

Business Ethics of Kyai Pesantren Community in Malang

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Abstract: The research, which is conducted in Malang, has three research questions namely: 1) What are the meaning of ethics for Kyai Pesantren communities in Malang in conducting business activities, 2) What is the meaning of business for Kyai Pesantren communities in Malang in conducting their business activities, and 3) How do Kyais from those Islamic pesantren conduct their business? The results of this study is expected to give a contribution to knowledge, particularly to the development of Islamic knowledge, especially in the field of sharia economics (Islamic finance) studies, more specifically in the field of sharia business and a successful businessman in the world and in the hereafter.

The research is a qualitative study, and the type of the study that it used is discourse analysis, which focuses on extracting the meaning of business ethics from the perspective of Kyais and business basic concepts that is business ethics of Kyai pesantren communities in Malang. The employed approach is phenomenology which main objective is to understand the meaning, values, perceptions, and ethical considerations of a unique phenomenon from kyai to businessperson.

Phenomenology opines that what appears on the surface, including the pattern of everyday human behavior is only a symptom or phenomenon of what is hidden in the "head" of the businessperson. Any behavior appearing at the surface level can only be understood or explained if it can be revealed or dismantled from what is hidden in the world of awareness or knowledge of human as the businessperson. In fact, the reality is subjective and meaningful. It relies on the perception, comprehension, understanding, and people's assumptions. It sets as a complex grammatical consciousness within human beings. Phenomenology studies put the individual as a giver of meaning embodied in the actions of the meaning comes from everyday experience that is intentional. It lies the key to the answer to the subjective aspect expressed or implicated in three behavioral levels of Kyai as the businessperson. The business behavior of K.H. Badru Al Dīn Anwar (Yai Bad), and K.H. Luqman Al Karīm Fatah (Gus Luqman), and K.H. Zain Baik (Gus Zein) in Malang actually involves the meaning and interpretation process because it involves mental processes and meanings. It does not last mechanistically.

The theoretical contribution is expressed in the form of explanation based on field data concerning Islamic ethics as the basic concept of the business of kyai community in Malang which is expected to put kyai business ethics proportionally in the study of phenomenology. Meanwhile, the empirical results of this study are expected to be food for thought and consideration in the development of business with the ethics of Sharia perspective. The results of this study show that the community of kyai understands the principles of business ethics in Islam, namely: 1. Honesty, 2. Maintaining the quality, 3. give oath properly, 4. Tasamuh wa Tarāhum (generosity), 5. Interrelationship (sila al Rahim) to build good relationships among colleagues, 6. Comply with the administration, 7. Transparent in pricing. Another cause of the success of community of kyai in business is prioritizing ethics (akhlāq) based on strong 'aqidah (faith), the great values of spirituality, charismatic, discipline, tenacious, diligent, having a great work ethic, having an economics network, and good leadership management. It also includes a deep spirituality, great ethic, broad knowledge, and professionalism.

Keywords: ethics, business community, kyai (Islamic Scholar), pesantren (Islamic Boarding School)

A. Background of the Study

Malang has several Islamic Scholars or *Kyai* who run their business while being the stakeholders of their Islamic boarding school (*Pesantren*). The business that they run usually focuses on bringing the wealth to both their schools and their family in particular and all Moslems in general. In this research, the writer conducted his research by involving three *Kyiais* from different *Pesantrens*: K.H. Muhammad Badr al Dīn Anwār¹, KH. Luqmān Al Karīm Fatah², and KH. Zain Baik³. These Islamic scholars are renowned not only for being the *Kyais* for respective *Pesantrens* but also for being a successful businessperson with billions of profit.

Being able to play two roles at the same times, those *Kyais* surely attract some curiosity because *Kyais* are usually portrayed as someone whose focuses are only at teaching religion at school and making good deeds. On the other hand, a businessperson is often depicted as somebody whose focus is on making money and profit. However, these three *Kyais* seem to have bent the view of being a *kyai* and a businessperson. The three have been able to build their business kingdom without sacrificing their duty as an Islamic scholar.

