps some other factors? The **third** focus is how do Madurese fruits traders implement their constructs on business ethics in relation to other traders? Also, how do they treat their customers? What is their attitude toward their environment? (Azwar, 2000:5).

Based on the research questions formulated above, the objectives of this research can be stated as follows. **First** is, to understand the business ethics of Madurese fruits traders in Malang; **second**, to understand the way Madurese fruits traders constructs their business ethics, and **third**, to understand the way Madurese fruits traders implement the constructs of their business ethics in the hard-work-demanding business competition.

## II. Review of Related Literature

### 2.1 Work ethics: General description and conceptual debates

Entrepreneurships among Moslem people often receives a negative connotation, it is not modern. This statement is probably fair especially if we look at an economical condition in places where the majority of the inhabitants is Moslem. A clear example is shown in Africa and Asia in which the economical stability amongst Moslem community is relatively low. The inhabitants are not able to manage the abundance of natural resources available. This situation indicates that the quality of capitalism in that region is low (Effendi, 2001:195). This is also strengthened by an argument claiming that Indonesia in which the majority of its population is Moslem is now lacking work ethics. A result of discussions written in *Reader's Digest* magazine summarized that it is hard for Indonesia to be a developed country because Indonesia has lousy work ethics and serious corruption (Kraar, 1998:44).

Max Weber, a German sociologist and political economist argues that Islam does not have a concept of theological affinity concentrating on capitalism development (Weber, 2003). Although Islam is believed as the religion of monotheistic, Islam is considered as the religion of 'troop' class which tends to focus on feudalistic interest, and orienting on social prestige. It is also a patrimonial bureaucracy, and does not have a spiritual prerequisite for capitalism growth (Abdullah, 1979:19-20). Weber claims that Islam has a concept of anti-intelligence and refuses knowledge, especially science and technology (Abdullah, 1979:21-22; Rachmat, 1999:231-238).

The reason why Weber has such strong arguments is because the Islamic cultures on economical activities do not support the capitalism growth. This

proposition is endorsed by the practices of Sufism which in general seems to ignore earthly riches. From economical point of view, Moslems' lifestyle is wasteful, careless in all aspects of their economical activities. In short, they lack motivation and ascetics to increase their capitalism growth (Effendy, 2001:197; Turner, 2003:270:271). Weber concludes that religions such as Islam, Catholic, and Buddhism are those which do not support the emergence of early capitalism because these religions taught ascetic concepts and their followers become a member of a cloistered community. These are 'troop' religions, not capitalism ones (Abdullah, 2000:x).

Sobary disproves what has been concluded by Weber. Sobary, who undertook his research in West Java, argued that a polarization always occurs in a society, classifying villagers and urban (Sobary, 1995:75).

Moslems or Islamic scholars will not easily accept Weber's statements. Bryan S Turner criticized Weber's statement by claiming that Islam is not a 'troop' religion or a desert religion which like fighting, but a religion with high work ethics that teaches how to live prosperously. Turner further stated that Weber was hopelessly incorrect in purely factual terms (Turner, 1974:2-3). Montgomery even argued that Islam at early time is the traders' religion, not a desert religion (Watt 1972:18). A strong sense of monotheism of Islam is related to man's experience of his own insignificance in the middle of a desert (Ernest Renan). The first people who embraced in Islam were not Bedouin, but people from the trade centre in Makkah and from the fertilized agricultural land in Medina (Watt, 1972:19; Afzalurahman, 1997). A number of Arabic people wrote their journey to China, the oldest writing was written by Sulaiman trader in 850 AD. This indicates that the relationship between those two countries had been established ever since. This is supported by the fact that there were Chinese handcrafts found during caliph's time. There was also an exchange of trading ambassador between the first caliph and Chinese government (Le Bon, 2001:73). Smith (2002:79) argued that al-Quran permits people to work hard, and working competition should be fair.

