



Islamic Business Ethics in Culture-Based Economic Practice: A Study of the Chinese Muslim Community in Lampung

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Article History:	Abstract
Corresponding Author: Diana Ambarwati dianaambarwati@metrouniv.ac.id Submitted: March 5th, 2026 Revised: June 16th, 2026 Accepted: June 17th, 2026 Published: June 27th, 2026 Copyright: ©2026. Diana Ambarwati, M. Atho Mudzhar, Euis Amalia, Desmadi Saharudin  This article is licensed under the Creative Commons Attribution-Share Alike 4.0 International License. http://creativecommons.org/licenses/by-sa/4.0/	Objective: This study aims to analyze Islamic business ethics in culture-based economic practices among the Chinese Muslim community in Lampung, focusing on how religious and cultural values are integrated in business activities. Method: This study uses a qualitative descriptive method with a phenomenological approach, collecting data from Chinese Muslim entrepreneurs in Lampung through observation, interviews, and documentation, and analyzing it via data reduction, display, and conclusion drawing. Result: The findings reveal that the business ethics of Chinese Muslims in Lampung are rooted in traditional Chinese values, influenced by universal Confucianism, demonstrating strong adaptability to other value systems. These values generally align with Islamic business ethics and even reinforce one another, except in aspects related to the halal concept and the belief in the divine presence in business activities. These gaps are addressed by incorporating Islamic principles, such as halal compliance and philanthropic practices. Furthermore, the study shows that Chinese Muslim entrepreneurs exhibit a minority cultural character that is open to acculturation with dominant Islamic values, resulting in a harmonious integration of both ethical systems. Implication: This study offers concise theoretical and practical insights into integrating religious and cultural values in business, serving as a reference for ethical business models in multicultural societies. Originality or Novelty: This research introduces the concept of <i>dual embeddedness</i>, highlighting that economic behavior is simultaneously shaped by moral-religious values and socio-cultural structures, thereby extending Granovetter's embeddedness theory into a religio-cultural context. Keywords: <i>Business Model; Confucian Ethics; Ethical Entrepreneurship; Islamic Business Ethics; Tionghoa Business Ethics; Tionghoa Muslim Entrepreneurs.</i>

Introduction

The study of business ethics from an Islamic perspective has undergone significant developments in the last decade. This is happening in line with the growing awareness of the importance of ethical business practices. Islamic business ethics not only emphasizes formal legal aspects but also encompasses a broader normative dimension. In this context, Islamic business

ethics is seen as an alternative to critiques of modern capitalism, which often ignore moral values and contribute to inequality. "Business is war" has become a saying popularized among modern businesspeople (Wilinski, 2017), and it has been used to justify unethical behavior in business. Several cases of ethical violations in doing business have occurred many times, under the pretext of maximizing the ability of business people willing to endanger the health of consumers by making food made from rat animals (Umar, 2020), endangering human life by exploiting (Irfan, n.d.), Damaging the Environment, Taking Advantage of Pandemic-Stressed Consumer Psychology (Eka, 2020), Fake Halal Labels (Aditya, 2023). There are many other cases of business ethics violations.

This fact shows that business ethics has not yet become a reason and mindset. Business is still partially understood, namely, minimizing costs and maximizing profits. Conceptually, business ethics is a theory whose main purpose is to maintain and prevent the formation of a negative image of the company (Treviño & Brown, 2004) and to determine business sustainability (Ambarwati, 2014). In addition, violations of business ethics are also allegedly affected by the encouragement of profit maximization (Hashim, 2012) and the jargon that business is war, which also perpetuates the labeling of business as a non-ethical profession, mal-business that ignores values, norms, and ethics, which, in George's terms, is called business amorality (De George, 1987).

On the other hand, the development of contemporary economic studies shows economic and business practices that cannot be separated from the social and cultural context in which these activities take place. The culture-based economy approach emphasizes that economic behavior is not solely rational but is also influenced by the values, norms, and social networks of a particular community. The concept of embeddedness, introduced by Granovetter, emphasizes that economic actions are always embedded in social structures, making culture an important factor in shaping business practices, including trust, relationship networks, and resource distribution patterns (Granovetter, 2021).

In the Indonesian context, the Tionghoa Muslim community is an interesting group to study because it has a unique dual identity: as part of the Tionghoa ethnic group with strong cultural traditions, and as Muslims bound to the values of Islamic teachings. This dual identity not only shapes perspectives on social life but also influences the economic and business practices carried out. Historically, ethnic Tionghoa have been known for a strong business ethos, based on values such as *guanxi* (a network of relationships), trust, loyalty, and long-term orientation. When these values interact with the principles of Islamic business ethics, a distinctive form of economic practice emerges, with the potential to produce a hybrid model of business ethics.

Based on this background, this study aims to identify the forms of Islamic business ethics practices within the Tionghoa Muslim community and to formulate an integrative model linking Islamic business ethics and culture-based economic practices. Theoretically, this research is expected to contribute to the development of a more contextual and culture-based study of Islamic business ethics. In practical terms, the findings of this research are also expected to serve as a reference for developing ethical and sustainable business practices in a multicultural society.

Literature Review

Several previous studies have examined Islamic business ethics in various contexts, both at the conceptual and empirical levels. These studies generally emphasize the normative principles of Islamic ethics and their implementation within Islamic financial institutions or, more broadly, in Muslim business practices. (Mustaq Ahmad, 1994) writes on Business Ethics in the Quran. (Gillian Rice, 1999) writes about Islamic Ethics and its Implications for Business. Lukman Fauroni (Fauroni, 2009). Writing on the reconstruction of business ethics: a Qur'an perspective.

