

# Development of Piety Through Community-Based Islamic Religious Education

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## ABSTRACT

This study aims to describe and discover the uniqueness of piety through community-based Islamic Religious Education. Piety in this context is defined as human steadfastness in faith and its implementation, namely diligence in actualizing Islamic principles in life. This research is a qualitative study with a phenomenological approach. Data was collected through non-participant observation, semi-structured interviews, documentation, and literature review. The data analysis steps began with concrete description, experiencing the whole, creating units of meaning, transforming and reducing, creating constituents and structures, conveying findings, and interpreting findings. The collected data were tested for validity through source and technique triangulation. This study found that the religious experiences of the research subjects do not always come from family education. The religious community they belong to, the environment they live in, and demographic data also significantly contribute to their piety. Inner and spiritual experiences are dominant factors in the piety of research subjects. The development of piety among research subjects is influenced by their diverse experiences. For the research subjects, piety is interpreted as a principle of life. The true meaning of piety will give birth to a perspective and attitude of sincere devotion as a form of manifestation of true piety.

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## 1. INTRODUCTION

Piety is a portrayal within humans with true and pure faith values. This faith radiates outward from within humans in the form of actions towards others. This radiance of faith prepares humans to interact with society while maintaining their faith in any situation (Fatah, 2020). Piety in this sense ensures the existence of beneficial values within humans towards others. This is in line with what Prophet Muhammad (peace be upon him) conveyed, "The best among you are those with the best manners and who are beneficial to others." When someone is able to bring benefit, it means they already possess the ideal Muslim character as demanded by Islam (Utsmani, 2021).

Efforts to cultivate human piety can be carried out through education. Education can be understood through the practices of ta'lim, ta'dib, or tarbiyah. Related to piety, then ta'dib is the term with the closest correlation. This refers to the view of Al Rasyidin as explained in (Pramita et al., 2023), which elucidates that ta'dib also serves as the foundation in spiritual education where humans are obliged to worship al Malik with complete and firm manners to be recognized as servants.

Education is not always carried out by educational institutions. Education can be conducted by institutions, communities, and also institutions primarily focused on teaching specific fields. This situation is recognized as formal, non-formal, and informal education institutions. Informal education is often only seen as family education (Laili, 2020). However, in Law No. 20 of 2003, it has been explained that informal education is a path of family and environmental education (Syaadah et al., 2022). In this context, the environment, including the community provides education without time and space limitations where the material taught relates to morals, religious education, ethics education, moral and social education.

The community, which also serves as the basis of human education, has a significant impact on individual piety. This refers to Bronfenbrenner's ecological theory, which explains that individual development is influenced by their environment, whether it's the microsystem (family and school), mesosystem (interactions within the microsystem), ecosystem (environment), and macrosystem (culture and social values) (Kusuma et al., 2023). The goodness or badness of the environment experienced by humans also becomes a cause of the high or low level of piety within those individuals.

Society itself consists of various families that have different forms of humans within them. These differences can be caused by ethnicity, level of education, economic status, and even occupation. Despite having complex heterogeneity, society has values and norms upheld and agreed upon, where violations will result in accepted sanctions. Some communities also share similar values, prompting an intention to build a community together to achieve aligned goals.

The Muslim Entrepreneur Community (KPMI) is also part of some communities with similar goals. This organization was formed since 2001 and is spread across all regions in Indonesia. Malang City is also one of the regions that have KPMI organizations where this organization serves as a forum for Muslim entrepreneurs in Malang City and Batu City to share information, creations, innovations in business, both small and medium-sized enterprises (SMEs) and large and growing enterprises (SMEs) to maintain brotherhood among Muslim traders in Malang city and its surroundings.

KPMI Malang has a complexity of differences in business sectors. Among them are culinary, fashion, beauty, and property. Apart from being a meeting place for Muslim entrepreneurs, KPMI Malang also conducts sharia entrepreneurship education to its business members to implement Islamic economic principles in running their businesses, thereby obtaining halal profits. Its activities include seminars, workshops, training, mentoring, and social activities, aimed at strengthening networks among Muslim entrepreneurs and promoting Sharia entrepreneurship. Members of KPMI Malang in running their businesses, strive to maintain Islamic principles, where their ultimate goal is to become devout Muslim individuals through their activities. This piety manifests through acts of righteousness reflected in business actions that uphold Islamic principles and also in other social activities, ranging from sharing with others, honoring parents, and remembering death to preserve what they have as best as possible.