Robert N. Bellah, who previously followed Weber's views concerning Islamic trading ethics, eventually had a different opinion from Weber's. Bellah found new evidences from the Japanese community who embraced to Tokugawa and Buddhism Zen, in which they worked very effectively. Even, the Japanese government supports such concept:

"how people have to work hard, are responsible for their work, do not waste time and other rules set out by the government and addressed to the group of *gomin gomi* (the

group of five family). The rules were periodically expressed to the people” (Bellah, 1992:2-3).

Based on the above discussion, it can be concluded that high work ethics or capitalism motivation is not dominated by only Protestant, as Weber claimed, but also religions in the world, such as Confucian, Buddhism, Islam, or other religion such as Tokugawa in Japan, which motivated its follower to have high work ethics and become capitalists for their prosperity. It should be admitted, however, that work ethics can be influenced by not only the religious teachings from a particular religion, but also other factors such as geographical condition, ethnic background, culture, psychology and so on (Ancok and Suroso, 1994:84-87).

## 2.2 The Urgency of Business Ethics in Islam

Any behavior reflects one’s ethics. If someone obeys to ethics, s/he tends to have good manners in all activities, including in business activities. For example, a businessman who is concerned with ethics, he will be honest, wise and always consider other people’s interest. On the other hand, people who disregard the ethics will be contra productive in business. They like cheating and are dishonest.

Qardawi (1995:57) argued that business and ethics are inseparable. They are just like knowledge and ethics, politics and ethics, and war and ethics. Ethics is the flesh and nerve in Islamic life because Islamic teachings are based on ethical principles. Moslems believe in the unity of life and of human. Therefore, we cannot accept the concepts that separate earthly life and religion, as that occurs in Europe. From Islamic perspective, a businessman looks for not only profits, but also blessing from Allah.

## 2.3 The principles of business ethics in Islam

In order to achieve blessings from Allah, a businessman should pay attention to a number of ethical principles set out by Islam, such as:

First is honest in using a scale. Allah said “It is misfortune for dishonest people. Those who, when they have to receive by measure from men, demand full measure, and when they have to give by measure or weight to men, give less than due. The importance of being honest is clearly stated not only in Islam but also in modern business. Byham, for example, said:

“Business ethics build trust, and trust is the basic of modern business. If we accept the view, argued for earlier, that there are not two moralities—one for individuals and one for business—but a common moral framework for judging both individual and corporate activities, then we can gain some guidance for business behaviour by looking at what philosophers have seen as the morality good life (Stewart, 1996:47).

Trust is so important in business. To build a trust, a trader must be honest and fair to him/herself and others. Weighing fairly is one example of being honest.

Second is selling things which are good in quality. One of the ethical flaws in business is that the trader sometimes is not transparent in telling about the quality of the selling stuff, which means that the seller ignores moral responsibility in business. Trader has to maintain balanced responsibility between earning profit and preserving social norms, ethics, and culture (Chryssiders & Kaler, 249; Abdullah and Triyuwono, 1997). Being dishonest by not telling the truth about the quality of the stuffs is cheating and unfair. The prophet Mohammed SAW states:

“Leave what you believe to be unsure because honesty brings peacefulness and dishonesty causes anxiety” (Sunan al-Turmudhi, 9:58).

The worst thing is to reach profits as much as possible without telling the truth about the quality of the stuffs. This is oppression against the customers. This is a tyranny which is strongly forbidden in Islam. People who treat others unfair will never obtain profits.

Third is to avoid expressing swear. In Islam, expressing swears is not allowed because it will omit the blessing. The prophet Mohammed said “Swears stimulates the sales but omits the blessing” (Sunan Abi Dawud, 3:245).

Fourth is being generous. The seller should be polite and generous to all customers in order to receive blessings and to attract the customer’s motivation to buy. A good service is the key of success. The prophet Mohammed said “Your smile to your brothers (other Moslems) is charity” (al Turmudhi, 7:213).

Fifth is to build a good relationship among colleagues. Islam asks its followers to build a constructive relationship with anyone, including to customers in business. Islam does teach people a concept of domination over another. Rowland, who took Japanese ways of thinking, argued that business needs commitments more than just transactions. Therefore, it is very important to develop individual relationship to maintain business network. The way how Japanese think about business is different from the one practiced by western people, in which business relationship is based on the private benefits (Rowland, 1992:108).