What one should know about the three is the fact they do not focus their business on single kind of business, but several kinds of business practices. K.H. Muhammad Badr al Dīn Anwār, for example, has several petrol station centers in Malang, a *Haj* and *Umroh* travel agent named An Nūr II Al-Murtaḍā, several farming fields, supermarket named An Nūr II Al-Murtaḍā, an auto shop named An Nūr II Al-Murtaḍā, a workshop named An Nūr II Al-Murtaḍā, and many other business practices⁴. In addition, K.H. Luqmān Al Karīm⁵ Fatah has several business practices running not only in Indonesia but also overseas such as property business, Haj and Umroh travel agent, store business, school cooperation, minimarket business, restaurant business, real estate business, clothing stores, and many more⁶. Furthermore, K.H. Zain Baik⁷ has a lot of business in transportation such as truck, car rent in Bali⁸, and many other business unrelated to transportation such as dairy farm⁹.

This success is certainly not solely related to their ability in conducting business calculations, but there is something in those three that makes them unique and different from the other businessperson. Islamic *Fikrah* (way of thought) and *shakhṣiyah* (personality) that has been firmly entrenched within *Pesantrens* as *uswah hasanah* (good example) for the wider community will be very influential in business path for the *Pesantrens* community. The use of ethics in conducting business activities are not much

¹ The advisor of *Pesantren An Nūr II Al-Murtaḍā*, Jl.Raya Bululawang 99, Bululawang, Malang, East Java

² The advisor of *Pondok Pesantren Bahru al Maghfiroh*, Malang, East Java

³ The advisor of *Pondok Pesantren & Mental Rehabilitation Facility, Az Zainy*, Malang, East Java

⁴ Taken from the interview with one of the administrators in *Pesantren An Nur II al Murtadā*, Saturday, March 21st 2015 in men's *pesantren* office at 19:30 pm.

⁵ The advisor of *Pesantren Bahr al Maghfiroh*, Jl. Joyo Agung 2, Tlogomas, Lowokwaru, Malang, East Java

⁶ Taken from the interview with the vice advisor, *Ustadz Humaidi* at the *Pesantren* office *Bahr al Maghfirah*, Saturday, March 21st, 2015, 07.30

⁷ The advisor of *Pesantren* and Mental Rehabilitation Facility, *Az Zainy*, Bangilan, Pandanajeng, Tumpang, Malang, East Java

⁸ Taken from the interview with the advisor of *Pesantren* and Mental Rehabilitation Facility, *Az Zainy*, Gus Zain, Bangilan, Pandanajeng, Tumpang, Malang, East Java

⁹ Taken from the interview with the advisor of *Pesantren* and Mental Rehabilitation Facility, *Az Zainy*, Gus Zain, Bangilan, Pandanajeng, Tumpang, Malang, East Java

different from what has been exemplified by the Prophet, SAW. Therefore, it is important for this article to examine the business practices that are conducted by the aforementioned Kyais in *Pesantrens* communities in Malang and to find out how business ethics in *Pesantrens* communities in Malang are used using the study of phenomenology. The current study believes that studying business ethics from the Kyais is important as it has found some uniqueness in the business that are pioneered by Kyais in the era that neglects having ethical business.

The method in this study should identify its purpose, which is to gain an holistic understanding about 1) The meaning of ethics for *Pesantrens* communities in Malang in conducting business activities, 2) The meaning of business for *Pesantrens* communities in Malang in conducting business activities, and 3) How the Kyais from those *Pesantrens* conduct their business. Additionally, phenomenology is used because the current study aims to understand the micro-subjective dimension in relation to macro-objective dimension¹⁰.

B. Approach and Research Method

In accordance with the objectives of the study, this research is considered as a case study with a qualitative approach. As previously mentioned earlier, the current study aims to find out how Kyais in *Pesantrens* can run a successful business. This study believes that their success is not solely related to their ability in doing business calculations. Additionally, it believes that there is something else in those Kyais that makes them unique and different from many other businesspeople. Islamic *Fikrah* (way of thought) and *shakhshiyah* (personality) that has been firmly entrenched within *Pesantrens* as *uswah hasanah* (good example) for the wider community will be very influential in business course for the *Pesantrens* community.