Research on the piety of specific communities or societies continues to be deeply studied to date. This is evident through several studies on this matter that are still ongoing. (Zahra & Husna, 2021) in their research explained that the Muslim entrepreneur community has a business intention influenced by their beliefs, so the businesses they conduct are intended for worship, preaching, and seeking blessings along with non-religious intentions such as freedom and autonomy. Intentions influenced by their beliefs have an impact on the activities they undertake. Additionally, (Nordstrom et al., 2020) explained that communities with economic stability practice piety through entrepreneurship.

Previous research presented does not provide a clear picture of the forms of piety possessed by its members. This is a note for researchers to delve into the forms of righteous behavior among the

members of the KPMI Malang community, so the purpose of this research is to analyze and discover the meaning of piety for members of the Muslim entrepreneur community in Malang City.

## 2. METHODS

This research is categorized as qualitative research utilizing an interpretive paradigm. Sarantakos in (Asfi Manzilati, 2017) explains that the interpretive paradigm seeks to understand human behavior with an emphasis on the role of language, interpretation, and understanding. The approach used by the researcher is phenomenological. In an effort to uncover existing phenomena, the researcher also participates in activities within the KPMI (Muslim Entrepreneurs Community) in Malang City and the lives of the research subjects.

This study was conducted in KPMI Malang City. The selection of this location is due to the complexity of the businesses within it, ranging from culinary, fashion, beauty, to property. Additionally, Islamic entrepreneurship education is also conducted in KPMI Malang City with the aim of members conducting businesses in accordance with Sharia principles and obtaining halal profits.

Subjects in this study were obtained using purposive sampling techniques with several considerations. Research subjects were selected considering different disciplines with a range of birth years between 1975 and 1982. The selection of this age range is based on the researcher's assumption regarding the maturity and relative stability of the subjects' successful lives. Additionally, the researcher also considers varied professions or fields of life services, which present diverse challenges and experiences for the research subjects in achieving success. Through these considerations, three research subjects were obtained.

Data as the primary source of research were obtained through several data collection techniques, namely non-participant observation, semi-structured interviews, documentation, and literature review. The use of non-participant observation was conducted by the researcher by following the daily activities of the research subjects, but not directly participating in the activities. The researcher's role is merely as an observer. Semi-structured interviews were utilized by the researcher by making note of the main points to be asked, and the subsequent questions would evolve according to the researcher's needs. Documentation was utilized by the researcher to support observation and interview techniques. Meanwhile, literature review was utilized by the researcher to obtain information through articles, journals, papers, books, and others related to the Muslim Entrepreneurs Community in Malang City.

The data collection conducted by the researcher was accompanied by data authenticity testing, where in this case, the researcher used triangulation, both in techniques and sources. The obtained results were analyzed utilizing Giorgi's steps. Giorgi's analysis technique was utilized due to the complexity of the analysis steps, thus reducing the error rate in conducting the analysis. The implementation of Giorgi's analysis was carried out by following the following steps: First, concrete description. Second, overall meaning and delimitation. Third, units of meaning. Fourth, transformation-reduction and institution. Fifth, constituents and structure. Sixth, communication of findings. Seventh, interpretation of structure and constituent parts. As a final step, the researcher discusses the structures and constituents studied in relation to relevant academic literature (A. Giorgi, 2016).

## 3. FINDINGS AND DISCUSSION

### 3.1. Religious Life

SP-1 hails from Malang and was born into an Islamic family. His father is from Jombang, and his mother is from Banjar. The father plays a significant role in shaping the family's religious beliefs, imparting religious guidance and Shari'a teachings without adhering to any specific ideology, provided there are no contradictions. SP-1 received his basic education at a state school, followed by attendance at an MTs in the afternoon and a Diniyah school. He returned to a state school for high school and subsequently pursued higher education at UIN, where he completed his studies.

His family's influence, particularly his father's role as a religious teacher, profoundly shaped SP-1's religious life from a young age. He later married a woman who also had a strong background in religious education.