On the other hand, studies on the Tionghoa ethnic economy focus more on the strength of business networks, social capital, and strategies for survival in competitive markets. Muhammad Shulthoni Yusuf (Shulthoni, 2017) discusses the business ethics of the Tionghoa Muslim community in Yogyakarta. Fachrurazi et al wrote Muslim Businessmen and Tionghoa Economics in Singkawang (Fachrurazi et al., 2019). Nurul Lathifah writes the Work Ethic of Tionghoa Muslim Ethnicity in Entrepreneurship (Lathifah, 2020). Choirul Mahfud writes about Islamic Philanthropy in the Tionghoa Muslim Community (Mahfud, 2018). Gerhard Böwering, writing Preliminary Observations on Islamic Ethics in the Tionghoa Context (Böwering, 2012). Ningrum wrote, "Familism and Guanxi on Tionghoa Work Value: Islamic Business Ethics Perspective" (Ningrum, 2015).

Meanwhile, research on Islamic acculturation and local culture tends to highlight socio-religious aspects, such as identity, ritual, and cultural integration. H.J. de Graaf dan Th. G. Th. Pigeaud, Writing Tionghoa Muslims in Java in the XV and XVI Centuries Between History and Myths (De Graaf, 2004). Elizabeth writes Tionghoa Muslims, Ethnoscience Studies of Tionghoa Muslim Religion (Elizabeth, 2009). Ayu et al. wrote Social Adaptation of Tionghoa Muslims with Non-Muslim Families (Ayu et al., 2009; Murti & Triyanto, 2018). Afthonul Afif and Ratnawati wrote The Tionghoa Identity of Indonesian Muslims (Afif, 2013; Ratnawati et al., 2022). Ryas Basmala wrote The Crescent Moon on the Lantern: The Dynamics and Social Life of Tionghoa Muslims (Basmala, 2021).

However, most research remains partial and has not yet comprehensively explained how Islamic business ethical values interact concretely with Tionghoa business culture in daily economic practices. In addition, empirical studies that specifically examine the Tionghoa Muslim community in local contexts, particularly in areas such as Lampung, remain scarce.

Thus, there is a significant research gap: the lack of studies that integrate Islamic business ethics, culture-based economic practices, and the empirical experience of the Tionghoa Muslim community within a comprehensive analytical framework. This research seeks to fill this gap by analyzing how Islamic business ethical values are internalized and practiced within Tionghoa culture, as well as how their interaction forms a pattern of economic practices typical among Tionghoa Muslims in Lampung.

Research Methodology

This study employs ethnographic and phenomenological approaches within a descriptive qualitative framework to explore the economic and cultural practices of Chinese Muslims in Lampung. The research involved 15 purposively selected informants, including Chinese Muslim traders, entrepreneurs, community leaders, and religious figures from both totok and peranakan backgrounds who actively engage in business and maintain cross-regional business networks.

Fieldwork was conducted over six months through semi-structured in-depth interviews, direct observations, and documentation. Primary data were obtained from interviews and observations of economic activities, social interactions, and religious practices, while secondary data were collected from organizational records, literature, archives, and other relevant documents. Data were analyzed thematically using an inductive approach based on the Miles and Huberman interactive model, encompassing data reduction, data display, and conclusion drawing and verification. The analysis process involved open, axial, and selective coding to identify patterns and develop themes related to the integration of Islamic business ethics and Chinese cultural values. To ensure the credibility of the findings, source, method, and theoretical triangulation, as well as member checking, were employed. Ethical considerations were observed by obtaining informed consent from all participants, ensuring voluntary participation, maintaining confidentiality and anonymity, and allowing participants to withdraw from the study at any stage without consequence.

Results and Discussion

Tionghoa Business Values, which is sourced from Confucius

Kong Hu Tsu, or better known as Confucius, is one of the most famous and prominent teachers to this day. Redding, in his article *The Spirit of Tionghoa Capitalism*, states that Confucian teachings greatly influenced the course of this ethnic business, and that it was difficult to leave these teachings wherever he lived in the country. This means that, in Redding's view, their social behavior has not changed much, even though they have been abroad and have acculturated to other ethnicities. The article also states that familism is the main principle and remains firmly embedded in the thinking of most of these ethnicities (Redding, 1992). The business values are as follows:

1. *Jiao ta shi di* (set in the real world). *Jiao ta shi* is a metaphor that reminds one to do something seriously and not to take shortcuts (Whah, 2002). Businesspeople influenced by the philosophy of *jiao ta shi* tend to pursue conservative, classical business practices (Elizabeth, 2009).
2. *Guanxi* (relationships, connections). *Guanxi* literally means connection and relationship, personal relationship, sibling relationship, best friend relationship, and co-worker relationship.
3. *Xinyong* (Trust). *Xinyong* (Trust), as Misbah quotes, is understood as a person's sincerity, trustworthiness, reputation, and attitude (Elizabeth, 2009). *Xinyong* (Trust) between Tionghoa traders is very close.
4. *Zuo Gong bu chu tou* (workers will not be able to become Tauke). Literally, this series of words workers will not be able to become Tauke.
5. *Ren* (humanity). *Ren* or humanity is a virtue of Confucius that shows the good qualities of virtuous human beings when they are altruistic (Ip, 2009).