Sixth is to have well administration. In trading world, it is natural for the traders to be involved in borrowing and lending activities. Al-Quran teaches the need to have a detail administration of debit and credit activities in order to avoid mistakes. Allah said:

“O you who believe! When you contract a debt for a fixed period, write it down. Let a scribe write it down in justice between you. Let not the scribe refuse to write as Allah has taught him, so let him write. Let him (the debtor) who incurs the liability dictate, and he must fear Allah, his Lord, and diminish not anything of what he owes. But if the debtor is of poor understanding, or weak, or unable himself to dictate, then let his guardian dictate in justice. And if there are not two men (available), then a man and two woman, such as you agree for witness, so that if one of them (two women) errs, the other can remind her...” (al- Baqarah, 2:282).

This indicates that the principles of modern trade had actually been conceptualized in Al-Quran fourteen centuries ago. The core of the concepts is to teach people who are involved in business in order to be honest, and safe from being cheated.

Seventh is to give a clear price. The purpose of giving a clear price on the selling stuffs is to avoid dishonesty and to protect customers from being cheated by naughty sellers. Islam teaches its followers to label clearly the stuffs being sold to avoid *riba*. Indeed, the main aim in business is to obtain profits as much as possible but the customers' rights must also be respected (Velasquez, 184; Abdullah and Triyuwono, 1997:80). The sellers should be tolerant toward the costumers' interest; regardless they are permanent or incidental buyers. Being tolerant is important in business as the prophet Mohammed said: “Allah has given *rohmat* to people who are tolerant when they are selling, buying, and asking for a promise (a debt)” (Al-Bukhari, 7:240). The attitude of being fair and generous is of great importance to create transparency, tolerance, and democratic.

Beekun identifies nine kinds of business ethics: (1) be honest, (2) keep a promise, (3) love Allah more than the trading activity itself, (4) do business with Moslem first before doing it with non Moslem, (5) be humble, (6) solve any problems by discussion, (7) avoid dishonesty, (8) avoid bribery, and (9) do fair business (Beekun, 2004:105-109).

### III. Research Methodology

#### 3.1 Research Design

This research employs a qualitative approach to look at the reasons why Madurese people, who are known to have high work ethics in business, are often considered naughty. This phenomenon is important to be examined from the way how Madurese people perceive it. In other word, this study attempts to understand an emic perspective, from which is constructed toward an ethical perspective (Smith, 1993:186; Wiyata, 2002:23).

### 3.2 Research Method

This research employs phenomenological method to explain the case (Faisal, 1998:6). In relation to the world, phenomenology focuses its analysis on the ways how actors understand and perceive their social world (Maliki, 2003:220). The aims of this research are to:

- (1) find out the meanings of one's action. Any action always has a reason (Syam, 2005, 36 & 47; Waters, 1994:33). What Madurese traders do will bring meanings that can be explained and understood,
- (2) understand the subjective meaning of any action from the native's point of view, including local people's thought and perceptions (Syam, 2005:48). Thus, it is necessary to understand the Madurese fruits traders' action from their daily utterances,
- (3) construct the ethical perspective based on the existing phenomenon, and
- (4) explain the role of social structure.

In short, this research attempts to explain how the Madurese fruits traders perceive the business ethics. Understanding this particular phenomenon will lead us to identify two different groups, i.e. *pancengan* and honest group.

Society contains subjective and objective reality (Berger and Luckmann, 1990:65). Subjective reality is the internal reality, while objective reality is external reality. Durkheim and Weber admit that subjectivity and objectivity is two separate entities. Durkheim saw that objectivity is more important than subjectivity, but Weber perceived it the other way.