When he was in high school, SP-1 got to know organizations for the first time by joining the Islamic Da'wah Agency at school and when he was in college, he deepened his knowledge by taking part in assembly studies. After working, he joined the Al-Aqsa Friends community at the invitation of the company leader, who incidentally was a wise man, low profile and an elder in the company. It was only later discovered that the Friends of Al-Aqsa community is a community that supports our brothers and sisters in Palestine. Feeling the need to participate in fighting for religion and protecting the children there, to this day, they consistently join. After getting married, he joined the Usury Free community with his wife.

You feel that you are accountable for everything you have, everything is a gift, if you are given any amount of sustenance, if Allah has asked for it back you cannot stop it, sometimes if you don't even ask, Allah will give you a lot and you can't deny it, when you are given more than that is an opportunity to share. The motivation that is instilled is that the SP-1 business provides opportunities for students, friends or family who need employment opportunities "so you don't enjoy it yourself, it's called a good fortune from anywhere, we can't enjoy it ourselves, it's like a sack of rice that you can only hold in one handful".

SP-2 comes from a fairly well-established family. SP-2's religious life is very far from religion (glamour and hedonism). Then, after experiencing a prolonged crisis, SP-2 felt the need to get closer to Allah SWT. So SP-2 admitted that his religious experience began when he had recited the Prophet's commandments, hoping that the atmosphere/conditions of the ta'lim assembly would be like the time of the prophet. With full intimacy and gentleness the prophet preached among his friends. SP-2 did not find this in any study council, even the Kyai was difficult to find. In his enthusiasm for looking for a spiritual teacher who could guide him, he finally met a fellow entrepreneur who was involved in the Umrah travel sector. From here SP-2 was introduced to an ustadzah named Mbak Ning, she taught about monotheism, knowing Allah, Allah to confide in, Allah who must come first no matter what the circumstances. In each study he took part in, SP-2 found enlightenment until finally establishing a study for mothers who was guided by Ms. Ning. Not long after participating in the study, Ustadzah Ning had already passed away to Rahmatullah. SP-2 looked for a suitable role model again until finally following Kyai Agus' study at Al Um and finding a match that changed his way of worship and views until now.

The principle of religion in business, SP-2 realizes that there is a reckoning for the fortune obtained. So whatever is done in the business must have full responsibility to the creator. SP-2 invites all employees to always put Allah first. Everyone must be trustworthy, perform congregational prayers when the call to prayer has sounded and rush to leave all activities to go to the mosque. This habit not only runs in business but also in his family.

SP-3 was born into an ordinary family, having a Javanese father from the city of Tulungagung and a mother from the city of Batu, the daughter of a Kyai. Born in 1982, SP-3 experienced several changes of residence. The basic education he underwent moved from elementary school in Malang, then moved to Tulungagung and moved again to Malang, then the level of education from Junior High School to college has remained in Malang until now.

His religious life started in the 3rd grade of elementary school in Tulungagung, by reciting the Koran at the mosque in the afternoon, after moving to Malang in the 5th grade of elementary school at Muhammadiyah 5 Tanjung Elementary School, then he entered the Orphanage in Barends Tenes, this is where his religious life was properly acquired, starting from routine worship, organizing and trading. The routine at the orphanage makes SP-3 a pious child, starting from obligatory and sunnah prayers to obligatory and sunnah fasting which are also followed. There was a role model who was admired while at the orphanage, namely Mr. Nurdin Hasan, a teacher at the orphanage.

The organization that was known since being at the orphanage made it easy for SP-3 to join several organizations including IRM (Muhammadiyah Youth Association), becoming an administrator at PDM (Regional Management of Muhammadiyah) as the Economic Council, admin at Aisyiyah, in 2018 joining KPMI (Committee Indonesian Muslim Entrepreneurs) formed by the Salafi community.

Work experience, SP-3 has had work experience since he was in grade 2 of elementary school, as a broker selling meatballs, by offering meatballs to visitors to the Sengkaling tourist attraction at that time. He also worked as an umbrella motorbike taxi, this was done because of the family's economy. When he was studying SP-3, he also had the opportunity to do an internship at UMM Press. After graduating from college he worked at Bank Muamalat and then got married. From here SP-3's thoughts developed to start their own business by creating a Sharia Training Event Organizer (E.O). Organizational experiences and life experiences made SP-3 look for opportunities in the business world and develop into a trade inspired by teachers at the orphanage, namely Mr. Nurdin and Mr. Taufik. Remembering his message as motivation to remain trustworthy even outside the orphanage. Experience and maturity of thinking have made SP-3 increasingly advanced in its trading business so that it can export to several countries. So that led him to become an exporter counselor and share his knowledge with young exporters.