In addition to philosophy and Confucian teachings, there is also a philosophy that affects the ethnic Tionghoa, namely the philosophy of *Tao Chu Kung*. This philosophy also colored the basis of his business practices. There are 16 (sixteen) principles of good business, which are the works of *Tau Chu Kung* that show the positive and the negative. The sixteenth result of his thinking is: first, diligent effort; laziness results in disaster. Second, save on expenses; waste

consumes capital. Third, being friendly to everyone, impatience brings losses. Fourth, don't waste the opportunity; procrastination eliminates it. Fifth, firm in transactions, doubts bring disputes. First, be careful to give credit; excessive generosity eats away at capital. Seventh, check all accounts carefully; negligence hinders sustenance. Eighth, distinguishing good from evil, indifference paralyzes effort. Ninth, control sadness systematically; neglect creates chaos. Tenth, fairness and non-partisanship among employees; prejudice causes laziness. Eleventh, carefully check the receipts for expenses and income; alfalfa is expensive. Twelfth, double-check the purchased goods before acceptance; carelessness brings misfortune. Thirteenth, carefully study each covenant; the rejection of the faith destroys. Fourteenth, wise and honest in business, bad management opens up opportunities for corruption. Fifteenth, show responsibility; an irresponsible attitude brings difficulties. Sixteenth, be calm and confident, be determined to hinder development (Widyahartono, 1999).

Islamic Business Ethics

Islamic business ethics refers to a set of moral principles derived from Islamic teachings that guide economic behavior toward justice, honesty, and social responsibility. (Beekun, 2004) This ethics integrates the material and spiritual dimensions, ensuring that business activities are not only profitable but also ethically and socially responsible (Badroen et al., 2006). Islamic business ethics serve as a moral foundation that guides economic behavior toward justice, honesty, and social responsibility. In contrast to conventional business ethics, which often prioritize profit maximization, Islamic ethics integrate spiritual responsibility and social welfare into economic activities. But business ethics still depend on a person's moral beliefs.

The purpose of ethics in business is not to deconstruct or change one's moral beliefs, but rather to strengthen one's own beliefs and confidence, and to implement them in the business field. A business can be considered ethical if its practices and management consistently rely on conscience and a set of noble values rooted in empathy and norms (Muslim, 2017). In this regard, business has its own principles. The principles used are also closely aligned with the community's value system. Keraf classifies the principles of business ethics into five aspects: autonomy, honesty, justice, mutual benefit, and moral integrity.

1. Autonomous Principle. The term autonomy can also be interpreted as the attitude and ability of humans to make decisions and act based on their own awareness of what is considered good and right to do. They also master and understand their field of activity, the situation they face, what is expected of them, and applicable demands and rules. In this context, Keraf requires three important things to foster a sense of moral responsibility, namely: (1) an action is carried out consciously and knowingly; (2) the existence of freedom of action, not coercion and pressure; (3) the person concerned has the will to take action. For Magnis-Suseno, a person's willingness to take responsibility can be understood as a willingness to adopt a moral starting point.
2. Honesty principle. Click or tap here to enter text. Raihanah's (2018) study, Honesty is a crucial yet problematic principle. Honesty is one of the key factors in a business's success, including its ability to survive over the long term in a fiercely competitive environment. Being honest when offering products is one form of social capital that will bind consumer trust.

3. The Principle of Justice. Hamka stated that justice is upright in the middle (Hamka, 1982): nature, deeds, and treatment that are unbiased, on the side of the right, and not arbitrary. The realization of justice will create favorable conditions for business continuity. In the Islamic perspective, justice is not the second pillar; it is the root of the principle (Al-Qaraḍāwī, 1997; Ambarwati, 2014). Smith believed there was only one justice: commutative justice (Linge, 2017). There are three main principles of commutative justice, namely: the principle of no harm (not harming others); non-intervention, and the principle of fair exchange, actually, this principle of justice is another formulation of the golden rule, which is "treat others as you would like to be treated, and do not do to others what you do not want others to do to you".
4. Mutual benefit principle. This principle demands that the business be run in such a way that it benefits all parties involved. Every manufacturer expects profits, and as consumers get a product that suits their needs (Gebre & Gebremedhin, 2019).
5. Moral integrity principles. Integrity must be interpreted as loyalty to universal moral principles and values. Integrity is a quality, trait, or state that shows complete unity, giving it great potential and the ability to radiate authority (Wisesa, 2002).

Business Behavior of Tionghoa Muslims in Lampung

Business by Tionghoa Muslims is not just an economic activity but also part of their identity and cultural heritage. This is illustrated by the informant's statement that "*Cino, if it is not business, it will not be able to be rich. The key is rich, is business*", which emphasizes that business is the main path to success that is inherited from generation to generation. This view shows that business has become an inherent lifestyle of ethnic Tionghoa, even considered the "key" to changing fate. However, this study also confirms that success is not determined solely by ethnicity but by individuals' ability to leverage business opportunities and skills. Facts in the field show that there are at least 11 values that become Tionghoa Muslim business ethics, namely:

1. Involving God in Business (Divine Business).

The actualization of Lampung Tionghoa Muslims in doing business with Allah is achieved through the construction of worship facilities and infrastructure. In Lampung, mosques are among the most widely built places of worship, used as investment capital in doing business with Allah. At least one informant in East Lampung-Lampung Regency has built 7 mosques across several locations. Even though they were not built with the typical design and ornamentation that characterize Tionghoa in Lampung, the mosques were established in strategic locations, built to high standards, and representative of worship. An interview excerpt: "*Alhamdulillah, I have built 7 mosques in various places, and it's all good.*" The awareness and belief in building this mosque will impact the sustainability of the sustenance and blessings of Allah that will be given to him. They are aware that doing business with God must be an orientation and a permanent goal before engaging in broader business activities with humans.

