

Economic Behavior of the Chinese Community in Padangsidempuan: Reviewed from an Islamic Economic Perspective

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Abstract

This study aims to analyze the economic behavior of the Chinese community in Padangsidempuan City and review its conformity with Islamic economic principles. The Chinese community is known to have distinctive economic characteristics, such as a high work ethic, disciplined financial management, and a family-based business network system. In the perspective of Islamic economics, ideal economic behavior should be based on ethical values and avoid harmful economic practices. Through a qualitative approach with interview and observation techniques, this study found that the economic practices of the Chinese community in Padangsidempuan are in line with Islamic values, such as the ability to see opportunities (*fastabiqul khairat*), consistency of service (*istiqamah*), and profit-taking rationally (*maslahah*). The results of this study conclude that there is a potential for integration between Chinese economic values and Islamic economic principles in creating an inclusive multicultural economic model. This research contributes to the development of Islamic economic theory in the context of plural society and the importance of cultural inclusivity in economic practice.

Keywords: Economic Behavior, Ethnic Chinese, Islamic Economy

Abstrak

Penelitian ini bertujuan untuk menganalisis perilaku ekonomi komunitas Tionghoa di Kota Padangsidempuan dan meninjau kesesuaiannya dengan prinsip-prinsip ekonomi Islam. Komunitas Tionghoa dikenal memiliki karakteristik ekonomi yang khas, seperti etos kerja tinggi, pengelolaan keuangan yang disiplin, serta sistem jaringan usaha berbasis kekeluargaan. Dalam perspektif ekonomi Islam, perilaku ekonomi ideal harus dilandasi oleh nilai-nilai etis dan menghindari praktik ekonomi yang merugikan. Melalui pendekatan kualitatif dengan teknik wawancara dan observasi, penelitian ini menemukan bahwa praktik ekonomi komunitas Tionghoa di Padangsidempuan yang sejalan dengan nilai-nilai Islam, seperti kemampuan melihat peluang (*fastabiqul khairat*), konsistensi pelayanan (*istiqamah*), dan mengambil untung secara rasionalitas (*maslahah*). Hasil penelitian ini menyimpulkan bahwa terdapat potensi integrasi antara nilai-nilai ekonomi Tionghoa dengan prinsip ekonomi Islam dalam menciptakan model ekonomi multikultural yang inklusif. Penelitian ini memberikan kontribusi terhadap pengembangan teori ekonomi Islam dalam konteks masyarakat plural dan pentingnya inklusifitas budaya dalam praktik ekonomi.

Kata Kunci: Economic Behavior, Ethnic Chinese, Islamic Economy

INTRODUCTION

Around 60% to 70% of the trade business sector in Indonesia is dominated by traders from ethnic Chinese.¹ This is an interesting phenomenon considering that the Chinese population in Indonesia only ranges from 1% to 4.5% of the total population. Meanwhile, Muslims, who make up the majority of Indonesia's population, which is around 90%, have not shown comparable dominance in the trade sector. This inequality shows that although ethnic

¹ Lee Kean Yew dan Jacob Donald Tan, "Adapting to Local Markets and Political Changes: Chinese Businesses in Malaysia and Indonesia," *South East Asia Research* 30, no. 4 (2 Oktober 2022): 452–71, <https://doi.org/10.1080/0967828X.2022.2145989>.

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Chinese are a minority, they have a competitive advantage in the business and trade worlds. When associated with the local context, such as in the city of Padangsidempuan, the economic practices of the Chinese community also show a similar pattern.² They managed to control most of the trading activities and businesses of medium to large scale. This is interesting to study more deeply, especially from the perspective of Islamic economics, considering that economic dominance by the Chinese community occurs in the midst of a Muslim-majority society. In the perspective of Islamic economics, principles such as justice, equitable distribution of wealth, honesty in transactions, and cooperation (*shirkah*) are strongly emphasized.³ So an important question arises what is the economic behavior of the Chinese community in Padangsidempuan? Are the values they adopt in doing business in harmony or contrary to Islamic economic principles? This study is important to explore the economic behavior applied by the Chinese community in Padangsidempuan and this behavior can be used as a reflection or even a lesson for Muslims in Padangsidempuan. By understanding the work ethic and economic behavior applied by the Chinese community, Muslims can formulate an economic approach that is in accordance with Islamic values while being adaptive to the challenges of the times.

It is important to understand that the majority of Chinese merchant communities are not adherents of Islam. Most of them adhere to ancestral religions such as Buddhism, Taoism, Confucianism, or a combination of all three known as San Jiao or Sam Kauw, and in Indonesia it is more popular with the term Tridharma.⁴ In addition, not a few also embraced Christianity and Catholicism. Only a small part of the ethnic Chinese are Muslims. This fact becomes important when we discuss the economic practices of the Chinese community in Padangsidempuan in relation to Islamic economics, because there are differences in religious principles and value systems that will naturally influence their economic outlook and behavior. However, differences in beliefs between the Chinese community and Muslims are not necessarily an obstacle to harmonious economic cooperation. Although the Chinese community does not adhere to the ideological principles of Islamic economics, it does not mean that they reject the universal substance and values contained in it. Values such as honesty, professionalism, fairness, and openness in business are also upheld by many Chinese business actors.

Several previous studies have examined the economic behavior of the Chinese community in various regions, both from the social, cultural, and economic aspects. Reynaldo De Archellie in his research on the economic behavior of ethnic Chinese in Medan City shows that ethnic Chinese are known to have a high work ethic, uphold frugal values, and are strong

² Rizky Mery Octavianna Lubis dan Ade Maya Mei Shanty, "Penta Helix Model: Developing Economic Potential Through Halal Tourism And Local Cuisine Padangsidempuan City," *Jurnal Ekonomi* 13, no. 04 (2024): 659–71, <https://ejournal.seaninstitute.or.id/index.php/Ekonomi/article/view/5571>.

³ Rahmaniar Rahmaniar, Muhlis Muhlis, dan Awaluddin Awaluddin, "The Urgency of Imam Malik's Islamic Economic Thought on Syirkah (Partnership Contracts) in Modern Economic Systems," *Istihlak: Journal of Islamic Economics in Southeast Asia* 1, no. 1 (2024): 13–28, <https://journal3.uin-alauddin.ac.id/index.php/Istihlak/article/view/46867>.

⁴ Chang-Yau Hoon, "Mapping Chineseness on the Landscape of Christian Churches in Indonesia," *Asian Ethnicity* 17, no. 2 (2 April 2016): 228–47, <https://doi.org/10.1080/14631369.2014.1001161>.

in building business networks.⁵ These values are the key to their success in economic activities, especially in the trade sector. Meanwhile, Mawardi and Ahmad Dahlan in her study on ethnic Chinese business ethics in Pekanbaru, directly linked the economic behavior of the Chinese community to the principles of Islamic ethics. He found that although the community was not a majority Muslim, their business practices reflected values such as trust, professionalism, and responsibility that were in harmony with the teachings of Islam.⁶ Another study by Amri and Putri emphasizes more on how Chinese culture influences their economic behavior in general in Indonesia. He revealed that the economic success of the Chinese community cannot be separated from family culture, internal solidarity, and an intergenerational informal learning system in the business field.⁷ On the other hand, Muhammad Awais examines Islamic economic values in the economic activities of Muslim communities. He explained the importance of principles such as justice, balance, and the prohibition of usury in forming a fair and ethical economic system. In the context of a multicultural society.⁸