The use of ethics in conducting business activities are not much different from what has been exemplified by the Prophet, SAW. Therefore, it is important for this article to examine the business practices that are conducted by the aforementioned Kyais in *Pesantrens* communities in Malang and to find out how business ethics in *Pesantrens* communities in Malang are used using the study of phenomenology. The current study believes that studying business ethics from the Kyais is important as it has found some uniqueness in the business that are pioneered by Kyais in the era that neglects having proper ethical business.

Lately, there have been quite a number of Islamic boarding school that build their business as the form of independence for Islamic institution in term of its economy. Therefore, it is necessary to understand how the ethical business is run by the Kyais from those schools based on the point of view, perception, and their understanding. In other words, this research is aiming at understanding emic perspective before deconstructing it into ethical perspective¹¹. In order to obtain the information, the current study has to

¹⁰ Robert N. Bellah, *Beyond Belief: Essays on Religion in the Post-Traditional World* (New York-London: Harper & Row Publisher, 1976), xi. George Ritzer, *Modern Sociological Theory* (New York-Toronto: Mc Graw-Hill International Editions, 1992), 512.

¹¹ Muhammad Djakfar, *Anatomi Prilaku Bisnis Dialektika Etika dengan Realitas*, (Malang: UIN Press, 2009), 95, He mentioned that Emic Perspective is a description of culture from the point of view of subject under study ,

choose the correct method, which, in this case, is phenomenology¹². Edmund Husserl (1859-1938), who developed this idea as a method or approach in knowledge, brings phenomenology into the existence. Based on the principal theory that he suggests, phenomenology has to be brought back to data instead of thoughts. In other words, the data should be present and visible. The subject has to be released or, in the words of Husserl, put between brackets all assumptions and beliefs as well as a sympathetic personal view objects that is directed to it. This step is called *epoche*. Through this process, the object of knowledge is released from the elements that are not essential so that the *eidōs* (the essence of the object) will manifest themselves or constitute the self-consciousness. For Husserl, true knowledge is the presence of data in the consciousness of the mind, not engineering mind to form theories¹³.

In other words, phenomenology is an epistemology to think in a way that the subject must first free itself from tradition, prejudice subjectivity, or the experience that precedes. Then the object should be saved, meaning that we should not draw conclusions from what we reduce. The objects then are seen spiritually by an institution through three kinds of reduction, those are: reduction phenomenon, *eidōs* reduction, and the transcendental reduction¹⁴. Thus, phenomenology is not the philosophy of "there", but rather about the "essence" something that exists in the lives of around¹⁵.

In conjunction with the world of reality (read: social), phenomenology focused its study to methods that the researchers do in understanding and interpreting the social world by taking into account the application of the data (sense-data) into typifying or mental representations¹⁶. According to ethnomethodology perspective rooted in the American radical phenomenology that developed in the 1970s, that the method of conducting the most possible method for typifying is by doing the typification according to what is done by the actors¹⁷. This means that, in the tradition of phenomenology, what is called as the essence (*eidōs*) is the essence of which can be captured by researchers from the perspective of the actors themselves (objects) so that the so-called *epoche* can appear. This also means that the subject can escape from thoughts of subjective speculation, supposition, and so on, so that the subject can think objectively in viewing object.