The belief of Tionghoa Muslims in putting themselves first and submitting to Allah is in line with the analectical verse of Book 09, especially the personal one, chapter 03, which reads "Prostrate before taking a step is what has been outlined in the rite"

(Konfusius, 2010). This verse shows that Confucius taught that before taking any steps, including in business, one should surrender oneself to God.

In addition, regarding worship, Tionghoa Muslims treat prayer, dhikr, and prayer as an inseparable unit as a form of effort and effort to "negotiate" with God. Prayer is understood as a means of confessing sins and asking for forgiveness. Dhikr is used as a means of seducing God, praising and glorifying God's oneness and greatness. Prayer is used as a means to best ask for sustenance from Allah, including material possessions and worldly wealth.

Yusuf Liu Baojun, in his book, stated that Confucius's teachings strongly prioritize rationality, especially in worldly life, namely wealth. In the teachings of Confucius, there is no denying that man loves worldly possessions and objects, as it is human nature. But it should be obtained in the right way. Liu also said, "Enjoy a simple way of life, wealth and position obtained in the wrong way, like the clouds that march." This indicates that in Confucian thought, simplicity in enjoying life is more important than greed (excess), which will lead to disaster. In another quote, he states that Confucius teachings also emphasize that man's greatest responsibility is to make one's life more meaningful (Baojun, 1999).

The phenomenon of mosque construction by Tionghoa Muslims in Lampung shows that economic activities are not separated from spiritual orientation, but are positioned as part of "theological transactions" (business with God). Investment in the construction of worship facilities is understood not only as social charity but also as a form of spiritual capital believed to impact the sustainability of sustenance and business blessings.

Furthermore, worship practices such as prayer and dhikr are understood as part of a spiritual strategy in economic activities. The term "negotiation with God" indicates an awareness that economic success depends not only on rational effort, but also on transcendental dimensions. The integration of prayer, dhikr, and supplication into business practices reflects a form of spiritually mediated economic behavior in which religious rituals serve as mechanisms for seeking divine intervention in economic outcomes. This finding extends the notion of embeddedness by incorporating a spiritual dimension, suggesting that economic actions are not only socially embedded but also spiritually grounded.

Confucian teachings, which emphasize ethical wealth acquisition, moderation, and the avoidance of greed, provide a cultural foundation that aligns with Islamic business ethics. This convergence of values strengthens the social embeddedness of economic practices, as culturally rooted norms reinforce moral principles derived from religion. Such compatibility facilitates the emergence of a hybrid ethical system within the Tionghoa Muslim community.

2. Doing Business in Halal Areas

Halal is a clear boundary for businesspeople in Islam, separating what is allowed from what is not. The halal status of the products or services traded will ensure consumer comfort and safety. This concept is reflected in the following interview: "... *The point is that in doing business or trading, I look for legal and halal. We should also not compete in an unhealthy and unnatural way, do not make a bad joke*". This quote shows that Tionghoa Muslims have

clear limits on doing business, as well as the statement "*we are Muslims, we know which limits are halal, and which are haram*". Or the statement "*However, the goods provided must be halal*." The statement shows that doing business in the halal sector, both delicious and methodical, is important for Lampung Tionghoa Muslims.

The halal principle in Tionghoa Muslim business practices in Lampung establishes a clear normative boundary between what is permissible (halal) and what is prohibited (haram). Halal is not only interpreted as compliance with religious laws, but also as an ethical standard that guarantees consumer safety, comfort, and trust. The emphasis on conducting business within halal boundaries reflects a strong moral commitment to ethical and lawful economic practices. This principle resonates with Confucian values, particularly the concept of *yi* (righteousness), which prioritizes moral correctness over profit-seeking behavior. Additionally, the Islamic distinction between halal and haram aligns with the Confucian notion of *li* as a normative framework that regulates social conduct.

3. Earnest, Tenacious, and Unyielding

Mental readiness is very important in achieving business success. There are many external challenges and risks that business people must face, which can affect them internally. This then became the basis for Tionghoa Muslims to struggle to become a great ruler. Initially, Tionghoa Muslims departed from the status of ordinary workers who were solely dependent on their superiors. Perseverance, persistence, and the spirit of abstinence to give up cause Lampung Ethnic Tionghoa Muslims to be serious about studying; read and analyze opportunities, challenges, and business obstacles when working as ordinary workers under their bosses. Through the twists and turns of the process, they were finally able to upgrade and successfully transform their fate and life status in the community, as the following interview excerpts read:

"I believe that the development of the economy depends on whether we want to do the best or not, whether we want to learn or not. If you study and are serious, you will master it in time as long as you are willing to learn, have a strong will, tenacious, and do not get bored quickly"

The statement reflects a strong alignment with Confucian values, particularly the emphasis on learning (*xue*), perseverance, and self-discipline as fundamental drivers of economic success. In Confucian thought, individual achievement is rooted in continuous self-cultivation and moral effort rather than external factors. This perspective reinforces the idea that economic development is not merely structural but is deeply dependent on human agency, work ethic, and commitment to learning. Such values function as a form of social embeddedness that shapes disciplined and resilient economic behavior.

4. Prioritizing Maslahah over Profit-Oriented

Maslahah-oriented business is a business concept managed with the primary purpose of generating financial benefits while also directly contributing to social, humanitarian, or public benefits. In business, profit is the main goal because without it, a business cannot operate or survive.

The statement "*My principle, even if it is small but always there, is more guaranteed than once it can be a lot after it is gone*" shows that business orientation is not only about pursuing financial profits but also about emphasizing blessings. After all, the material benefits that

may be obtained are not only money; there are also more non-material benefits, such as knowledge, experience, and business relationships. This is what the resource person means by a form of *maslahah*.