Charlotte Setijadi highlights the integration of Islamic values in the economy of a society consisting of various ethnicities, including Chinese. He concluded that interaction between ethnic groups can produce harmonious economic practices if it is based on universal values such as honesty, justice, and helpfulness.⁹ Adding another perspective, a study by Naila Bano and Yahong Liu shows how the Chinese community is able to adjust their economic strategies in regions with different cultural and religious dominances. In this context, adaptation is the key to building social harmony as well as economic sustainability.¹⁰ Meanwhile, a study by Sajjad Ahmad et.al. highlights that Islamic principles can be a bridge of ethics across cultures because they have a universal nature that emphasizes justice, honesty, and blessings in business.¹¹

Based on a study of several previous studies, it can be seen that the focus of studies on the economic behavior of the Chinese community has been carried out a lot, especially in big cities such as Medan, Pekanbaru, and other urban areas. In addition, most previous studies

⁵ Reynaldo De Archellie dkk., "Ethnic Chinese in the Post-Reform Indonesia: Re-Assimilation of Chinese Community in Seven Cities to Counteract Prejudice," *Asian Ethnicity*, 12 Maret 2025, 1-23, <https://doi.org/10.1080/14631369.2025.2476149>.

⁶ Zulfahmi Bustami Mawardi dan Ahmad Dahlan, "Islamic Economic Values of Traders in Traditional Markets in Riau, Indonesia," *International Journal* 5, no. 8 (2024): 769-78, <https://www.academia.edu/download/121235184/2406.pdf>.

⁷ Yusni Khairul Amri dan Dian Marisha Putri, "The Role of Traditional Leaders in Bridging Cultural Values," *Lakhomi Journal Scientific Journal of Culture* 4, no. 4 (2023): 159-66, <http://biarjournal.com/index.php/lakhomi/article/view/1025>.

⁸ Muhammad Awais dkk., *The Islamic Economic System: Cultural Context in a Global Economy* (Taylor & Francis, 2024)

⁹ Charlotte Setijadi, "'A Beautiful Bridge': Chinese Indonesian Associations, Social Capital and Strategic Identification in a New Era of China-Indonesia Relations," *Journal of Contemporary China* 25, no. 102 (November 2016): 822-35, <https://doi.org/10.1080/10670564.2016.1184895>.

¹⁰ Naila Bano dan Yahong Liu, "Cross Cultural Adaptation Challenges: A Study on Chinese Expatriates in Muslim Countries along Belt and Road," *International Journal of Cross Cultural Management*, 19 Maret 2025, 14705958251325689, <https://doi.org/10.1177/14705958251325689>.

¹¹ Sajjad Ahmad dkk., "Integrating Islamic Ethics with Modern Governance: A Comprehensive Framework for Accountability Across Religious, Social, and Economic Dimensions," *Al-Irfan* 8, no. 15 (2023): 51-79, <https://ojs.mul.edu.pk/index.php/alirfan/article/view/227>.

have not specifically addressed the Chinese community in the Tapanuli or southern Sumatra regions, including Padangsidempuan, which has its own characteristics in terms of local culture, the dominance of the Muslim community, and its socio-economic interactions. In fact, the local context greatly influences how a community shapes their economic behavior. This research is different in that it tries to fill that gap, with a particular focus on the Chinese community in Padangsidempuan and how their economic behavior can be examined through Islamic economic principles. Previous research tends to use sociological or cultural economic approaches, while this research focuses on the analysis of Islamic economic values and norms as an evaluative framework. Thus, this study not only describes the economic behavior of the Chinese community in a descriptive way, but also analyzes it normatively—whether these behaviors are in accordance with, aligned, or contrary to the basic principles of Islamic economics, such as justice, prohibition of usury, ethics in muamalah, and social responsibility. The aim is to bridge the gap between cross-cultural studies and Islamic economic values in the local context of the Chinese community in Padangsidempuan.

RESEARCH METHOD

This research uses a qualitative type of research with a descriptive approach. This approach was chosen because it aims to understand the economic behavior of the Chinese community in Padangsidempuan, as well as to review this behavior through an Islamic economic perspective. Qualitative methods are used to explore social phenomena contextually, especially related to values, norms, and economic behaviors carried out by the Chinese community in daily life. Data collection was carried out through in-depth interview techniques, direct observation, and documentation.¹² The informants in this study were selected purposively, namely based on the consideration that they are business actors from the Chinese community who are actively carrying out economic activities in Padangsidempuan. In addition, additional informants such as community leaders, academics, were also involved to provide views on how the economic behavior is when viewed from an Islamic economic perspective.¹³ The data obtained was analyzed using a descriptive-qualitative analysis method, namely by categorizing data based on certain themes, such as business patterns, business ethics, financial management systems, and socio-economic interactions. Furthermore, the results of the analysis will be critically examined using basic principles in Islamic economics, such as justice, honesty, prohibition of usury, the principle of help, and socio-economic responsibility.¹⁴ This research also pays attention to the local socio-cultural context, considering that Padangsidempuan is an area with a dominance of Muslim communities that make Islamic values as a reference in community life.

¹² Audrey Alejandro dan Longxuan Zhao, "Multi-Method Qualitative Text and Discourse Analysis: A Methodological Framework," *Qualitative Inquiry* 30, no. 6 (Juli 2024): 461–73, <https://doi.org/10.1177/10778004231184421>.

¹³ Glenn A. Bowen, "Document analysis as a qualitative research method," *Qualitative research journal* 9, no. 2 (2009): 27–40, <https://www.emerald.com/insight/content/doi/10.3316/QRJ0902027/full/html>.

¹⁴ Bui Thanh Khoa, Bui Phu Hung, dan Mohsen Hejsalem Brahmi, "Qualitative Research in Social Sciences: Data Collection, Data Analysis and Report Writing," *International Journal of Public Sector Performance Management* 12, no. 1/2 (2023): 187–209, <https://doi.org/10.1504/IJPSPM.2023.132247>.

RESULTS AND DISCUSSION

Producer Behavior as a Theoretical Framework

Producer behavior is a form of response or action taken by business actors in the process of producing goods and services to meet consumer needs and achieve maximum profits.¹⁵ In economics, producer behavior is influenced by various factors such as production costs, market prices, technology, and consumer preferences.¹⁶ Manufacturers will consider efficiency in the use of resources in order to produce as much output as possible with the minimum inputs possible.¹⁷ From an Islamic economic perspective, the behavior of producers is not only profit-oriented, but must also pay attention to ethical values, honesty, justice, and social responsibility.¹⁸ Muslim producers are expected to avoid *harmful* practices such as hoarding, usury, price manipulation, or labor exploitation. The study of producer behavior produces information on how business actors make decisions in the production process, ranging from the selection of raw materials, the use of technology, pricing, to marketing strategies. This information is critical to understanding the economic motives behind the actions of manufacturers, both on a small and large scale. In addition, the study of consumer behavior seeks to uncover factors that affect production efficiency, such as operating costs, market conditions, labor availability, and consumer demand dynamics.

From an Islamic economic perspective, the information can also be used to evaluate the extent to which producers' behavior is in accordance with sharia principles, such as fairness in distribution, prohibition of fraudulent practices, and social responsibility in running a business.¹⁹ The principle of fairness demands that producers not only seek personal gain, but also consider the balance between the interests of producers, consumers, and society as a whole. The distribution of production must be carried out fairly without monopoly or exploitation of other parties. The prohibition against fraudulent practices includes fraud in the quality and quantity of goods, price manipulation, and the spread of false information in order to reap more profits. Islam emphasizes the importance of honesty and openness in transactions in order to create trust between business actors and consumers.