### IV. Findings

As has been mentioned earlier, in doing their business the Madurese fruits traders can be divided into two groups in terms of interpreting the ethics: *pancengan* and honest groups. The *pancengan* group does not really care with business ethics in their trading activities. The most important thing for them in doing their business was to get profits as much as possible without considering whether they do it legal or illegally. They understood the importance of ethics but they did not do it. They even disagreed with the notion that all business activities had to regard the ethics (Qardawi, 1995; Bertens, 2000). The impact was clear. They inflicted a lost upon the customers (Mustaq, 2001). They ignored a principle that between seller and buyer there are the same rights (Bertens, 1997). What they did was more on business rather than moral oriented. Therefore, they can be labeled as the true utilitarian as they had grabbed the customers' rights. They argued that such illegal practice would be forgiven when they have repented and asked God for forgiveness, especially when they do it in Makkah while performing hajj.

Unlike the *pancengan* group, the honest group attempted to maintain the ethical values in doing business. In their business life, both groups face the same external reality but the latter group somehow tries to hold some ethical values. At least, they considered the importance of balancing morality and business orientation (Pratley, 1997) since taking only one aspect of those orientation means destroying another aspect. The honest group even disagreed with the way the *pancengan* group did in doing business. By inflicting a loss upon the customers and making the customers distrust them, they might create a negative image toward the Madurese fruits traders, especially in Malang.

According to a number of the traders such as H. Yusuf, Nasab, H. Syahid and H. Abd. Hadi, who represented the honest group, it was important to obey the ethical values in doing business. This group understand and are aware of the meaningfulness of business ethics, including that of their life as a Moslem. They believed that working is a part of worship, and that it is an instrument to earn a living; therefore, the profit they earned should be that with blessing from God (Mustaq, 2001). In addition, they believe that in order to make their earning God-blessed, business ethical values should always be respected (Qardawi, 1995; Keraf, 1998). For this group, ethics is a guideline and prerequisite to make one's way of life which is blessed by God.

Even though both business groups face the same objective reality, they showed different subjective behavior. The *pancengan* group tend to have less or lack of capability in dealing with the external challenges.

For more detail on the different objective conditions which enable business ethics not to be maintained, please see Table 4.1.

To understand better on how those Madurese fruit traders in Malang constructed business ethics, it is necessary to recognize that the ethics were constructed in a social construction base (Berger and Luckman, 1990) in which their personality was formed through an internalization process. Their concepts, views, and attitude of life were based on the objective reality around them. These personalities were then implemented in their business activities: how they treat their competitors and/or their customers. An important point which also contributed to their present personality was their original backgrounds they brought from Madura;

Table 4.1. Objective Conditions enabling Madurese fruit traders not to maintain business ethics

No	Root of Problems	Problem Manifestation	Traders' Attitude
1	The use of a spiritual practitioner	Amulet is considered to possess a supranatural power	Possessing extraordinary courage and gaining self-confidence
2	Risky business commodity	Fruit to be sold are subject to becoming rotten and shrinking	Prone to manipulation

3	Customers' demand	Low prices and guaranteed quality for customers, whereas traders bought them in wholesale and mixed quality	Quality manipulation and price mark-up
4	Inadequate education	Elementary education background or less than that	Less competitive

Furthermore, please check Table 4.2. for the interpretation of business ethics by Madurese fruit traders in Malang

Within the existing situation (objective reality), they face the existing and highly valued norms which were rooted from either their culture or religion, one of which is termed *baburugan becce*'. They were often unready to face the pace of life far from their hometown, such that of in Malang, in which there were currents existing norms to be respected as Madurese and as a good Moslem.

As fruits sellers at the market, they frequently interacted with other fruits sellers and customers, as well as other business doers. In addition, they also liked interacting with the same traders of non-Malang origin. They felt that they had something in common, regarding life and fate. These fruits sellers also interacted with their respected religious leaders.