The concept of *maslahah*-oriented business aligns closely with Confucian values, particularly the principles of *yi* (righteousness), *ren* (humaneness), and *zhongyong* (moderation). While *maslahah* emphasizes social welfare and collective benefit, Confucian ethics reinforce the importance of moral conduct, balance, and social harmony in economic activities. The preference for consistent, sustainable profits over short-term gains reflects a shared rejection of excessive greed and speculative behavior. This convergence demonstrates that business practices among Tionghoa Muslims are guided not only by Islamic moral principles but also by culturally embedded values that promote sustainability, ethical responsibility, and social harmony.

5. *Honesty*

"Businesses, if they are not honest, will be abandoned by customers. Once it may be okay, but if it is done tomorrow, then consumers will go looking for something else". This statement shows the commitment to honest behavior from Lampung Tionghoa Muslims in running a business. Honest behavior is deeply instilled and serves as the primary capital for building the business world. This behavior is not only carried out by itself but also propagated among business partners, employees, and consumers. The transmission of the value of honesty is solely to seek blessings and maintain the business's sustainability. Being dishonest once may be understandable, but it will impact consumer confidence, and they would prefer not to come back. One customer will be lost; therefore, dishonesty will actually harm oneself rather than others.

6. *Maintaining Employee Loyalty and Maintaining Customer Trust*

Employees are among the greatest assets of a business, as they ensure its sustainability. At least, if the company has 50% loyal employees, then part of its business success has been obtained. Aware of the importance of employee loyalty to business sustainability, Tionghoa Muslims not only foster a healthy environment but also cultivate new entrepreneurs. Considering the value of *Zuo Gong bu chu tou*, workers will not be able to become *Tauke*. Literally, this series of words workers will not be able to become *Tauke*. This series of words shows that a person who works only to earn a salary has no future. Likened to Ong Hean-Tatt as quoted by Muhaimin, *gong* is a horizontal line. So, trying to do it alone is the choice of the ethnic Tionghoa to achieve their desires and ideals. Usually, this philosophy applies to those with a high school education (Whah, 2002).

This awareness is reflected in the following statement: "I told them (employees) that I allowed them to work here for 2 years, after opening their own store, and partnered with me." Such an interaction pattern allows Tionghoa Muslims to instill business values both through words and examples. Berger and Herstein are among the essential elements in creating a healthy business environment (Berger & Herstein, 2014).

In addition to employees, customers are among those who determine business success. Confucianism calls for how to manage and respect others, both employees and customers, so that both work well. This is contained in the analectical verse of book 02 regarding government chapter 20 "Command them with dignity, and they will be respectful, treat

them well, then they will do their best to help others and teach the backward, then they will be enthusiastic" (Konfucius, 2010). People who have high humanitarian criteria are called *junzi*. The keyword in *Lun Yu* that concludes that the practice of *ren* (aging) and becoming the golden rule is "don't do something that you yourself don't like others to do to you". *Junzi* is the person who has the highest spiritual achievements that humans can achieve (Cua, 2007).

7. Believing In Potential

"The real business does not see debt, but the business sees the potential." This statement shows that Tionghoa Muslims are mindful of potential and opportunity in every situation. This belief in the potential, in turn, gives birth to optimism. Tionghoa Muslim statement "nothing is impossible if we want to, and we certainly can" shows how optimistic the Tionghoa Muslim soul has always been, without hesitation. A sense of belief in one's own potential makes Tionghoa Muslims always move and never stop acting. Their confidence in their potential encourages them to continue to strive to reach a higher level. Belief in their potential has motivated them to keep trying and strive beyond the limits that have been set. Belief in this potential greatly allows a person to communicate confidently and convincingly. Entering the competitive business world, the ability to build strong relationships and trust with others is invaluable. Trust serves as a form of social capital that reduces transaction costs and enhances cooperation in economic activities. This value aligns with *Ren* (humanity). *Ren* or humanity is a virtue of Confucius that shows the virtuous qualities of human beings when they are altruistic (Ip, 2009).

8. Voiding Debt and Usury

Tionghoa Muslims, in running their businesses, tend to avoid debt and usury, especially in financial institutions such as banks. They tend to bear capital needs with their families or borrow privately from family and relatives. Tionghoa Muslim statement: "It's better to borrow from you than to bank, g risky." The practice of avoiding debt and usury among Tionghoa Muslims is not solely based on adherence to religious prohibitions but also results from the interaction between Islamic moral values and Tionghoa economic culture, which emphasizes prudence, independence, and financial stability.

The tendency of Tionghoa Muslim entrepreneurs to avoid debt and interest-based transactions reflects a convergence between Islamic ethical principles and Confucian economic values. From an Islamic perspective, the prohibition of *riba* emphasizes justice and the avoidance of exploitation, while excessive debt is discouraged due to its potential moral and financial risks. The prohibition of *riba* in Islamic finance is fundamentally aimed at ensuring justice and preventing exploitation in economic transactions (Chapra, 2000; Iqbal & Mirakhor, 2011; Kabir Hassan & Lewis, 2007). Selain itu, Islamic economic principles encourage financial prudence and discourage excessive debt, given its potential to create instability and moral hazard (Iqbal & Mirakhor, 2011).