The starting point for understanding producer behavior is the stimulus-response model, which describes how producers react to various external factors that influence their

¹⁵ Louis Lebel dan Sylvia Lorek, "Enabling Sustainable Production-Consumption Systems," *Annual Review of Environment and Resources* 33, no. 1 (1 November 2008): 241–75, <https://doi.org/10.1146/annurev.enviro.33.022007.145734>.

¹⁶ Subhamoy Bera dan Bibhas C. Giri, "Impact of Consumer Preferences in a Cournot Duopoly Market with Heterogeneous Smart Sustainable Supply Chains," *Nonlinear Dynamics* 112, no. 17 (September 2024): 15567–99, <https://doi.org/10.1007/s11071-024-09797-0>.

¹⁷ Venkata Nagesh Boddapati, "Optimizing production efficiency in manufacturing using big data and AI/ML," 2025, <https://papers.ssrn.com/sol3/Delivery.cfm?abstractid=5101316>.

¹⁸ Omar Karkoukli, "A Critique on Machiavellian Mentality of Capitalistic Production Within the Framework of Islamic Economic Doctrin" (Master's Thesis, Marmara Universitesi (Turkey), 2024),

¹⁹ Tetty Handayani Siregar, Isnaini Harahap, dan Muhammad Ridwan, "The Role of Islamic Financial Institutions: Maintaining Market Integration and Preventing Distortion," *Danadyaksa: Post Modern Economy Journal* 2, no. 2 (2025): 154–66, <http://e-journal.bustanul-ulum.id/index.php/danadyaksa/article/view/135>.

production decisions.²⁰ In this model, stimuli can be various market conditions, government policies, changes in raw material prices, consumer demand, or even changes in production technology. In response, manufacturers will take certain actions, such as adjusting selling prices, improving product quality, expanding production capacity, or changing marketing strategies. This model provides a basic understanding of how economic decisions are made based on stimuli or incentives from the external environment. However, in the perspective of Islamic economics, producers' responses are guided not only by economic incentives alone, but also by ethical and moral principles. The decisions taken by producers in this stimulus-response model are based not only on efficiency and profitability, but also on whether they reflect Islamic values, such as honesty in transactions, fairness in the distribution of profits, and social responsibility towards society.

Furthermore, culture plays a very important role because it can influence the way producers interact with the market, design products, and determine marketing strategies that suit consumer characteristics. In addition, culture is also an important factor in influencing manufacturers' decisions in marketing their products, because culture reflects a collection of values, beliefs, and habits that consumers learn and live. These values will indirectly direct the behavior of producers in meeting market needs and preferences. Culture itself includes various layers, such as culture, subculture, and social class, all of which play a role in shaping people's consumption patterns.²¹ Each of these cultural layers influences how manufacturers understand and respond to diverse market needs, as well as determine how their products will be received by society. In this case, producers are influenced not only by economic and technological considerations, but also by the social and cultural norms prevailing in their environment. Therefore, a good understanding of culture is an important key in forming an effective production and marketing strategy, because the consumer behavior that is the main target of producers is greatly influenced by the cultural values they adopt.

Chinese in Padangsidempuan: A Historical Overview

In 1930, there was a massive movement of traders from the North to the South in China.²² This move was initiated by the then Emperor of China, Tsi Huang Thi. In the book *Lord of The Rims* by Sterling Seagrave, it is explained that there are four main reasons why the Emperor who succeeded in uniting mainland China took this step. One of the main reasons was Tsi's concern about the influence of the known bribery practices of her biological father, Premier Lu Pei Wei, which might spread through traders who were supporters of the prime minister.²³ The book also reveals that Tsi is actually the child of an illicit relationship between Lu Pei Wei and

²⁰ Jyoti Chahal, Vishal Dagar, dan Muhammad Haroon Shoukat, "Sustainable entrepreneurship: examining stimulus-organism-response to the nexus of environment, education and motivation," *Management Decision*, 2024, <https://www.emerald.com/insight/content/doi/10.1108/MD-04-2024-0845/full/html>.

²¹ Neha Shaw, "A Study of the Factors Influencing Consumer Behaviour," *Global Research Journal of Social Sciences and Management*, 2024, 48–58, https://grjssm.ci-stem.org/doc/Jan-Jun-2024/Vol-2_Issue-1_Paper_5_Neha_PP_48-58.pdf.

²² Wenjun Yu dan Elise van Nederveen Meerkerk, "From home production to modern mills: Labour allocation, gender, and living strategies of Chinese peasant households, circa 1910s–1930s," *Modern Asian Studies*, 2025, 1–27,

²³ Chiang Liu, "The position of woman in China" (PhD Thesis, State University of Iowa, 1921),

a court concubine, who had previously been impregnated by Lu before being made concubine by the Emperor.

Then, at the age of 10, Tsi had been made Emperor, while Lu Pei Wei served as Prime Minister for a decade. Lu is the only prime minister in Chinese history to come from a merchant background. The second reason behind the policy of mass relocation of traders is that the region of Northern China is known as an agricultural center, so it is also considered a form of "cleansing" of traders from agrarian areas.²⁴ In addition, the Emperor also had the goal of encouraging the growth of the Chinese population in the Southern region. The last reason has to do with the view of Confucian orthodox who look down on the profession of merchants.²⁵ In their version of the social hierarchy, farmers are considered more respectable for producing food such as rice, while traders are considered not to contribute directly to production. For this reason, the Emperor ordered the massive relocation of merchants and their social networks to the southern regions, such as Fu Jian and Kwang-Tong. This group then spread to various parts of the world, with an estimated number of around 55 million people, or about four percent of the total population of the country also known as China. This spread is part of the third wave of the great migration of the Chinese people abroad. The first wave occurred about six centuries ago, led by Admiral Zheng He (Cheng Ho), as reported in National Geographic.²⁶ The admiral, who was later found to have embraced Islam, led a massive maritime expedition to the southern region. In various history books, it is stated that Zheng He had stopped in Java Island and established diplomatic relations and trade agreements with the ruler and the local community.

The second spread of Chinese society occurred when the Opium Wars hit China in 1840.²⁷ At that time, the ruling Qing Dynasty was trying to stop the circulation of opium in the country. However, the British, who saw the opium trade as a lucrative economic opportunity, responded by sending a fleet of warships.²⁸ China eventually lost the conflict and was forced to sign a treaty that allowed Britain to continue trading opium, while at the same time handing over the Hong Kong region to British rule. The turmoil at home has caused many Chinese citizens to flee and seek a more stable life abroad. They then spread to various parts of southern Asia, including Southeast Asia. From this event emerged the initial theory about the entry of the Chinese community into the North Sumatra region.

²⁴ Xinyu Lu, "Conclusion: Countryside, Revolution, and 'Chinese-Style Modernization': A Global South Perspective," dalam *Neoliberalism or Neocollective Rural China*, oleh Xinyu Lu (Singapore: Springer Nature Singapore, 2024), 259–309, https://doi.org/10.1007/978-981-16-4791-8_12.