From here, the reasons of why the current study uses case study with the qualitative approach could be more solidified in accordance to the aim of the study as what has been

while the ethic perspective is a description of culture based on the anthropological concept. See C. Seymour-Smith, *Macmillan Dictionary of Anthropology* (London: Macmillan Press Ltd., 1993), 186

¹² There are at least four schools of theory in social science that are associated with qualitative approach. They are 1) cultural theory, 2) phenomenology, 3) theory of ethnomethodology, and 4) theory of symbolic interactionism. See Sanapiah, S. Faisal, "Filosofi dan Akar Tradisi Penelitian Kualitatif", in *Badan Musyawarah Perguruan Tinggi Swasta Indonesia (BMPTSI) Wilayah VII, Surabaya, East Java, Kumpulan Materi Pelatihan Metode Penelitian Kualitatif*, 24-27 August 1998, 6

¹³ Mariasusai Dhavamony, *Fenomenologi Agama*, translated . A.Sudiarja, et al (Yogyakarta: Kanisius, 1995), 5

¹⁴ Koento Wibisono, *Filsafat ilmu*, Course subject, doctorate program at PPS IAIN Sunan Ampel, Surabaya, 2003. Compare with Juhaya S. Praja, *Aliran-Aliran Filsafat dan Etika (Jakarta: Prenada Media, 2003)* 179-187. See Clark Moustakas, *Phenomenological Research Method*, (London New Delhi: Sage Publications, 1994), 103-120. In this book, he does not see phenomenology as a theory but as a social research method

¹⁵ Harun Hadi Wijono, *Seri Sejarah Filsafat Barat 2* (Yogyakarta: Penerbit Kanisius, 1980), 148

¹⁶ Zainuddin Malikki, *Narasi Agung Tiga Teori Sosial Hegemonik* (Surabaya: Lembaga Pengkajian Agama Dan Masyarakat, 2003), 220

¹⁷ *ibid*

explained earlier. First, what will be researched is the meaning of an action or what is behind the action done by a person. The goal of this study can be obtained by utilizing phenomenology because what is being unveiled is what underlies the action of that very person, and every action should always be associated with what underlies the action¹⁸. The point is that, behind each business action done by the Kyais of those *Pesantrens*, there should be an understandable implication. Second, every action associated with the subjective meaning must be understood in the context of "expression" of their own. Therefore, it needs to be understood in the framework of qualitative research. According to Geertz, such concept is known from the native's points of view, which means that for understanding the phenomenon, one shall use a framework for understanding the phenomenon of informants or the local community (local knowledge)¹⁹. In this case, every act of community business Kyai, among others, needs to be understood in the context of their day-to-day utterances. Third, qualitative research provides an opportunity to understand the phenomenon from the emic perspective, while the research only acts limited to the people who are finding out about the outlook, concepts, images and so forth of the actor, before constructing it into the perspective of ethics. Fourth, in the face of the social environment, each individual has the ability to act for himself or herself.

However, it does not mean that the action was free from the influence from one or two factors alone. In fact, it may have been influenced by a variety of related factors in the action. In facing a phenomenon like this, qualitative study provides the flexibility to examine the phenomenon comprehensively. Yet, in this case, the theory of phenomenology should give more emphasis on the role of the actor (subjective) instead of giving the role of social structures (objective). Therefore, this is the reason why it not been enough for this research by using only phenomenological theory. This research still needs to use the theory of social construction in order to strike a balance between the role of the actor (micro-subjective) and the community (macro-objective).

The tradition of phenomenology that is more sociological than philosophical was given by Peter L. Berger and Thomas Luckman (1967). They departed from the premise that a man constructs social reality, though through a subjective process, but it can turn into an objective. In this case, the supposed process of habituation constructs it through actions that allow actors and other actors to find out that the actions are repeated over and over showing the regularity.

In terms of phenomenology, the actors should be able to do the typifying for the actions and motives in it²⁰. On the other hand, constructionist perspective believes that human beings always act as an agent in constructing the reality of social life. How they do it depends on how they understand or give meaning to their own behavior (in the case of Kyais). Therefore, the task of sociology (researchers) is to observe how the *Kyai* community interprets, and gives meaning to the reality. The meaning refers to the participant meaning,

¹⁸ According to Weber, the action as it is called rational action that aims or has some motives underlying such actions called as in order motive. See Muhammad Djakfar, *Anatomi ...* 2009: 97.