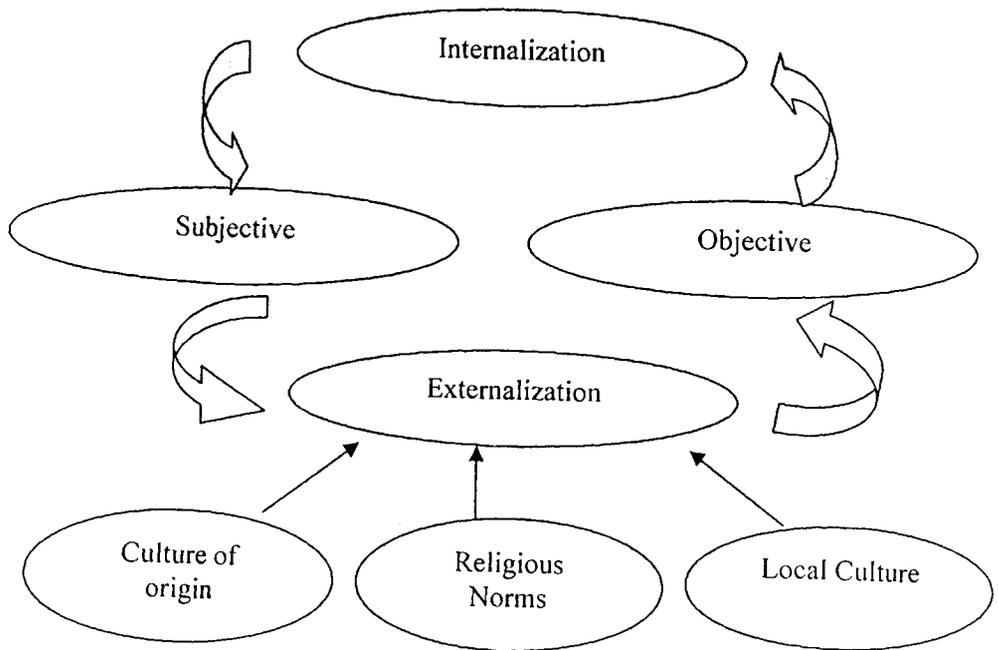
Table 4.2. The interpretation of business ethics by Madurese fruit traders in Malang

Group of Traders	Understanding	Awareness	Interpretation
<i>Pancengan</i> group	Understand the meaning of business ethics	Quite aware of the importance of keeping business ethics	Ethics are considered as values to be respected. However, business is business, which cannot work together with ethics since ethics are in a transcendent area, beyond the propane business activities
Honest traders	Understand the meaning of business ethics	Aware of the importance of keeping business ethics	Working is considered as a part of worship; therefore, in the effort of earning a living, one should take ethics into account to make the

			earning <i>halal</i> and <i>barakah</i> (God blessed)
--	--	--	---

In their daily social life, those fruit traders also underwent both externalization and internalization processes, which then led into a process of being more objective in behavior including ethics in fruit trading business. Based on the data analysis, it was found that their concept of ethics was built on the accumulation of a number of value sources, such as their culture that they brought from Madura, religious norms and local culture where they currently lived. Religion, according to them, was the soul, and culture was the spirit. This means that culture and religion for Madurese people were inseparable. Those Madurese people might wander and live in other places outside Madura Island, but it is not easy for them to leave their root culture (Kuntowijoyo, 2002).

For a better illustration on the constructs of meaning in business ethics, please refer to Figure 4.1.



The next issue was on the implementation of those ethical values in their daily life, in which unhealthy competition among the fruits sellers rarely occurred. This was due to the fact that they were mostly relatives or came from the same hometowns such as Proppo and Tlanakan in Pamekasan, Madura. Other people or *outsiders* who wanted to join in this system of business had to become the members of the big family first (through a marriage bond) to be considered as

*insiders*. This condition would create business tolerance, avoid monopoly, and minimize unhealthy competitions.

Meanwhile, in regards to customer service, the traders of *pancengan* group tend to manipulate product's quality and weight as well as prices mark-up; whereas those who were not involved in *pancengan* case always tried to avoid manipulation, or at least minimizing it. Such manipulation case within the *pancengan* group occurred probably due to factors like profit-oriented, bargaining practices in purchase, risky commodity, tight trading competition, and the increasing cost of living in urban area.