²⁵ Matthias Niedenführ, "Relational and Transactional Rationalities in Chinese Thought and Social Practice," dalam *Advances in Relational Economics*, ed. oleh Jacob Dahl Rendtorff, Lukas Belser, dan Jessica Geraldo Schwengber, Relational Economics and Organization Governance (Cham: Springer Nature Switzerland, 2024), 213–44, https://doi.org/10.1007/978-3-031-75725-9_11.

²⁶ Anil Kumar Chawla, *Maritime Power and China's Grand Strategy* (Taylor & Francis, 2024).

²⁷ Yunzhi Geng, "Evolution in Ideology and Culture After the Opium Wars and Up To the Westernization Movement," dalam *An Introductory Study on China's Cultural Transformation in Recent Times*, oleh Yunzhi Geng, China Academic Library (Berlin, Heidelberg: Springer Berlin Heidelberg, 2015), 29–78, https://doi.org/10.1007/978-3-662-44590-7_2.

²⁸ Abby Fryman, "Cultural Infernos: National Ideologies on the Eve of the First Opium War" (Master's Thesis, The University of North Carolina at Charlotte, 2024),

The migration route taken by ethnic Chinese from China to Padangsidempuan can be divided into two main routes. First, the sea route starting from the South China region to the west coast of Sumatra Island.²⁹ This route allowed merchant ships or migrants to dock at major ports on the west coast of Sumatra, which then became the initial entry point for ethnic Chinese to spread to various inland areas. These ports not only become transit points but also important nodes in trade and migration networks. Second, the land route began when ethnic Chinese arrived at Belawan Port, North Sumatra. From this port, they continued their journey using various modes of land transportation to mobilize to inland areas, including to Padangsidempuan City. This journey is not just a geographical displacement, but also a process of initial adaptation to the geographical, social, and economic conditions of the area they will occupy.

Upon arrival in Padangsidempuan, the ethnic Chinese not only settled physically but also began to undergo a process of social integration with the local community, especially the Batak Angkola ethnicity. This adaptation process occurs gradually and covers various aspects of life, such as socio-culture, marriage, language, and education. In the socio-cultural aspect, ethnic Chinese show the ability to adapt to local norms and customs, including in terms of dress, diet, and traditional celebrations that are gradually acculturated. Mixed marriage between ethnic Chinese and the Batak Angkola community is one of the tangible forms of deep social integration. Through this marriage, multicultural families are formed that strengthen the social ties between the two ethnic groups. In addition, in the realm of language, there is an absorption of vocabulary and communication styles that affect each other. Children of mixed marriages are generally fluent in Indonesian, local dialects, and in some cases maintain the use of Chinese or Hokkien in the family environment. In the field of education, ethnic Chinese show a strong commitment to the importance of education as a means of social mobility and cultural integration. Many of them established private schools or followed the local education system as part of an effort to adapt to the social structure of the local community.

The Basis of the Relationship between the Padangsidempuan and Chinese People

It is estimated that there are around two thousand Chinese people living in Padangsidempuan. Their existence has become an integral part of the city's social and cultural diversity. The Chinese community in Padangsidempuan consists of various clans that carry their own cultural identities. Some of them are the Tan, Ho, Lim, Ong, and Sia clans. Each clan has a different history of arrival and development in this city. For Chinese people, the value of kinship occupies a very central position in their social and cultural life. The family is not only the smallest social unit, but it is also the main foundation for the formation of personal identity, morality, and honor. Loyalty to the family, both living and deceased, is a principle of life that is upheld. In this tradition, the blood bond and good name of the family are sacred and must be maintained with full responsibility.

²⁹ Chee-Beng Tan dan Qichun Lin, "Remigration and Re-Establishing Home: The Turbulent Lives of the Returned Overseas Chinese in Yingde, Guangdong," *Asian Studies Review* 43, no. 4 (2 Oktober 2019): 600–617, <https://doi.org/10.1080/10357823.2019.1655635>.

These values have similarities with other East Asian cultures, such as Japan and Korea, which both place family dignity as something that should not be tarnished. In the context of Chinese culture, maintaining the good name of the family is not only a pride, but also a moral obligation.³⁰ When someone commits an act that is considered embarrassing or tarnishes the family name, then the social sanctions imposed can be very severe. In some extreme cases, a person can be ostracized from the family, or even in more traditional cultural history, the act of suicide is considered a form of atonement for the shame caused. A concrete example of this practice can be found in the city of Medan, which has a sizable and strong Chinese community. There, it is not uncommon to find cases where individuals who have been considered to have defamed the family are no longer recognized as part of the extended family. In fact, in some cases, families announced the termination of the family relationship through advertisements in newspapers, as a form of firm statement to the public.

This action is not only a social sanction, but also a warning to other family members about the importance of maintaining family honor. Respect for ancestors is also an important part of the spiritual and cultural life of the Chinese people. This is reflected in various ancestral honor ceremonies, tomb maintenance, and the tradition of prayer and offerings that are carried out regularly. The roots of this attitude are heavily influenced by the teachings of Confucianism and Taoism, which emphasize the importance of harmony, respect, and the relationship between man and his predecessors. These values are closely attached to Chinese society, and are the foundation of ethics and spirituality that have been passed down from generation to generation.

The same thing also applies to the people of Padangsidempuan. The local culture known as the Angkola culture is a value system that emphasizes the importance of kinship as the main foundation in social life. In the view of the Angkola people, blood relations, both vertically (between parents and children) and horizontally (between siblings, relatives, and clans), are sacred and cannot be separated from a person's personal or collective identity. Kinship in the Angkola culture is not only understood biologically, but also has social, cultural, and even spiritual dimensions. The concept of *Dalihan Na Tolu*—which consists of *Somba Marhulahula* (respect for the wife's family), *Elek Marboru* (guiding and loving the women in the family), and *Manat Mardongan Tubu* (being careful of fellow clans)—is a tangible manifestation of a complex but harmonious kinship system. These three principles serve as guidelines in building social relations, resolving conflicts, and upholding family honor.³¹

Therefore, it is not surprising that the people of Padangsidempuan are known to be very open in accepting the presence of the Chinese community. This attitude of openness is not only due to high tolerance, but also based on the similarity of cultural values between the two. Both the Angkola people and the Chinese people uphold kinship values, respect ancestors, and have a strong bond with tradition and religion. This similarity creates a cultural bridge that facilitates interaction and builds a sense of mutual understanding between two ethnically

³⁰ Jin Li, *The self in the West and East Asia: Being or becoming* (John Wiley & Sons, 2024).

³¹ Rini Hayati Lubis, "Dalihan Na Tolu's Indigenous People's Perception Of Islamic Bank," *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 12, no. 2 (2023): 241–54, <https://ejournal.isnjbengkalis.ac.id/index.php/iqtishaduna/article/view/1537>.

different groups of people. Interestingly, this closeness is also strengthened by similarities in the economic field, especially in the world of trade. Since ancient times, the Chinese people have been known as a tenacious and highly dedicated group in trading. The same applies to most of the people of Padangsidempuan, especially those who come from certain clans that have been involved in market economic activities for a long time. Both have a high spirit of trading, and appreciate the principles of honesty, responsibility, and diligence in running a business. The trade ethics that live in the culture of the two groups are what makes their relationship not as competitors who stalk each other's weaknesses, but as peers who support each other. In the traditional markets of Padangsidempuan, the scene of warm interaction between Chinese traders and local traders is common.