In doing business, SP-3 applies religious principles in it, including emphasizing to all staff and employees that the purpose of work is for worship, trading in accordance with the Shari'a, aiming for the welfare of employees and families (scale up business by adding outlets, hoping that turnover will increase. increases so that profits also increase), implementing rituals of worship in the business including every meeting there is a cult to motivate employees, adhering to Abdurrahman Bin Affan's principle, namely not looking at the size of the margin, whatever the margin will be accepted to foster trust. No trade bank except Exim Bank.

The provided description explains the differences in the religiosity of the research subjects from four perspectives: family and environment influence, religious education, work experiences, and principles held. Regarding the family environment, SP-1 and SP-3 are individuals who live in a strongly religious environment. The figure of the father, who serves as a religious figure, whether as a teacher or a cleric, has a significant influence in instilling religious values in them. The upbringing of parents who firmly uphold righteousness within the family certainly impacts the righteousness within SP-1 and SP-3. (Miskiyah & Rasyidah, 2023) explain that the family environment also affects human religiosity. This explains that a religious family will have a great potential in creating religious individuals.

On the other hand, SP-2 comes from a family background far from religious values. SP-2 changes when faced with a trial from Allah in the form of a crisis in business. The religious process begins with intensive spiritual searching, motivated by a desire to draw closer to Allah, and eventually finding a mentor. Allah SWT explains in Surah Al-Baqarah verse 214 that the trials experienced by humans are the will of Allah SWT. The main purpose is for humans to draw closer to Allah (Fakhriya, 2022).

The righteousness possessed by the subjects can also be seen through the education they receive. SP-1 and SP-3 receive religious education from childhood and carry it through to adulthood. Education is an important part of shaping human righteousness, especially education provided by institutions that firmly hold Islamic values in practicing the learning process. The presentation of Islamic religious education subjects itself is a dogmatic effort to assist students in developing Islamic ways of life (Adiyono et al., 2023). Certainly, by adding subject matter that helps students shape their righteousness will enhance the students' righteousness itself. SP-2 has a different path from the other two research subjects. It is known that SP-2's life is filled with hedonistic and glamorous attitudes until a point where they face a crisis. This leads them to find a spiritual mentor who provides the tranquility they seek.

The righteousness emerging within the subjects is also known through their work experiences. SP-1 and SP-2 engage in similar activities, joining Islamic communities and ultimately applying righteousness principles in their businesses. However, SP-1 emphasizes caring for others in conducting their business while SP-2 focuses more on encouraging diligence in worship for their employees. SP-3

starts their business independently and prioritizes the welfare of their employees. As an actualization of righteousness in their business principles, SP-1 practices charity or sharing with others. Allah SWT states in Surah Al-Baqarah 271 that charity, whether shown or concealed, is a good deed. Charity also serves as an expiation for sins, and no matter how small the charity you give, Allah SWT surely knows it (Afifah et al., 2022).

SP-2 has a different business principle, emphasizing their employees' consistent performance of worship, especially in the workplace. Worship is an integral part of human life, and SP-2 acknowledges this well by placing the presence of Allah at the center of their business. SP-3, on the other hand, has different principles in applying their business, as they adhere to Sharia principles in every aspect, including avoiding transactions with conventional banks and incorporating worship rituals into every business meeting. SP-3 avoids activities leading to forbidden practices such as usury. In the Qur'an, usury is mentioned in several verses providing guidance and prohibition regarding it. These verses affirm that Allah forbids usury and threatens severe punishment for its practitioners. One of the verses explicitly prohibiting usury is found in Surah Al-Baqarah (2:275-279) and Surah Al-Imran (3:130) (Alyaafi & Andhera, 2023).

### **3.2. Religious Experiences of Members of the Muslim Entrepreneur Community in Malang City**

The religious experiences possessed by the research subjects, namely members of the Islamic business community in Malang City, can be understood by observing the Islamic business ethics they apply. (Badroen, 2012) explains that Islamic business ethics have five principles: unity, justice, free will, responsibility, and truth.