In addition to that, traders attitude toward environmental cleanliness and beauty was positive, as they were aware of its importance for community sake. They noted down, however, that other non-fruit traders selling at the market should also participate in creating cleanliness and beauty at the market, as those non-fruit traders were believed to also contributed in leaving garbage there. Therefore, social responsibility was necessary so that it will not be burdensome to the city office of market affairs. They also admitted that maintaining the cleanliness of the market was not an easy thing to do as traditional market was somehow characterized by negative conditions such as dirty, sloppy, smelly, etc. Nevertheless, the cleanliness awareness seemed to come up out of the religious values that they believed, besides the presence of city regulations that asked them to keep the environment clean.

To get a more concrete idea on the implementation of business ethics, please see Table 4.3.

As a closing remark, it is necessary to underline that Islam as a religion is seen as the main source of motivation for its followers in building positive work ethics. Working in Islam is considered as a divine need or *ibadah*, and a guideline to ethical behavior at the same time. Religion is a spiritual instrument which controls businessman's attitude (Zorah & Marshall, 2005). This statement is in contradiction with what was claimed by Weber who stated that unlike Protestant, Islam is not a religion which generates capitalism.

Table 4.3. The implementation of business ethics of madurese fruit traders in malang in real life

No	Behaviour	Affecting Factors	Implementation
1	Relationship between business doers	a. Familial b. Ethnic bound c. Marital d. occupational e. Financial patronage	a. togetherness in business b. human tolerance c. monopoly-free d. minimized competition
2	Consumers' Service	a. profit oriented b. bargaining	a. quality is subject to manipulation

		transaction c. risky trading commodity d. quality demanding customers e. religious values f. increasing needs in life and competition	b. price is subject to manipulation c. weight and scaling are subject to manipulation d. non- <i>pancengan</i> group avoids or minimizes manipulation
3	Attitude toward the environment	a. religious values b. current rules and regulations c. non-conductive surrounding	There is environmental awareness and expectation for other traders to also participate in the awareness

Another conclusion that can be drawn (but Weber missed) from the case of those Madurese fruit traders with high business ethics in Malang is that business doers are affected not only by the doctrine found in their religion, but also by other norms such their previous as well as locally new cultures. In addition to that, such traders' awareness and understanding on business ethics were also promoted because they lived in a space in which religion and culture intermingled.

**V. Conclusions**

5.1. Regarding how the Madurese fruit traders interpreted business ethics, it was found that there were differences between the group involved in *pancengan* and the one who honestly did their business. The former group put ethics as a totally separated entity of any business activities including that of fruit trading. They believed that business is merely business, and is not related to ethics, is profit-oriented, and is sometimes transcendent. In other words, business and ethics are two completely separated things and not to be related in any way.

This is not the case of interpreting ethics to those who honestly did and understood business as a part of their divine life. Therefore, they paid attention on anything that they sold and how they did it in such a way that it wouldn't cause any loss to the consumers. To them, doing business was considered as activities with transcendent and divine values which led not only horizontally into social responsibility with other human beings, but also vertically into divine responsibility to God. For that reason, they held up ethical values in doing business so that what they yielded would be full of God's blessings. In that way, this group believed that ethics possessed certain values to keep up high and which were inseparable from business activities.

- 5.2. Related to how the Madurese fruit traders constructed business ethics, it is understood that such interpretation resulted from an interaction between their own selves and religious values that they believed as well as with their culture of origin (in this case Madura) in which they had been previously exposed and the local culture in which they currently lived. This means that the construct resulted from the intermingling accumulation of values in religion, culture of origin, and local culture surrounding them. In spite of this, they were split into two different groups regarding the way they interpreted business ethics: the honest group of fruit traders saw that ethics and business were inseparable to gain God-blessed fortune; whereas the *pancengan* group saw that ethics were transcendent and should not interact in any ways with the so profit-oriented business.
- 5.3. Finally, no matter how they implemented the meaning of ethics, the Madurese fruit traders were basically tolerant as they were generally relatives or had familial bond (due to marriage) to some degrees. On the other hand, they saw other fruit traders as competitors though respecting one another and holding ethical values were regarded. Meanwhile, they were essentially open, honest, and fair to their customers since they considered that customers' positive trusts should be built and maintained. This was not the case of the *pancengan* group who held the principles that business was merely an instrument of gaining profit regardless other parties' need. However, they were aware of clean and beautiful environment, as the influence of religious doctrine as well as the presence of city regulations.