¹⁹ Furthermore, Djakfar believes that to understand the meaning of these, based on the conception of constructionism Berger and Luckman, there is no raw fact in science but there is a fact that has been put together with the structure of the relevance and meaning. The raw facts by Schultz are called as typication, while understanding or interpretation has always been on top of it, that is more abstract, or what Alvesson and Skoldberg referred as the understanding of understanding. (Ibid., Djakfar, *Anatomy*, 2009: 98

²⁰ Maliki, *naraion*, 234

that is the Kyai community that constructs reality through a process of participation in the life of where they live²¹. Strictly speaking in the context of this study, the researcher is trying to understand how the *Pesantrens* community (*Salaf*) makes sense of business ethics and eventually finds out how *Pesantrens* community businesses can succeed despite growing in the development of modern business which may neglect a proper business ethic.

Thus, compared to phenomenology, the social construction puts more effort than the phenomenology in term of how it tries to put a balance between structure (society) and individuals. Phenomenology puts the individual's role as the giver of meaning. The meanings, which are culminated in action, are based on the everyday intentional experience. Individuals choose something that "should" be based on the meaning of something, and take into account the objective meaning (people) about these things²².

Arising from such thinking is the tradition of Symbolic Interactionism, which is based on three main premises. First, humans act against something based on existing meaning of something, such as physical objects, people, social institutions and ideas or values. Secondly, the meaning is derived from the results of a person's social interaction with others. Third, these meanings are enhanced and modified through the process of interpretation in the process where social interaction takes place²³. With this premise, actors form objects, give meaning, assess the compliance with the action (action), and make decisions based on that assessment²⁴.

The relevance of constructionism theory in this study is intensified in order to dismantle the entire reality related with the ethics constructs and the expression (implementation) in the realm of business. It means that it should comprehensively explore both the micro and macro aspects, the subjective and the objective. Constructionism is considered as the lead that the researchers can look at, unpack and understand the subjective reality of micro-and macro-objective dialectic with macro-objective²⁵. This is done by tracing map cognition actors, or the individuals, as an agency under the assumption that each agents' action clings some reflective intention, including the reflection of the reality that surrounds all their actions, including reflection on the reality of their own subjectivity²⁶.

From the aspect of its birth, the social construction theory acts as an extension or derivation from the approach and the theory of phenomenology as a response to the

²¹ Ibid; 220. Also see Malcolm waters, *modern Sociological Theory* (London:Sage publications, 1994), 7

²² Ibid; 236.

²³ Herbert Blumer, *Symbolic Interactionism: Perspective and Method* (New Jersey: Prentice Hall, Inc, Englewood Cliffs, 1969), 2. Also see Joel M. Charon, *Symbolic Interactionism: An Introduction, An Interpretation and An Integration* (New Jersey: Prentice – Hall, Inc, Englewood Cliffs, 1979). And see also Tom Campbell, *Seven Social Theory*, peter. F.Budi Hardiman (Yogyakarta: Canisius, 1994) 251. In this book, it is said that the real name of Symbolic interactionism was created by a student of Mead, Herbert Blumer, in 1937. The name was intended to capture Mead's belief that social interactions include mutual understanding and interpretation of gestures, and the conversation is a key for human society. Mead argues that the social structures, roles and institutions affect the behavior of individuals only through shared meanings expressed in the symbols of the group, and how these symbols are interpreted in the exchange between individuals.

²⁴ Maliki, Narasi 236

²⁵ Zainuddin Maliki, *Agama Priyayi: Makna Agama di Tangan Elite Penguasa* (Yogyakarta: Pustaka Marwa, 2004), 71.

²⁶ Ibid., 73

theories of social facts paradigm that was initiated by Emile Durkheim. Structural functional theory, which put more paradigm to the social facts, over-dominated the structural role in influencing human behavior²⁷.

On the contrary, the action theory that put more paradigm on the social definition over-dominated the role of the individual as actors who have the ability (power) to determine their actions, regardless of the structure around them. In fact in this case, human beings (people) have the freedom to express themselves without being bound by the structure in which are living. Humans have their own subjectivity. Humans act as an agent for themselves. In a sense, through their consciousness, there is space on individuals subjectivity at the time they are taking action in the social world²⁸. Therefore, humans can act as an agent in the active construction of social reality, and when doing the action, that they cannot be separated from understanding or giving meaning to their actions.