First, Unity (Tawhid). The unity of Allah is reflected in the consciousness of SP-1, SP-2, and SP-3 about their dependence on Allah in their lives. Subjects realize that everything they do, both in religious practices and in business, must be based on awareness of the existence of the One Almighty God. SP-1 and SP-3 implement this unity by carrying out the commands of Allah SWT. Implementing Tawhid by obeying what Allah has commanded is part of Tauhid Uluhiyah. This Tawhid acknowledges that truly Allah is the One who deserves to be worshiped by all creatures with complete submission. Such as prayers, fasting, alms, and other deeds (Darlis et al., 2023). The implementation of commands by SP-1 is evidence that they acknowledge that there is no god but Allah SWT. SP-2 has a different view regarding this Tawhid, believing that what they do will be accounted for to Allah on the Day of Judgment. Belief in the Day of Judgment and the existence of retribution is a manifestation of Tawhid. Belief in the Day of Judgment has a positive impact on humans. (Qomari, 2022) explains some positive impacts of belief in the Day of Judgment, namely 1) Encouraging them to avoid sin and obey Allah because all deeds will be rewarded in the hereafter, 2) Providing endurance in facing trials because true happiness is in the hereafter, 3) Providing a clear purpose to achieve goodness for the sake of happiness in the hereafter.

Second, Justice (Adil). The principle of justice is reflected in the attitudes of SP-1, SP-2, and SP-3 in practicing piety and in their business. They uphold the principle of justice by giving rights to others accordingly. SP-1 actualizes justice by giving alms. The alms given are a form of fulfilling the rights that must be given by SP-1 after receiving so many perceived benefits. SP-2 also gives alms in their social environment. Meanwhile, SP-3 also gives alms. There is a principle held by SP-3, that the best human being is the one who benefits others. In relation to the business practices they undertake, SP-1, SP-2, and SP-3 adhere to Sharia requirements in business. There is no fraud in business dealings, and they conduct their business very carefully so that no one feels disadvantaged. Regarding this justice, Prophet Muhammad always emphasized the importance of justice, including justice in business. Maintaining each other's rights is always emphasized in maintaining relationships between each other as a form of justice (Nabbila & Syakur, 2023).

Third, Free Will (Ikhtiyar). Although it is evident that all research subjects are motivated by the teachings of Islam in practicing piety, the principle of free will also exists in individual roles. All research subjects actively pursue their endeavors, whether in property, food, or fashion businesses.

Islamic business ethics entail free will in conducting business, both in the agreements they make, whether to fulfill them or break them. A Muslim who believes in their God will keep promises or oaths in conducting their business (Huda, 2019). In relation to this freedom, all research subjects have their own barriers to prevent them from violating and damaging their businesses.

Fourth, Responsibility (Mas'uliyah). The responsibility of SP-1, SP-2, and SP-3 is reflected in actions to maintain piety and adhere to the teachings of Islam. Research subjects realize that as religious individuals, they have moral and religious responsibilities to behave well and fulfill their obligations to Allah and fellow human beings. Responsibility to humans is known by improving relationships with others, namely by giving alms done by all subjects. Then the responsibility to Allah SWT is reflected in self-awareness of actions that lead to disobedience to the commands of Allah SWT.

Fifth, Truth (Haqq). The principle of truth is reflected in the consciousness of SP-1, SP-2, and SP-3 of the importance of obeying the teachings of Islam in life. Subjects believe that following religious teachings is the right path and in accordance with the will of Allah SWT.

The religious experiences and business practices of SP-1, SP-2, and SP-3 have reflected the values of Islamic business ethics, such as unity, justice, free will, responsibility, and truth, in accordance with what can be applied. This condition shows that the principles of Islamic business ethics are not only relevant in the business context but can also be applied in various aspects of life, including individual religious practices.

### ***3.3. Development of the Piety of Members of the Muslim Entrepreneur Community in Malang City***

The piety within the subjects of the study brings about significant implications for the members of the Muslim entrepreneur community in the city of Malang. Engagement within the community is one of the paths undertaken by its members towards the piety they possess. Through the existing community, the potential for mutual reminders of prohibitions and the application of Sharia principles is significant. The community not only discusses business but also talks about business practices in accordance with Sharia. The religious atmosphere that emerges among members through mutual reminders in activities is an effort for humans to maintain their innate disposition to always be in a positive state (Sakdiah et al., 2023).