At the same time, Confucian ethics emphasize prudence, moderation, and disciplined economic behavior, discouraging excessive risk-taking and speculative practices. This alignment results in a form of financially restrained behavior that prioritizes stability, sustainability, and ethical responsibility (Ip, 2009). Tionghoa business culture tends to favor gradual accumulation and network-based growth rather than speculative expansion

(Redding, 1992). This alignment results in a form of financially restrained behavior that prioritizes stability, sustainability, and ethical responsibility, reflecting the embedded nature of economic action within moral and social frameworks (Granovetter, 1985, 2021)

9. Building Trust in the Family for Business Networks

Trust is a very important factor in doing business, and family is often the first foundation in building that trust. One of the informants confirmed that he and his brothers built a business together, sharing the same vision and mission, after a new family with the closest people who have the same vision and mission. This is reflected in the informant's statement, which states, "*I have 5 brothers who work the same, it is better with my own family*". Ethnic Tionghoa have a strong attachment to kinship and kinship ties. They tend to prioritize family relationships over those with outsiders. The reason is that in terms of values and thoughts, there are still similarities or connections.

In the Tionghoa tradition, this thought is based on the value of *Xinyong* (trust). *Xinyong* (Trust), as Misbah quotes, is understood as a person's sincerity, trust, reputation, and attitude (Elizabeth, 2009). *Xinyong* (Trust) between Tionghoa merchants is very close. For example, consumers can contact Tionghoa entrepreneurs to arrange delivery, and the goods will be delivered to consumers according to the order. This event is actually not between traders and consumers, but between traders who have a high level of mutual trust. The *Xinyong* (trust) built among the Tionghoa is based on family, region, school alums, and friendships. Of course, this is different from belief in modern life, which is based on legal certainty (Widyahartono, 1999). However, in the increasingly complex landscape of economic development and the application of professional business methods, *xinyong* without supporting documentation will pose problems and risks. Trust has the power to influence the principles that underlie the social welfare and economic progress a community or nation seeks to achieve (Helliwell, n.d.).

Departing from this trust in the family, this business network was formed. In their development, Tionghoa Muslims will expand their business network with people who share the same vision, mission, and business orientation. This is in line with Guanxi's values. Guanxi literally means connection and relationship, personal relationship, sibling relationship, best friend relationship, and co-worker relationship. If this value is associated with business, then guanxi is referred to as a business network, more specifically a family business network, which is a hallmark of Tionghoa business (Elizabeth, 2009; Luo, 1997). Guanxi is an old concept influenced by the teachings of Confucius. These interpersonal relationships are mutually beneficial and are built for long-term goals, not just momentary goals. When one Tionghoa wants to open a business, the other will find capital, both material capital and guanxi capital (business relations) (Widyahartono, 1999). This is what is then called social capital, to borrow Bourdieu's term. The presence of social capital can open up business opportunities through information exchange, making product allocation dynamic and minimizing risks by leveraging networks beyond the economy (Omori, n.d.). In addition, having social capital gives individuals or communities a comparative advantage that positively impacts the creation of new business opportunities and cultural exchange (Chalid, 2016).

10. Making alms and philanthropy the key to success

For some businesspeople, business is not just a business, but a means to maximize their momentum for muamalah worship, which will bring immaterial benefits in the form of blessings and rewards of goodness. Almsgiving is carried out sincerely; then the power of blessings will be immediately felt by those who do it. The power of alms can be felt directly or indirectly. *"When we are sincere and sincere in helping, then we will feel irreplaceable happiness and satisfaction. In doing business, this sense will motivate us to develop and achieve success"*. For Tionghoa Muslims, the spirit of almsgiving is not only practiced personally by business people but also extended to employees and business partners.

If business people are only oriented towards maximizing profits, then alms will be seen as a partial reduction of the profits the company has obtained. However, for Tionghoa Muslims, it is different: almsgiving offers significant benefits for maintaining business continuity. Indirectly, alms can lead to increased material and immaterial benefits because in some cultures and belief systems, alms are considered a means of attracting good luck and blessings. Through almsgiving, there is a belief that sustenance and success will come as a result of good deeds. In this paradigm, ethnic Tionghoa believe that the more sacrifices are made, the more prosperous and fertile life will be. Based on this paradigm, Confucians have a strong spirit and work ethic; in addition to meeting life's needs, they seek to fulfil spiritual needs through worship of T'ien (God) (Elizabeth, 2009).

11. Networking Business

Lampung Tionghoa Muslims have realized that the business world is increasingly complex and competitive, so it is impossible to do without other parties. An important argument is that networking can help expand reach and increase business visibility. Through a strong network, access to certain knowledge and expertise that is not yet possessed internally will also be easily obtained. Lampung's Tionghoa Muslim businesses are all operationalized using the network. No business survives without the contribution of a network, both networks between fellow business people, customers, suppliers, distributors, and so on. A spokesman for the Tionghoa government said: *"If we don't have the resources to do that, how can we do business if we don't want to do that?"*

Another statement stated, *"Maintaining friendship and communication is necessary. How do we want our business to be known to others, if we don't want to be in contact with other people?"* The business network built by Lampung Tionghoa Muslims is not only an informative resource that benefits their businesses. Still, it is also intended to build and maintain the bond of brotherhood (ukhuwah). Therefore, they not only strengthen existing networks but also create new networks. Business people realize that networking has many advantages. This is in line with Granovetter's assertion that economic action is embedded in the network of social relationships that shape trust and business interaction (Granovetter, 2021).

The network-based business practices of Tionghoa Muslim entrepreneurs are deeply rooted in relational ties, commonly conceptualized as guanxi, which function as a key mechanism for trust-building and economic coordination (Luo, 2007; Park & Luo, 2001). In line with Mark Granovetter's concept of embeddedness, these economic actions are shaped by social networks rather than purely market mechanisms (Granovetter, 1985). However, within the Tionghoa Muslim context, these relational networks are further

reinforced by Islamic ethical principles such as trustworthiness (*amanah*), honesty (*ʿiṣṣat*), and justice (*ʿadl*), which guide moral conduct in business (Rice, 1999; Ahmad, 1995). As a result, trust functions not only as a social capital (Fukuyama, 1995) but also as a moral obligation, producing a hybrid business model characterized by relational embeddedness and ethical accountability.