Economic Behavior of the Chinese Community in Padangsidempuan

In addition to ethical values in the business world, there are at least three main values that stand out and distinguish ethnic Chinese traders from local traders in Padangsidempuan, namely the ability to see opportunities, consistency in service, and rational profit-taking. The ability to see opportunities is reflected in their sensitivity to the changing needs of the market, where they are able to quickly adapt the products or services offered according to trends and consumer demands. Meanwhile, consistency in service is a characteristic that builds long-term trust with customers, such as friendliness, punctuality, and regularity in business operations. The third value, namely taking profits rationally, shows a business approach that is not only oriented to momentary profits, but more to business sustainability. They tend to set competitive and reasonable prices, with consideration to maintain customer loyalty and create healthy trade relationships. These three values form a strong business character, making Chinese traders in Padangsidempuan able to survive and compete healthily in the dynamics of the local economy.

Ability to Spot Opportunities

The success of ethnic Chinese entrepreneurs in running a business is inseparable from the growth that is constantly carried out from year to year, crossing various circumstances and changes, ranging from social changes to politics. Their resilience in facing the challenges of the times is supported by a keen ability to read situations and identify opportunities in the midst of uncertainty. In every change, be it in the structure of society, government policies, to shifting market trends, Chinese entrepreneurs tend to have a strong business instinct to see loopholes that can be developed into new business opportunities. They not only react to change, but are also proactive in creating innovations that suit market needs. This ability is often underpinned by a broad network, both within local and cross-national communities, as well as an open attitude to learning and strategy adjustment. With the foundation of the values of hard work, discipline, and consistency, Chinese entrepreneurs are able to turn challenges into potential, and crises into growth momentum. This is what keeps them alive and competitive in the business world, even in the midst of turbulent conditions.

A Chinese businessman in Padangsidempuan who runs his family's heritage grocery store business shows adaptive and innovative producer behavior. In the midst

of changes in people's lifestyles that have begun to shift to digital platforms, he not only maintains the traditional way of selling, but also expands his business to the online realm by utilizing e-commerce and social media. She started selling her products through local marketplaces, and actively promoted her goods on Instagram and WhatsApp. In addition, he added new products that are popular with the market, such as imported snacks, modern household appliances, and children's school needs. He also collaborates with local delivery services to distribute products faster and more efficiently. This demonstrates the ability to read opportunities and respond quickly to market changes. He not only reacts to change, but actively creates innovations to maintain the sustainability of his business. With this kind of behavior, the entrepreneur is not only able to survive in the midst of competition, but also continues to grow and maintain his existence in the ever-changing business world.³²

An ethnic Chinese trader in Padangsidempuan said that the Covid-19 pandemic that occurred in 2020 had a great impact on our business, especially in Padangsidempuan. As a business actor, we have experienced a drastic decline in turnover. Access to capital has also become more difficult, not to mention the problem of distributing goods which is also hampered by many restrictions. Even so, we did not stay silent in the face of this situation. We have to adapt quickly and find new strategies so that the business can survive. One way is to add types of products that are relevant to people's needs during the pandemic, such as masks, hand sanitizers, and basic necessities. Furthermore, he emphasized the importance of being a producer that is responsive to change. We also have to adjust prices to keep them affordable, because people's purchasing power is declining. In essence, we can't just rely on the old ways, we have to be more flexible and open to change. This is part of our fight to keep our business running in the midst of a crisis.³³

Not only that, a low-cost strategy is also applied to adjust prices to people's declining purchasing power, so that it remains competitive and in demand by consumers. These entrepreneurs also strengthen their focus on the local market by providing more personalized service and establishing good relationships with customers to maintain loyalty. On the distribution side, they adjust the delivery system, for example by utilizing local online motorcycle taxis or more flexible courier services, so that products can still reach consumers quickly and safely. This behavior reflects the ability to adapt to changes in the business environment, courage in taking risks, and creativity in creating solutions in the midst of limitations.

Experience and knowledge are the main principles that underlie the ability of Chinese traders in Padangsidempuan to see opportunities. As the next generation of long-running family businesses, they have accumulated a wide range of experience in facing various business challenges. This experience is not only related to the technical aspects of selling, but also to the ability to read market changes, consumer trends, and government policies that have a direct impact on the business world. In-depth knowledge of products, local markets, and distribution networks that they have carefully built are the main capital in making the right decisions in the

³² Observation 2024

³³ Interview with K.Tj

midst of fierce competition. The habitus of Chinese merchants who are good at trading is greatly influenced by the construction of parents who involve their children in the business world from an early age. Since childhood, children in Chinese families have been accustomed to being directly involved in trading activities, whether it is managing family stores, interacting with customers, or learning about the intricacies of marketing and business management. This process is not just a transfer of technical skills, but also cultural values that prioritize hard work, discipline, and responsibility. This construction of parents forms a strong mindset and habit, where the younger generation feels that trading is an indispensable part of their lives. In addition, parents also act as mentors who guide their children in making wise business decisions, teach them to understand market dynamics, and manage risks in business.

A real example of this principle of experience and knowledge can be seen in our family who have been running a grocery store business in Padangsidempuan for three generations. Since childhood, we have been accustomed to helping in the store, such as serving buyers, keeping stock of goods, and managing simple bookkeeping. This process has made us learn many things, one of which is the importance of precision in managing stock of goods and how to anticipate demand trends that change frequently. We are also taught how to maintain good relationships with customers so that they remain loyal. As we grew up, we inherited not only technical skills in selling, but also a broader knowledge of the market and more modern marketing strategies. For example, we see an increasing trend in demand for household goods. Based on the experience we gained since childhood and the guidance of our parents, we decided to add these products to our store, and it turned out to be very appropriate because it was able to meet the needs of the growing market.³⁴

Service Consistency

Service in business has the same meaning as the goods sold. Even though the quality of the goods sold is very good, if the service provided is poor, then the value of the goods will decrease in the eyes of consumers or can even have negative consequences for the reputation of the business.³⁵ Customers often not only buy the goods, but also the experiences that come with them. A store or business that offers high-quality goods, but is accompanied by poor service, such as impatience with a career or a complicated buying process, can make customers feel disappointed and lose interest in returning. In fact, in many cases, poor service can damage the overall image of the business, even though the products sold are still of very high quality. If you look closely, there are actually no business transactions that are completely independent of the service element. Service is a very crucial element in creating customer satisfaction and building loyalty. Services, although supportive, have a very important role in the eyes of buyers because they can influence purchasing decisions, shopping experiences, as well as whether

³⁴ Observation 2024

³⁵ Gianfranco Walsh dkk., "Examining the Antecedents and Consequences of Corporate Reputation: A Customer Perspective," *British Journal of Management* 20, no. 2 (Juni 2009): 187–203, <https://doi.org/10.1111/j.1467-8551.2007.00557.x>.

they will return or recommend the business to others.³⁶ In other words, good service can increase the value of goods, while poor service can damage reputation, even if the product itself is of excellent quality.