The involvement of members in the Muslim entrepreneur community also requires steadfast intentions. Steadfastness of intention is certainly related to the belief that the power of Allah SWT will lead them towards piety. Prophet Muhammad SAW in HR Bukhari and Muslim said: "Actions are judged by intentions, and every person will be rewarded according to their intentions. Thus, whoever migrates for Allah and His Messenger, their migration is for Allah and His Messenger, and whoever migrates for worldly gain or to marry a woman, their migration is for that to which they migrated." Through this hadith, it can be understood that Prophet Muhammad emphasized the importance of intentions to his followers. Intentions can be said to determine the weight of the value of an action in the sight of Allah SWT (Busro, 2022). How often do we witness one action performed by different people but with different values in the sight of Allah SWT? Regarding efforts to achieve piety, steadfast intentions arise within the members of the community to persist and patiently accept advice and practice Islamic law, which sometimes impacts the profits gained.

The piety of community members of Muslim entrepreneurs is also initiated by their experiences in family life, community, and living environment that cannot be ignored. SP-1 explains that he received religious teachings from his family, but interaction with the community also has a significant influence. The living environment can also affect the comfort in worship, as felt by SP-1. Family, environment, and community are important parts also experienced by other community members.

Education also plays a role in piety, although its influence varies among individuals. SP-1 feels that his formal education has a positive influence, while SP-2 and SP-3 receive more religious education from the community and religious institutions. Formal education does not primarily focus on developing piety in individuals unless the formal education pursued emphasizes it. Formal education

is certainly very different from religious education. Religious education focuses on developing attitudes and behaviors of humans in accordance with what is regulated in that religion.

Another factor in shaping piety within Muslim entrepreneur members is social structure. Social structure also affects piety, both as a motivator and as a barrier. SP-2 uses his social status as a tool for preaching, while SP-3 sees motivation from social structure as a significant factor in piety. Individual piety in the Muslim Entrepreneur Community in Malang City is influenced by various factors, ranging from involvement in the community, steadfastness in belief, the role of family, community, living environment, education, and social structure. Understanding these factors can help develop more effective strategies to enhance piety within the community.

The implications resulting from the data obtained from research subjects to the members can be better understood by observing various factors that influence piety itself. There are five main factors that influence piety: First, there are differences in the influence of community involvement on piety. Although SP-1 and SP-3 feel positive influences from the community in expanding religious knowledge and increasing awareness of Allah's commands, SP-2, as the founder of the community, experiences a more active and direct influence in directing religious and social activities, leading to strong and active piety.

Second, individual belief factors also play a crucial role. SP-1 relies on a firm belief that only Allah can be asked for help, while SP-2 is driven by belief in authentic hadiths, and SP-3 practices the belief that consistently following religious teachings will result in righteous deeds. Third, the role of family, community, and living environment varies in influencing piety. SP-1 finds a strong influence from family and community, while SP-2 is more influenced by his supportive residential environment for religious activities, and SP-3 experiences a dominant influence from the community and religious institutions in shaping his piety.

Fourth, education also influences piety, although at different levels. SP-1 feels a significant influence from his formal education, especially in shaping his piety, while SP-2 and SP-3 experience a greater influence from religious education obtained from the community and religious institutions. Fifth, social structure and marital history also contribute to the piety of each individual in the community. SP-1 emphasizes the importance of individual character in determining piety, SP-2 uses his social status to expand religious influence, while SP-3 sees the importance of building a household concept to strengthen faith.

Sixth, the role of living environment in piety also varies. Although SP-1 finds comfort and positive influence from his residential environment close to the mosque, SP-2 finds active support in prayer space environments, and SP-3 emphasizes that piety does not depend on the environment but strong piety will choose a supportive environment.