With regard both paradigms of social theory, each of which can be said as two different polar, it can be understood that what motivated the birth of the theory of social construction was the accommodation two power roles, that are individuals and society (structure), as has been proposed by Berger and Luckmann. It is said that society is both an objective reality and a subjective reality. Both Durkheim and Weber recognize the separation between subjectivity and objectivity as two different entities, which seem to be in their respective positions. However, the point of the contrast between Durkheim and Weber can be understood from Durkheim's view in which he puts the objectivity over subjectivity while Weber puts subjectivity over objectivity. On the other hand, Berger looked subjectivity and objectivity as something that cannot be separated. It is said that in human life and society there is always the subjectivity and objectivity²⁹. Furthermore, it is also said that the individual acts as a shaper of society, while society acts as the shaper of the individual. Thus, it is social reality is not singular because in it, there are objective and subjective reality. Objective reality is the reality that is beyond the human self, while the subjective reality is the reality that is in a human³⁰.

The application of social construction theory in understanding the business behavior done by Kyais in *Pesantrens* can be understood in the way that the meaning and constructing up to business ethics expression by itself cannot be separated from the capacity associated with the congregation, students and alumni surrounding the *Pesantrens* community. *Pesantrens* community businesspeople act as actors who have a subjective ability to form and establish their own identity. On the other hand, they cannot escape from the power of objective reality in giving meaning and establishing ethical construct that can be implemented in a business they do.

Furthermore, in order to connect between what is subjective and objective, Berger discovered the dialectic concept, known as externalization, objectivation and internalization. Externalization is the adjustment to the world of socio-cultural as a human product. Meanwhile, objectivation is social interaction in inter-subjective world that is institutionalized or that undergoes a process of institutionalization. Lastly, internalization

²⁷ George Ritzer, *Sosiologi; Ilmu Pengetahuan Berparadigma Ganda*, Translated. Alimanan (Jakarta: CV. Rajawali, 1985), 17-18

²⁸ Waters, *Modern*, 11

²⁹ Peter L. Berger dan Thomas Luckman, *Konstruksi Sosial Atas Realitas* (Jakarta: LP3ES, 1990, 65)

³⁰ *Ibid.*, 66

is the process of how individuals identify themselves in the midst of social institutions or social organizations in which they act as the members³¹.

The fundamental dialectic process of society that consists of three momentum runs simultaneously, so that it will be obtained an adequate view of society empirically. There is a process of pulling out (externalization) as if it is taken outside (objective) and then there is the pulling in process (internalization). In other word, something that is outside also seemed to also be something that is inside. The society is the product of the individual so that it becomes an objective reality through the process of externalization and individuals are also the product of society through a process of internalization³².

For Berger³³, Externalization is an anthropological necessity. Humans, according to empirical knowledge, are impossible to be apart from the constant outpouring of themselves into the world they occupy. Human selfhood cannot remain silent in themselves inside a sealed enclosure. They should move out to express themselves in the world around them through the process of externalization. Furthermore, related to the process of objectivation, Berger believes that the public is not sufficiently rooted in human activity. However, it also must be said, that the public is the objectivated human activity that is a product of human activity that has gained the status of objective reality. It is a social formations experienced by humans as elements of an objective world. The social objectivation world is produced through the process of externalization of the consciousness, facing the consciousness as an external facticity. However, this meaning cannot be described as internalization. Similarly, understanding the natural world cannot also be considered as internalization. Internalization implies that the objective facticity of the social world is also a subjective facticity. Individuals found some institutions not only as the subjective world of data outside themselves, but also as the data to their own conscience.