A clothing store in Padangsidimpuan that sells high-quality items, such as shirts and pants and other clothing. However, the service provided was very disappointing. When a customer comes to buy a new shirt, he is greeted with inhospitability by the store clerk who seems impatient and does not give a clear explanation of the products offered. The payment process was also slow because the employees was not well organized. Even though the clothes sold are of the highest quality and competitively priced, the bad experience leaves customers feeling disappointed. In the end, even though the products sold are of very high quality, the customer is dissatisfied with the service and decides not to come back. Not only that, but the customer may also leave negative reviews or advise others not to shop at the store, which can damage the store's reputation.³⁷

The opposite of this example can be seen in an electronics store in Padangsidimpuan owned by Chinese traders. This store is famous for selling a wide variety of high-quality electronics. When a customer walks into this store, he is immediately greeted with a warm smile by a friendly kariwan. Employees patiently listens to what customers want, provides the right advice on products that suit their needs, and even helps find the right size. The transaction process is also very fast and efficient, with a well-organized payment system. Not only that, but customers also feel appreciated because the Chinese merchants in this store often provide special offers or discounts for regular customers. Customers are satisfied with a pleasant shopping experience, and of course, they not only come back, but also recommend the store to their family and friends. In this store, friendly service and attention to detail build a good relationship between merchants and customers. Although the goods sold have a slightly higher price than other stores, customers feel that the service they receive is worth the price paid. This creates high customer loyalty and strengthens the store's reputation, even attracting new customers who come based on recommendations from others. Good service, coupled with quality products, makes this store continue to grow and have a place in the hearts of customers, which of course increases the value of the goods sold in the eyes of consumers.³⁸

Commitment to service is a form of responsibility that must be realized by every business actor. This responsibility is not only reflected in efforts to ensure that every product distributed to consumers is in a decent, safe and non-violation of applicable legal provisions, but also in the willingness to provide professional after-sales service. In this case, the manufacturer or service provider must show readiness to accept any form of complaint from consumers, including requests for returns or exchanges of goods if the product received is in a damaged, defective, or unfit condition for consumption. This step is not only a form of moral responsibility, but also an integral part of consumer protection which is a key indicator of

³⁶ Constantinos Challoumis dan Nicolaos Eriotis, "A historical analysis of the banking system and its impact on Greek economy," *Edelweiss Applied Science and Technology* 8, no. 6 (2024): 1598-1617, https://www.academia.edu/download/120645815/ssrn_4986469.pdf.

³⁷ Observation 2024

³⁸ Interview with N.L

service quality. By providing a responsive and transparent complaint mechanism, the company shows its seriousness in building long-term trust with consumers. In addition, readiness to follow up on complaints reflects the existence of a quality management system that runs consistently and accountably. All of these are important elements in creating an ethical, sustainable, and compliant business ecosystem that protects consumer rights.

An Interview was made of a modern retail store owned by a Chinese man in Padangsidempuan City that sells various household products and processed foods. This store claims to have a high commitment to service and customer satisfaction. In the observation, it was found that each product on display has gone through a quality check process and is labeled with a clear expiration date, in accordance with the applicable legal provisions. This shows that there are efforts to ensure that the products distributed to consumers are in decent and safe conditions for consumption. In addition, there is a dedicated customer service section that actively accepts complaints and return requests. In one case observed, a customer filed a complaint regarding a leaky packaged beverage product. Employees quickly verify proof of purchase, check product condition, and offer product replacements at no additional cost. This process takes place professionally, quickly, and without discriminatory treatment. These findings indicate that the store is not only exercising a moral responsibility towards consumers, but has also implemented a responsive and transparent complaint system. Readiness to handle customer complaints reflects a well-functioning quality management system. Based on these observations, it can be concluded that the store has built an ethical and responsible service ecosystem, which supports the creation of consumer trust in a sustainable manner.³⁹

Profit-Taking Rationally

The values of life taught by Confucius have a strong influence on the perspective and behavior of the ethnic Chinese community in carrying out daily activities, including in the world of trade.⁴⁰ In the context of trading, Confucius taught that one should not be too ambitious in the pursuit of material gains. The purpose of trading is not only to achieve as much wealth as possible, but also to maintain integrity, honesty, and harmony with partners and customers. This principle made Chinese merchants avoid business practices that were detrimental to others, even though they promised huge profits. They prefer reasonable and sustainable profits to instant wealth obtained through unethical means. Confucius also emphasized the importance of appreciating one's own work and effort. In trading, they not only pursue results, but also interpret the work process as part of devotion and character building.⁴¹ Every activity is done wholeheartedly, dedicated, and morally responsible. This makes the

³⁹ Interview with J.O

⁴⁰ Mir Ruhail dkk., "Confucius Ideology and Its Effect on the Structural Profile of Modern Education System of China," *Canadian Journal of Educational and Social Studies* 4, no. 5 (2024): 1–33, <https://cjess.ca/index.php/home/article/view/265>.

⁴¹ Bernard Jaworski dan Virginia Cheung, "Confucianism and Ten Principles," dalam *Creating the Organization of the Future: Building on Drucker and Confucius Foundations* (Emerald Publishing Limited, 2023), 123–52, <https://www.emerald.com/insight/content/doi/10.1108/978-1-83753-216-220231010/full/html>.

profession of being a trader not just a tool to make a living, but a calling of life that is carried out with a high commitment to the values of goodness and humanity.

One of the stores that the author observed was a grocery store that had been in operation for more than 30 years and was run by the second generation of its original owner. In interactions with customers, store owners show a friendly and patient attitude. He is not only oriented towards buying and selling transactions, but also building good relationships with his regular customers. Every transaction of a store owner always provides a price that is appropriate and does not raise the price unnaturally, even when the demand for an item increases. In a brief interview, the store owner revealed that the main principle in running his business is trust and harmony with customers. He believes that profits do not have to be sought in a greedy way, but with good service so that customers feel comfortable and keep coming back to shop. If any customer complains about the quality of the goods, the store owner is quick to accept a return or offer other alternatives without burdening the customer. In addition, the shop owner also shows appreciation for the business he runs. He considers trading not only as a job, but also as part of devotion and moral responsibility to the family and community. He emphasized the importance of running a business with dedication and seriousness, in accordance with the principles taught by his ancestors.⁴²

Viewed from the perspective of Max Weber's theory of social action, the rational act of profit-taking can be categorized as part of Handeln's zweckrationales or rational goal-oriented actions.⁴³ In this context, individuals carry out actions taking into account the most efficient and effective ways to achieve a specific goal, which is to obtain economic benefits. This action is not impulsive, but is based on a logical calculation of the available resources, market opportunities, and risks that may arise. Thus, the choice to take advantage is not made carelessly, but through a rational and structured thought process. Such rational actions reflect what Weber calls cognitive imprints, which are thought patterns that are internalized in the individual as a result of the rationalization process in modern society. In a society increasingly driven by the values of efficiency and calculation, profit-orientation is no longer seen as a form of greed, but as a response to an economic system that demands rationality in every decision. Therefore, economic actions such as setting prices, managing capital, and expanding business networks are part of the process of rationalizing social life.