### **3.4. The Meaning of Piety for Members of the Muslim Entrepreneur Community in Malang City**

#### **3.4.1 The Meaning of Piety for Muslim Entrepreneurs**

Piety is an inseparable part of religious adherents, including Islam. The concept of righteous human beings is synonymous with goodness, as righteousness is linguistically defined as goodness (Ahnaf, 2010). Goodness in this context encompasses everything measured through reason, the Quran, and Hadith. Muslim entrepreneurs in Malang City have their own interpretation of piety. Piety is understood as obeying all commands and avoiding all prohibitions, a manifestation of the belief that the best people are those who are useful to others and must be done by every human being (Ardiansyah & Basuki, 2023). Piety is interpreted as obedience or compliance in performing religious practices. Thus, in this context, piety means carrying out commands and avoiding prohibitions.

The execution of commands and avoidance of prohibitions serve as indicators that there is a high value of unity upheld within Muslim entrepreneurs. The Oneness of Allah SWT emerges in the form of surrendering all affairs to Him. Moreover, this condition also explains that all activities carried out by Muslim entrepreneurs are oriented towards Allah. The concept of believing in and entrusting all matters to Allah SWT does not mean that Muslim entrepreneurs do not exert effort. Muslim

entrepreneurs conduct their businesses with utmost effort, thorough planning, and careful execution, reflecting a sense of trust in Allah (Zulaikah, 2017).

Piety within Muslim entrepreneurs manifests in the form of their strong faith. This strong faith remains unshaken even in the presence of other beliefs within the Muslim entrepreneur community. Acknowledgment of the existence of other beliefs as a manifestation of the greatness of Allah SWT, who created them, does not undermine Muslim entrepreneurs' commitment to obeying commands and avoiding prohibitions, including the prohibition of associating partners with Allah SWT.

Muslim entrepreneurs in Malang City also perceive that piety is attained by forming a family. Marriage is a practice recommended by the Sunnah of the Prophet Muhammad (peace be upon him), and Allah SWT Himself created humans to be paired with one another. Partners indirectly remind humans that this bond strengthens them in facing challenges, especially for those who are compatible and soulmates. These reasons drive individuals to live together in marriage and build families according to their aspirations (Indrawan & Rifa'i, 2023).

Marriage is not only considered as establishing human-to-human relationships but also entails a relationship with Allah SWT as marriage is regarded as worship. Marriage imbues everything with worship value. Providing for the family, being with the family at home, and interacting with the family as a whole have worship value.

The worship performed in marriage is based on education, family, and society that support Muslim entrepreneurs in fostering obedience to Allah SWT. Through these aspects, it can be understood that faith is highlighted as an essential element. Commitment to faith is reflected in the behavior and tangible actions of the research subjects in their daily lives and business endeavors. The piety of Muslim entrepreneurs is influenced by marital history, belief in the Oneness of Allah SWT, and commitment as servants of Allah SWT. These factors play a dominant role in the development of piety among the research subjects.

### 3.4.2 Factors Affecting the Development of Piety

The development of piety has become an important part of the activities carried out by the Muslim entrepreneur community in Malang City. The efforts to develop piety by this community are influenced by various factors. First, Marriage History. Marriage plays an important role in shaping individual piety. Through marriage, a small family consisting of a father, mother, and children is formed. Ki Hadjar Dewantara explains that the family is the first education that a child receives (Amaliyah, 2021). This explains that the piety of children must be trained from an early age, from the time they are in their family environment. To achieve this, a harmonious and serene family environment becomes an ideal environment for the development of piety.

Marriage in this case brings about educational behavior, namely educating the wife for the husband, and educating their children to achieve piety from an early age. Piety education certainly requires religious education. (Rufaedah, 2020) explains that the process of fostering religious values in shaping children's personalities can begin from birth until they reach adulthood. When born, they are introduced to the kalimah thoyyobah, then as they grow and develop into children, the first thing to be instilled is religious values related to faith, so that children believe in the existence of Allah and can know Allah with the utmost certainty (ma'rifatullah).

Through this, it can be understood that the relationship between marriage, education, and religion is inseparable. Religious education within the family has a significant impact on the development of religious values in individuals from an early age. The instillation of piety from an early age by parents to children will leave a lasting impression until they reach adulthood.