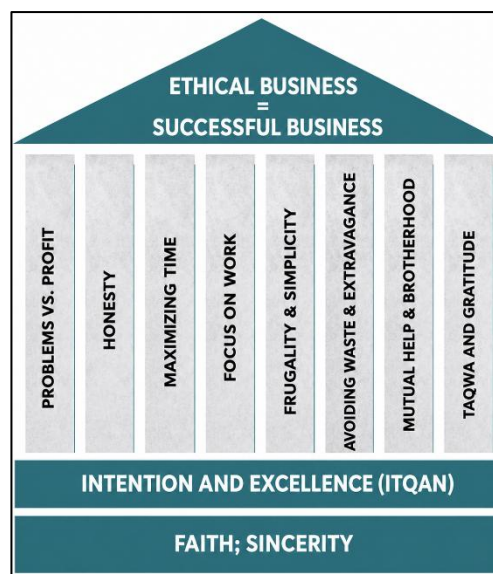
12. Time Maximization

Time in the Tionghoa Muslim concept is the determinant of life and business success. Based on their appreciation of Imam al-Ghazali's concept of time, Lampung Tionghoa Muslims divide the 24 hours into three divisions. The first 8 hours are for rest. This rest is intended to maintain human health and physical condition. If you get less than 8 hours of rest, it will negatively affect your health, increasing the risk of colds and other illnesses. The second 8 hours are used for business or work, navigating the world according to their knowledge and skills. 8 hours is the minimum time to try to work, especially for men, who are generally the family's breadwinners. If the time is 8 hours, it is mandatory to go home or not to produce and continue the next day. The third 8 hours is used specifically for worship. In the Muslim community, worship is usually understood as the obligation to perform prayers. If the specified 8 hours are considered too long, they can be reduced further and split between effort and rest. Spending more time working and trying is one step toward achieving greater results. Thus, the concept of time division is used as a guideline for becoming rich at age 40 or 50.

Lampung Tionghoa Muslim Business Model

The findings of this study show that 10 values are extracted from Tionghoa Muslim business behavior, namely divine value, halal value, sincerity value, maslahah value, honesty value, value over time, value focus on work, philanthropy value, ukhuwan value, and taawun and takaful value. These values are formed, then described to make them easier to understand, and used as models of ethical business behavior. As an illustration, the following is a picture of the Tionghoa Muslim business model:

Figure. Tionghoa Muslim Business Model Results of Acculturation



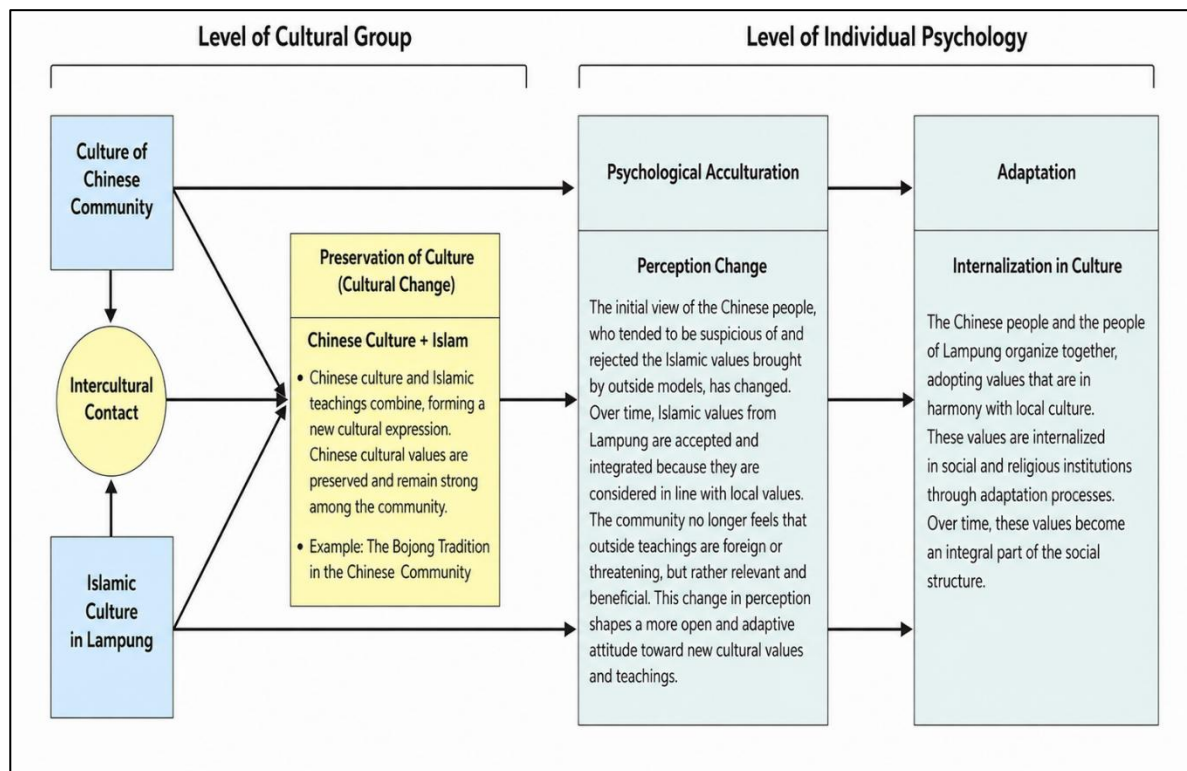
Source: Processed field data

The Tionghoa Muslim business model can be described as a building with a foundation layer, supporting pillars, and an end goal. The first layer, as a foundation, consists of divine and halal values, intention, and seriousness. Divine values are the primary basis that governs the spirit and soul of businesspeople, where awareness of the presence of Allah SWT shapes a business orientation that is not only material but also spiritual. Tionghoa Muslims believe that the success of a business is determined not only by managerial skills and capital but also by prayer, self-purity, and religious values derived from the Qur'an and the teachings of the ulama. This awareness encourages businesspeople to avoid exploitative and greedy behavior and to make business a means of achieving prosperity in this world and the hereafter. In addition, the second foundation, in the form of intention and seriousness, reflects the internal motivation of business people: intention is the direction and goal to be achieved. In contrast, seriousness is the concrete action to achieve it.

On top of this foundation stand the pillars of support that reflect the business ethos, such as *maslahah*, profit-sharing, honesty, time maximization, work focus, philanthropy, avoiding debt and usury, *ukhuwah*, *ta'awun*, and *takaful*. These values form the character and work behavior that is professional, moral, and oriented towards social benefits. The integration of intelligence, hard work, and faith gives rise to a superior, moral work ethic. The top layer is the business goal: achieving a successful and ethical business that not only generates material profits but also brings blessings and sustainability across generations. This success rate is greatly influenced by the strength of the spiritual foundation and the solid ethical pillars of business people; the stronger the attachment to divine values, the greater the chance of achieving holistic success.

Model of the Relationship between Islamic Business Ethics and Tionghoa Culture

As an opening of this discussion, the author describes the process and pattern of cultural acculturation that shapes Tionghoa Muslim business ethics, as follows:



Source: Processed field data

Furthermore, departing from the concept of a culture-based economy and embeddedness, which emphasizes that economic practices are shaped by cultural values, social norms, and relational networks, this model posits a dual relationship between normative Islamic business ethics and Tionghoa cultural values, which serve as social mechanisms. Dual interconnectedness refers to a condition in which economic action is simultaneously embedded in moral-religious values and social structures. Within this framework, economic behavior is shaped not only by interpersonal networks but also by normative ethical principles derived from religion, thereby yielding a more comprehensive understanding of economic practices in culturally embedded communities.

Mark Granovetter conceptualized embeddedness as the social arrangement of economic action. This study expands the framework by introducing the concept of dual embeddedness. This expansion states that economic behavior is not only socially embedded but also morally embedded, especially in religious contexts. By incorporating the principles of Islamic ethics into an interconnectedness framework, this study offers a more holistic explanation of how economic practices are shaped within culturally and religiously grounded communities.

Within this framework, Islamic business ethics serves as moral guidance by providing a normative framework that determines what is right and wrong in economic activity. Values such as *şidq* (honesty), *amanah* (trust), *'adl* (justice), and *maslahah* (benefit) are not only ethical principles, but also moral compasses that guide the behavior of business people in every economic decision. In contrast to conventional economic approaches oriented towards instrumental rationality, Islamic business ethics integrates spiritual and moral dimensions into economic practice. Thus, every economic action is judged not only by the aspects of efficiency and profitability, but also by its conformity with divine values.

Meanwhile, Tionghoa cultural values function as a social mechanism, providing an infrastructure that enables economic practices to operate effectively. Concepts such as *guanxi*, trust, loyalty, and family orientation form a network of relationships that underpin business transactions. From Mark Granovetter's perspective, this mechanism reflects embeddedness, in which economic action is situated within social relations. Thus, a business's success is determined not only by market factors but also by the strength of its social networks and the quality of its interpersonal relationships.

Conclusion

The conclusion of this study shows that the business ethics of Lampung Tionghoa Muslims rests on the values of Tionghoa business ethics, which are rooted in universal Confucianism and are adaptable to other value systems. In general, these values do not contradict each other and even tend to reinforce one another within Islamic business ethics, except in the aspect of the *halal* concept, both in products and processes, and in the belief in God's presence in business activities. The void in these two aspects is then filled by applying the concept of *halal* in Islam and by engaging in Islamic philanthropic practices.

Thus, Tionghoa business ethics serve as a flexible form of value capital for adapting to and integrating with Islamic values. On the other hand, the business ethics of Lampung Tionghoa Muslims based on Confucian values also show the character of a minority culture that is open to the process of acculturation with the dominant Islamic culture. In this process, Tionghoa

business ethics do not disappear, but rather merge and become stronger within the framework of Islamic business ethics. The stronger the Islamic commitment of Tionghoa Muslim businesspeople, the more evident their ability to blend these two value systems into a new business pattern and character that harmoniously integrates Islamic and Tionghoa business ethics. This study introduces the concept of dual embeddedness, arguing that economic behavior is shaped simultaneously by moral-religious values and social structures, thereby extending Granovetter's theory of embeddedness into a religio-cultural context.

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Author Contributions Statement

The author is fully responsible for the conceptualization of the research, data collection and analysis, and the preparation of the article manuscript. All authors contribute to the critical review, refinement of the scientific substance, and final approval of the published version of the manuscript.

Conflict of Interest

The author states that this study was conducted without any financial or non-financial conflicts of interest that could affect the results and interpretation of the research.

AI Usage Statement

The authors state that the use of artificial intelligence is limited to technical assistance in language editing and is not used in the collection, analysis, or interpretation of research data.

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