Society as an objective reality, in the view of Berger and Luckman, includes a process of institutionalization that is built on habituation (habitualization). There will be some undergoing process of deposition in order to become a tradition before it has experience needed for the transformation to the next generation, one of which is through language. Language are used by humans to objectivate these experiences to others. This is where the role in institutional settings happens, including in relation to traditionalizing the practice and the experience of transformation. Furthermore, another thing that includes the public as an objective reality is the legitimacy that functions to make objectivation, which has been institutionalized, make sense subjectively³⁴.

The method in this study should identify its purpose, which is to gain an holistic understanding about 1) The meaning of ethics for *Pesantrens* communities in Malang in conducting business activities, 2) The meaning of business for *Pesantrens* communities in Malang in conducting business activities, and 3) How the Kyais from those *Pesantrens* conduct their business.

³¹ Nur Syam, *Agama*, 38. Also see Peter L. Berger, *Langit Suci: Agama Sebagai Realitas Sosial*, translated. Hartono (Jakarta: LP3ES, 1994), 4-5

³² Nur Syam, *Agama*

³³ Peter, *Langit*, 5-21

³⁴ Nur Syam, *Agama*, 39

Seen from its dimension, which aims to understand the micro-subjective dimension in relation to the macro-objective³⁵, this study will use phenomenology as its paradigm. The paradigm³⁶, ontologically, understands that the reality itself is complex and holistic. In this part of the study, there will be several items that will be presented. First, it will present its kind, approach, and research method. Second, it will present its data source. Third, it will present its data analysis.

C. Conclusion

There are many factors that influence the way people behave. Religion just becomes some of the factors that may contribute, although not the only one. This gives rise to the fact that a good understanding of religion does not always breeds good behavior too. Similarly, it also applies to the business attitude and work ethic. A good understanding of religion that is implemented in earnest should managed to form a good behavior. The Religion that is only understood textually just cannot be a measure of actual business behavior and a high work ethic.

However, the religious values that are internalized and applied contextually has been proven to give much help for the businesspeople to keep on working hard at a time, and submit all results to the Almighty God. This is what can be presented from the result of this study. Therefore, although religious values has contributed to the development of economy of the society, it is only limited to the religious values that is contextual. The understanding of the *Pesantrens* community, especially the three *Pesantrens* which the author of this research use as the research object, proved once again that the *Pesantrens* are not only rich of religious knowledge and values, but also rich of the knowledge of how to do a proper business based on the teaching of their religion.

The *Kyais* from the *Pesantrens* under study have been proven that they are knowledgeable about Islamic business ethics, which are 1. Honesty, 2. Maintaining the quality, 3. give oath properly, 4. *Tasamuh wa Tarāhum* (generosity), 5. Interrelationship (*sila al Rahim*) to build good relationships among colleagues, 6. Comply with the administration, 7. Transparent in pricing. Another cause of the success of community of *Kyais* in business is prioritizing ethics (*akhlāq*) based on strong *'aqidah* (faith), the great values of spirituality, charismatic, discipline, tenacious, diligent, having a great work ethic, having an economics network, and good leadership management. It also includes a deep spirituality, great *akhlaq*, broad knowledge, and professionalism.

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³⁵ Robert N. Bellah, *Beyond Belief: Essays on Religion in the Post-Traditional World* (New York-London: Harper & Row Publisher, 1976), xi. George Ritzer, *Modern Sociological Theory* (New York-Toronto: Mc Graw-Hill International Editions, 1992), 512.

³⁶ Robert C. Bogdan and Sari Knopp Biklen, *Qualitative Research in Education: an Introduction to Theory and Methods* (Boston: Allyn and Bacon, 1998), 30; Lexy J. Moleong, *Qualitative Research Methodology* (Bandung: Young Rosdakarya, 1990), 8. According to Bogdan and Biklen, the term paradigm is loosely defined as a collection of logical assumptions that are shared. The concept or proposition is the direct way of thinking and research. Orientation or theoretical perspective is a way of looking at the world, the assumption that is embraced people about something important, and what makes the world work.

- George Ritzer, *Modern Sociological Theory* (New York-Toronto: Mc Graw-Hill International Editions, 1992)
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