## VI. Suggestions

This dissertation focused on fruit traders as the subject of the study, employing a qualitative approach namely case study. This is necessary to obtain in-depth findings despite some weaknesses. Therefore, what was found with the Madurese fruit traders in Malang might not be the case for traders of the same ethnic group yet different trading commodity, nor in other geographical research locations either. Therefore, these areas are spots that other researchers can work on to compare and contrast similar cases for non-fruit traders.

## **References**

- Abdullah, M. Amin dan Iwan Triyuwono, 1997, *Etika Muamalah*, Program Pascasarjana UMM, Malang**
- Abdullah, Taufik, 1979, *Agama, Etos Kerja, dan Perkembangan Ekonomi*, LP3ES, Jakarta**
- Afzalurrahman (ed), 1997, *Muhammad sebagai Seorang Pedagang (Muhammad as A Trader)*, ter. Dewi Nurjulianti, dkk., Penerbit Yayasan Swarna Bhumi, Jakarta**
- Ahmad, Mustaq, 2001, *Etika Bisnis Dalam Islam*, ter. Samson Rahman, Pustaka Al-Kautsar, Jakarta**
- Al-Qur'an dan Terjemahnya, 1977, Departemen Agama RI, Jakarta**
- Ancok, Djamaludin dan Fuat Nashori Suroso, 1994, "Teori Kebutuhan Berprestasi Versi Al-Qur'an, dalam Djamaludin Ancok dan Fuat Nashori Suroso, *Psikologi Islami*, Pustaka Pelajar, Yogyakarta**
- Azwar, Saifuddin, 2000, *Sikap Manusia: Teori dan Pengukurannya*, Pustaka Pelajar, Yogyakarta**
- Beekun, Rafik Issa, 2004, *Etika Bisnis Islami*, ter. Muhammad, Pustaka Pelajar, Yogyakarta**
- Bellah, Robert N., 1992, *Religi Tokugawa Akar-akar Budaya Jepang*, Diterbitkan atas Kerjasama Karti Sarana dengan Penerbit PT Gramedia Pustaka Utama, Jakarta**
- Bellah, Robert N. 1991. *Beyond Belief: Essay on Religion in a Post-Traditionalist World*, University of California Press, Berkely and Los Angeles**
- Berger, Peter L and Thomas Luckmann, 1990, *Konstruksi Sosial Atas Realitas*, LP3ES, Jakarta**
- Bertens, K., 1997, *Etika*, Penerbit PT. Gramedia Pustaka Utama. Jakarta**
- Chryssiders, George D & John EH. Kaler, 1993. *An Introduction to Business Ethics*, Chapman & Hall, London**