Second, the Influence of Religious Communities. Religious communities play a significant role in shaping piety. The positive influence of the community, such as norms, values, and religious practices, can motivate individuals to be active in worship and behave righteously. The Muslim entrepreneur community in Malang City is also like this, where activities such as seminars, workshops, mentoring, and social activities with Islamic themes help members remember that they are human beings who

have a mission for the welfare of others and also servants of Allah SWT who will ultimately return to Allah SWT.

Communities also do not leave their members in carrying out worship activities including sharing with others. Doing righteous deeds for other humans through *hablum minannaas*, which is maintaining good relations with other human beings, is part of worship (Puspitasari & Resmalasari, 2022). In addition, the nature of humans is to do good and behave well towards themselves and their environment. When individuals are involved in religious activities in the community, they tend to be more pro-social and behave in accordance with the religious values taught.

Third, Belief in the Oneness of Allah. Belief in the oneness of Allah is the main foundation in Islam. This belief includes belief in the unique attributes of Allah, His power, and His honor as the only object of worship. This belief is also usually interpreted as *Tauhid*. *Tauhid* also has its own divisions, ranging from *tauhid uluhiyyah*, *rububiyah*, and *asma wa sifat*. *Rububiyah Tauhid* means believing that He who created the universe is One, there is no partner for Him. Then the Oneness of Allah SWT in the matter of *khalq* (creation) besides that also the problem of *al-mulk* (power) and *tadbir* (control) of all nature and its contents. In this case, belief in the oneness of Allah SWT underlies the resignation of entrepreneurs with all the efforts they make. The trials received and the benefits obtained are solely based on the blessings of Allah, the Most Generous.

*Uluhiyah Tauhid* is a *tauhid* that obliges Muslims to worship Allah alone and not worship anyone other than Allah, or obey Allah with the deeds of servants based on the intention of *taqarrub*. The Muslim entrepreneur community in Malang City strives as hard as possible to carry out what has been commanded by Allah SWT in the Qur'an and Hadith. Obedience to commands and leaving all prohibitions become guidelines in living life and developing business.

*Tauhid asma' wa sifat* is by believing that only Allah has perfect names and attributes. Related to this, the Muslim entrepreneur community in Malang City only asks Allah and does not ask others as a manifestation and self-belief that only Allah SWT can grant, prevent, and carry out the affairs of Muslim entrepreneurs (Sari et al., 2024).

Fourth, Commitment to Religious Teachings. A strong commitment to religious teachings is a determining factor in the development of piety. This commitment is reflected in the daily behavior and decisions of the research subjects in facing challenges and temptations in life. The Muslim entrepreneur community in Batu City, which has a strong commitment to religious teachings, tends to practice those teachings steadfastly, even when faced with difficult situations. This is because of the belief that Allah SWT will not burden a person beyond his capacity. This belief is based on Q.S Al Baqarah verse 286, which explains that Allah has arranged everything in this world, including all the problems given to humans, truly beyond human capacity (Mitra et al., 2024).

Fifth, Religious Education and Spiritual Awareness. Good religious education and spiritual awareness help shape individual piety. Religious education not only strengthens faith but also provides a deeper understanding of religious teachings and the responsibilities of being a Muslim. Spiritual awareness encourages individuals to always seek goodness, do good to others, and maintain a good relationship with Allah. This also serves as motivation to continuously improve piety and obedience to religious teachings.

The various factors influencing the development of piety in the Muslim entrepreneur community in Malang City are very complex and involve interactions between individual, family, and social environmental factors. Strong piety is not only based on the faith and commitment of individuals but also influenced by life experiences, values taught in families and communities, and supportive religious environments.

#### 4. CONCLUSION

The results of the research conducted conclude that differences in the religiosity of research subjects are influenced by factors such as family and environmental influences, religious education, work experience, and principles held. These subjects reflect their religious experiences through the

Islamic business ethics they apply, demonstrating awareness of the existence of Allah SWT and moral responsibility towards humanity and religion. Additionally, in the context of the Muslim entrepreneur community in Malang City, the development of piety has significant implications for its members, influenced by factors such as marital history, the influence of religious communities, belief in their God, commitment to religious teachings, and spiritual awareness.

This study examines the piety possessed by the Muslim Entrepreneur Community of Malang City only, which cannot be generalized or at least serves as a concrete example of the piety of the same community. A suggestion to future researchers is to compare between Muslim entrepreneur communities to find a common thread that indicates similarities in the meaning of piety.

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