An ethnic Chinese trader said that I don't want to make a big profit when I set the selling price. I thought everything through carefully. For example, I first look at the capital price, shipping costs, operational costs, and also market prices. I also consider who my buyer is—if it's too expensive, they can look elsewhere. So I take a reasonable profit, but stable and sustainable. For me, this business is not about making a quick profit, but about lasting a long time and being trusted by people. So my decisions are always based on calculations: is this step efficient? Will it increase my chances in the market? I guess that's part of the rational thought process. It's not that I'm greedy, but indeed the system now demands that we think so. If I don't

⁴² Interview with CL

⁴³ Ajit Kumar Pandey, "Weber's Theory of Rationality: A critical reading," dalam *Sociology of Rationality* (Routledge India, 2024), 51–66, <https://www.taylorfrancis.com/chapters/edit/10.4324/9781003536031-6/weber-theory-rationality-ajit-kumar-pandey>.

think strategically, it's hard to compete. Now everything is fast-paced, measurable. So, I think it is natural for us to take profits and also use logic and strategy. We must have a directed perspective so that the business can continue to run.⁴⁴

The Chinese trader's statement in the paragraph shows the application of basic principles in microeconomics, particularly as it relates to producer behavior in pricing and business strategy. The approach used by traders reflects the act of profit maximization within the framework of economic rationality, but with an emphasis on sustainability and market equilibrium. Traders consider the cost structure as a whole, including capital prices, shipping costs, and operational costs. This is a form of total cost analysis, which is the main basis in determining the selling price of goods. Traders do not necessarily set prices based on personal desires or the desire to make quick profits, but rather based on a cost-plus pricing strategy, which is to set prices by adding up the total costs and reasonable profit margins. There are considerations for market demand and price elasticity. Traders are aware that buyers have choice and price sensitivity. If the price is too high, consumers can turn to other sellers, which shows an understanding of the concept of substitutability in a competitive market. Therefore, it chooses to set competitive prices and maintain customer loyalty in the long term—a strategy that shows awareness of consumer behavior and market positioning. Furthermore, business decisions are oriented towards long-term profitability and business sustainability, not on short-term gains. This is related to the concept of intertemporal choice in the economy, where business actors choose to postpone large profits for the sake of business stability and sustainability. This strategy also reflects an understanding of market risks and uncertainties, as well as the importance of reputation capital in maintaining good relationships with customers. The consideration of efficiency and market opportunities shows that traders have applied the principle of opportunity cost in decision-making. He weighs various alternatives in determining the best business strategy, which is in line with rational economic theory in which individuals act on the basis of calculations of benefits and losses.

An Islamic Survey of Chinese Economic Behavior

In the business world, if you look more deeply, it will certainly be found that each tribe, nation, or religion has its own entry point of privileges or distinctive advantages. This uniqueness does not appear suddenly, but rather is the result of a long historical, cultural, and spiritual process. These advantages are often explored from local wisdom that has been tested in facing various social and economic challenges in daily life. This local wisdom is a kind of social capital that shapes the way of view, work ethic, and strategy in running a business. For example, in the culture of certain ethnic communities, values such as mutual cooperation, honesty, and perseverance are not only social norms, but also the cornerstone of building strong and sustainable business networks. Likewise, in religious communities, spiritual teachings are often a moral driver for business actors to prioritize justice, blessings, and social responsibility in doing business. In other words, local wisdom is not only part of cultural identity, but also a strategic resource in economic practice. The distinctive strengths possessed

⁴⁴ Interview with A.G

by each community create a diverse business character, while enriching the overall economic ecosystem.

Likewise, Islam, as the last and most complete religion brought by the Prophet, teaches the importance of economic problems, which is one of the aspects of human life that cannot be separated from religious teachings. In the Islamic view, economic life is not only about material affairs or worldly wealth, but also about how to achieve balanced prosperity between this world and the hereafter.⁴⁵ Islam views the economy as a means to achieve a higher goal of life, namely the pleasure of Allah SWT. Therefore, in the concept of Islamic economics, all economic activities must be based on the principles of morality, ethics, and social responsibility.

Islamic thought in terms of economics is based on the concept of a triangle that describes the relationship between Allah, humans, and natural wealth.⁴⁶ At the top of the triangle is Allah as the main source of all things, including all sustenance and wealth. Man and the universe are part of a larger system that is subject to and obey God's will. Humans, as entrusted beings, must carry out their duties as stewards of the earth fairly and wisely, without damaging or overexploiting natural resources. This triangular concept shows that economics in Islam focuses not only on individual interests, but also on social sustainability and the overall well-being of the ummah. In this regard, Islam teaches that every economic action—be it work, business, or managing resources—must be done with the awareness that Allah is the owner of all things. Therefore, every economic transaction must be carried out with full honesty, without fraud or fraud, and must be mindful of the rights of others.

If viewed from the findings above, the economic behavior practiced by Chinese traders in Padangsidempuan is Islamic behavior. That is, the economic behavior is also recommended in Islam, among others, the ability to see opportunities. The basis for seeing opportunities in the economy is strong in the Qur'an and hadith, both of which provide clear guidelines on the importance of trying, innovating, and taking advantage of the opportunities that exist. From an Islamic perspective, economics is not only about material transactions, but also about halal and blessed business, which is done with good intentions and in accordance with the principles of justice. The Qur'an teaches that Allah has created everything on this earth for the benefit of mankind, including natural resources that are the basis for economic activity. In Surah Al-Mulk (67:15), Allah says,

It is He Who has made the earth easy for you, so walk in all its corners and eat the sustenance He gives." This verse describes the importance of exploration, hard work, and the use of the earth's potential for the benefit of mankind.

In addition, the hadiths of the Prophet also emphasize the importance of finding opportunities in economic life. One of the well-known hadiths is, A strong believer is better and more loved by Allah than a weak believer, even though both are good (HR. Muslim). This hadith teaches that Muslims should strive to be strong individuals, including in economic terms, to be

⁴⁵ Ahmad Syahirul Alim, Akhmad Alim, dan Didin Hafidhuiddin, "Beyond Material Wealth: A Conceptual Analysis of Well-being Terminology in the Quran," *Journal of Islamic Economics Literatures* 5, no. 2 (2024), <http://journals.smartinsight.id/index.php/JIEL/article/view/549>.

⁴⁶ Сава Димов, "ISLAMIC FINANCIAL LAW THROUGH THE EYES OF CONVENTIONAL AND ISLAMIC AUTHORS," 2024, <http://research.bfu.bg:4000/items/503d45c7-7297-406a-bd5f-4343eb0a4109>.

able to make a greater contribution to society. In this context, the "strength" in question can be seen as the ability to take advantage of existing opportunities in a rational, efficient way, and based on Islamic principles.

The scholars view that the ability to see opportunities in the economic field is part of the intelligence ('aql) and wisdom (wisdom) that are recommended in Islam.⁴⁷ Imam Al-Ghazali, for example, emphasized the importance of *fiqh al-ma'āsy* (understanding the management of economic life) as a form of individual responsibility towards himself and society. According to him, looking for halal business opportunities and avoiding laziness is part of maintaining *maqāṣid al-sharī'ah*, especially in the aspect of *ḥifẓ al-māl* (taking care of property). Scholars such as Ibn Taymiyyah also emphasized that Islam encourages its people to be active in trade and the productive sector, as long as they adhere to the values of justice and stay away from exploitative practices. Meanwhile, Yusuf al-Qaradawi in his works on Islamic economics explains that seeing and taking advantage of opportunities is a form of *ijtihād mu'āmalah*—that is, the creative ability of a Muslim to respond to economic dynamics with sharia principles. In this view, innovation and strategy in business are not a form of greed, but part of an effort to achieve the common good. Thus, scholars agree that the ability to see opportunities is a skill that is not only economically important, but also worth worship if done with the right intention and in a halal way.

Service Consistency

Service is the key to success in various businesses or activities because good service reflects commitment, professionalism, and concern for customer satisfaction or the party served.⁴⁸ In the business world, service quality can be the main differentiator in the midst of fierce competition. Consumers tend to come back and recommend a product or service if they feel valued and treated well. Similarly, in social or organizational activities, friendly, fast, and targeted services can build trust, strengthen relationships, and increase community participation. Therefore, building an effective and user-oriented service system is a strategic step to achieve long-term success.