- de Jonge, **Huub**, 1989, *Madura dalam Empat Zaman: Pedagang, Perkembangan Ekonomi, dan Islam*, PT Gramedia, Jakarta
- Effendy, **Bachtiar**, 2001, "Pertumbuhan Etos Kerja Kewirausahaan dan Etika Bisnis di Kalangan Muslim", dalam Bachtiar Effendy, *Masyarakat Agama dan Pluralisme Agama*, Galang Press, Yogyakarta
- Faisal, **Sanapiah S.**, 1998, *Budaya Kerja Masyarakat Petani Kajian Strukturasionistik Berdasarkan Kasus Petani Sumbawa*, Disertasi Doktor, Program Pascasarjana Universitas Airlangga, Surabaya
- Faisal, **Sanapiah S.** 1998, "Filosofi dan Akar Tradisi Penelitian Kualitatif", dalam Badan Musyawarah Perguruan Tinggi Swasta Indonesia (BMPTSI) Wilayah Jawa Timur, *Kumpulan Materi Pelatihan Metode Penelitian Kualitatif*, 24-27 Agustus, Surabaya
- Keraf, **A. Sony**, 1998, *Etika Bisnis Tuntutan dan Relevansinya*, Penerbit Kanisius, Yogyakarta
- Kraar, **Louis**, 1998. *The New Powers of Asia*, dalam Reader's Digest, edisi Asia (Singapura, Hong Kong, Tokyo) Vol. 52 No. 309, Desember, dalam Nucholish Madjid. 2000. *Islam Doktrin dan Peradaban*, Yayasan Wakaf Paramadina, Jakarta
- Kuntowijoyo, 2002, *Madura 1850- 1940*, Mata Bangsa, Yogyakarta
- Le Bon, **Gustave**, 1974, *The World of Islamic Civilization*, ter. David Mcrae (dalam bahasa Inggris), Geneve, dan ter. Moh. Nurhakim (dalam bahasa Indonesia). 2001. UMM Press, Malang
- Maliki, **Zainuddin**, 2004, *Agama Priyayi: Makna Agama di Tangan Elite Penguasa*, Pustaka Marwa, Yogyakarta
- Nur Syam, 2005, *Islam Pesisir*, LKiS, Yogyakarta
- Pratly, **Peter**, 1997, *The Essence of Business Ethics (Etika Bisnis)*, ter. Gunawan Pasetio, Penerbit Andi, Yogyakarta
- Qardhāwī, **Yusūf**, 1995, *Dawr al-Qiyām wa al-Akhlāq fi al-Iqtisād al-Islāmī*, *Maktabah Wahbah*, Kairo-Mesir

- Rahmat, Jalaluddin, 1999, *Renungan-Renungan Sufistik*, Penerbit Mizan, Bandung
- Rowland, Diana, 1992, *Etika Bisnis Jepang; Petunjuk Praktis Menuju Sukses Orang Jepang*, ter. Sahat Simamora, Bumi Aksara, Jakarta
- Sahih al-Bukhārī, Juz 7 (dalam Program CD)
- Smith, Huston, 2002, *Islam*, ter. Ribut Wahyudi, Pustaka Sufi, Yogyakarta
- Sobary, Muhammad, 1995, *Kasalehan dan Tingkah Laku Ekonomi*, Yayasan Bentang Budaya, Yogyakarta
- Stewart, David, 1996, *Business Ethics*, The Mc Grow Hill Companies Inc, New York
- Subaharianto, Andang, dkk., 2004, *Tantangan Industrialisasi Madura Membentur Kultur, Menjunjung Leluhur*, Bayumedia Publishing, Malang
- Sunan Abi Dawud, Juz 3 (dalam Program CD)
- Sunan al-Turmudhī, Juz 7 dan 9 (dalam Program CD)
- Syamsuddin, Muh. 2001, "Agama dan Perilaku Ekonomi Migran Madura di Yogyakarta", dalam *Jurnal Penelitian Agama* Vol. X No. 3 September-Desember Pusat penelitian IAIN Sunan Kalijaga Yogyakarta
- Turner, Bryan S., 1974, *Weber and Islam*, Routledge and Keagan Paul, London
- Usman, Sunyoto, 1979, *Suku Madura yang Pindah ke Umbulsari (Madura III)*, Proyek Penelitian Sarana Pendidikan Tinggi Departemen Pendidikan dan Kebudayaan, Jakarta
- Velasquez, Manuel G., 1992, *Business Ethics: Concepts and Cases* 3 rd Edition, Prentice Hall, Englewood
- Waters, Malcolm, 1994, *Modern Sociological Theory*, Sage Publication, London
- Watt, W. Montgomery, 1972, *The Influence of Islam on Medieval Europe*, Edinburgh University Press, Edinburgh

**Weber, Max, 2003, *Etika Protestan dan Semangat Kapitalisme*, ter. Yusup Priasudiarja, Pustaka Prometheus**

**Wiyata, A. Latief, 2002, *Carok: Konflik Kekerasan dan Harga Diri Orang Madura*, LkiS, Yogyakarta**

**Zorah, Danah & Ian Marshall, 2005, *Spiritual Capital Memberdayakan SQ di Dunia Bisnis*, ter. Helmi Mustofa, Penerbit Mizan, Bandung**