The provisions regulated in Islamic ethics in general include attitudes and behaviors, appearance, way of dressing, way of speaking, gestures, way of asking questions, and various other aspects that reflect a person's personality and professionalism. In the context of service, ethics is an important foundation that forms the first impression and determines the sustainability of the relationship between service providers and service recipients. Commendable attitudes and behaviors (*mahmudah*), such as being honest (*al-amanah*), taking care of oneself (*al-iffah*), doing good (*ihsan*), upholding the truth (*adl*), having courage (*syaja'ah*), and shame (*haya'*), are moral values that must be embedded in every individual who provides services.⁴⁹ These values are not only a social norm, but also a reflection of the commitment to the service itself. Service commitment

⁴⁷ Muhammad Sholihin, "Islamic rationality of Muslim consumers: new insight from text analytics and Al-Ghazali's thought," *Journal of Islamic Accounting and Business Research* 15, no. 7 (2024): 1093–1117, <https://www.emerald.com/insight/content/doi/10.1108/jiabr-10-2022-0291/full/html>.

⁴⁸ Htut Khaung Oo, "Customer Satisfaction And Customer Loyalty Towards Photography Services in Yangon (Htut Khaung Oo, 2024)" (PhD Thesis, MERAL Portal), diakses 24 April 2025, https://meral.edu.mm/record/9730/files/HtutKhaungOo_MMM%2011_2nd%20batch.pdf.

⁴⁹ Annisa Mardatillah, "ETIKA BISNIS DALAM PERSPEKTIF ISLAM Oleh," diakses 24 April 2025, <https://scholar.archive.org/work/pvudrklb2jeqlra3xuddf75su/access/wayback/http://jurnal.uir.ac.id/index.php/JIS/article/viewFile/277/222>.

means seriousness to provide the best, maintain integrity, and always try to meet the needs and expectations of those served. Meanwhile, the concept of service from an Islamic perspective contains noble values that emphasize not only the technical aspect, but also the moral and spiritual dimensions. Some of the main principles in service according to Islamic teachings include *at-ta'awun* (helping), which emphasizes the importance of helping each other in kindness and piety; *al-taysir* (ease), i.e. providing services in a way that makes it easier, not more difficult; and *musawah* (equality), which means that everyone must be treated fairly regardless of background, social status, or others.⁵⁰ In addition, there is also the value of *mahabbah* (love), which encourages service providers to work with heart and empathy; *al-layin* (gentle), which reflects a polite and patient attitude in serving; and *al-ukhuwah* (brotherhood), which fosters a sense of togetherness and solidarity in relationships between human beings.

Judging from the ethics and service concept that has been explained earlier, it can be concluded that the service commitment carried out by Chinese traders in Padangsidempuan is a form of service that is in line with the values of Islamic teachings. Although they come from different cultural and religious backgrounds, the service practices they practice reflect principles such as honesty (*al-amanah*), ease (*al-taysir*), equality (*musawah*), and meekness (*al-layin*). Chinese traders in this region are known to have a high work ethic, friendly in interacting, honest in trading, and consistent in maintaining the quality of goods and customer satisfaction. This shows that universal values in service—which are also at the core of Islamic teachings—can be realized in concrete actions, regardless of differences in beliefs.

Profit-Taking Rationally

Basically, everyone who trades is allowed to take advantage of his merchandise without any certain restrictions set by the sharia.⁵¹ Islam gives traders the freedom to determine the selling price as long as the buying and selling process is carried out in an honest, fair, and non-detrimental manner.⁵² This freedom aims to encourage the growth of entrepreneurial spirit and a healthy economic turnaround in the community. However, although there is no specific numerical limit in Islamic law regarding the amount of profit that can be taken, traders are still required to uphold the principle of rationality in determining profits. This means that the price set should not exceed the reasonable limit that prevailed in society at that time. In practice, traders need to consider various factors such as market prices, economic conditions, people's purchasing power, and the level of business competition. Excessive pricing in order to reap the greatest profit without paying attention to the social situation can cause injustice and harm consumers. Therefore, from an Islamic perspective, a trader is ideally able to maintain a balance between seeking profit and providing benefits to others.

If the taking of profits is done in a way that is oppressive or detrimental to others, then it is legally forbidden in Islam. Islam places justice as the main principle in every economic activity, including the practice of buying and selling. Tyranny in trading can arise when traders set prices

⁵⁰ Nurhadi Nurhadi, "Konsep Pelayanan Perspektif Ekonomi Syariah," *EkBis: Jurnal Ekonomi Dan Bisnis* 2, no. 2 (2020): 137–50, <https://ejournal.uin-suka.ac.id/febi/ekbis/article/view/1100>.

⁵¹ Syed Faiq Najeeb, "Trading in Islam: Shari'ah rules and contemporary applications in Islamic financial transactions," *Journal of Emerging Economies and Islamic Research* 2, no. 2 (2014): 41–66, <https://myjms.mohe.gov.my/index.php/JEEIR/article/download/9624/4489>.

⁵² Tuyen Bich Le, *Scentscapes: Understandings of Nature, Consumption, and Commodification through Agarwood and Olfaction* (University of California, Los Angeles, 2018),

that are unreasonably high, take advantage of consumer emergencies, or hoard goods to create artificial scarcity. In such a situation, the profits obtained are no longer the result of legitimate efforts, but from the exploitation of the needs of others. The scholars themselves differ on the exact limit on how much profit is considered to be oppressive. Some scholars argue that as long as the price is still in accordance with market conditions and does not violate the principle of justice, it is allowed. However, if the price far exceeds the normal price for no apparent reason, then it can be classified as an act of tyranny. Therefore, it is important for traders to not only pursue profits, but also to consider moral values, honesty, and a sense of social responsibility in every transaction made.

As for what Chinese traders do in Padangsidempuan by taking profits rationally, it is a practice that is in line with Islamic teachings. Although they come from different cultural and religious backgrounds, their approach to trading shows respect for the principles of fairness and fairness in setting prices. The profits they take are based on logical considerations, such as the cost of acquiring goods, business operations, and prevailing market conditions, so that they do not burden consumers or harm other parties. This action reflects the ethical values in Islamic trade that emphasize the importance of honesty, not committing fraud, and avoiding exploitation of the needs of others. By applying the principle of rationality in determining profits, these traders indirectly practice Islamic values in their daily lives, especially in the aspect of *muamalah*.

CONCLUSION

The economic behavior of the Chinese community in Padangsidempuan shows a pattern consistent with ethnic Chinese cultural values that emphasize the ability to see opportunities, consistency in services, and rational profit-taking. When analyzed from the perspective of Islamic economics, it is found that many of the economic practices of this community have theoretical similarities with the basic principles of Islamic economics, such as the spirit of work (*fastabiqul khairat*), consistency (*istiqamah*), and rationality (*maslahah*). Theoretically, this suggests that there is a possibility of integration between ethnic values and Islamic values themselves in the economy. So that it can form more inclusive economic practices in the city of Padangsidempuan. Thus, the theoretical conclusion of this study is that the economic behavior of the Chinese community can be used as a basis for developing an economic model based on local values that is in line with Islamic economic principles, as long as there are adjustments to sharia aspects. This enriches the treasures of Islamic economic theory in the context of a multicultural and pluralistic society such as in Padangsidempuan.

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