

## Work Ethics in Developing the Economy of Banjar Tribe Communities in the City of Palangkaraya

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**Abstract:** *This research aims to understand the work ethic of the Banjar people in Palangka Raya City in developing the economy, and to describe the formulation of the impact of the work ethic of the Banjar people in Palangka Raya City in building the economy. The paradigm in this study uses the social definition paradigm, with a qualitative approach and a type of phenomenological research. Data collection techniques used are observation, in-depth interviews, and document studies. The data analysis tool used is Max Weber's Multidimensional Work Ethic Profile (MWEP) theory, and the main concepts underlying Ali & Al-Owaihan's Islamic Work Ethics (IWE). The results of the study show that the work ethic of the Banjar people in Palangka Raya City in developing the economy is based on the Koran and Sunnah as a way of life that is glorified by traders from the Banjar tribe. The work ethic of Banjar tribe traders contains aspects, (a) Intention, (b) Determination, (c) Honesty, (d) Not Greedy, (e) Baimit, (f) Worship/ The formulation of the impact of the work ethic of the Banjar people in Palangka Raya City in developing the economy makes the Banjar people who work as traders who apply an Islamic work ethic believe that trade and work are based on a deep understanding of social and economic conditions by strengthening the foundation of faith. Moral-religious, the most important obligation is business success, which is known as vocation and success becomes a testament to the fact that man has been chosen. Banjarese traders who have been successful in their business, but have not performed the Hajj, are not considered as people who have received a call from God to perform the pilgrimage in Mecca. Urang banjar sincerely saves with the desire to be able to go to worship in the holy land. Someone who has less perfect wisdom if he does not go to Hajj is one of the indicators of economic resilience.*

**Keywords:** *Work Ethic, Economy, Trader, Banjar tribe, Palangkaraya*

### 1. INTRODUCTION

The variety of local wisdom in Indonesia is the nation's cultural heritage as contained in the local wisdom of the Banjar people in the context of developing the mentality of the younger generation. Indonesia is the main capital with strategic value. The Banjar tribe is a community originating from South Kalimantan who migrated and settled in Central Kalimantan, especially the city of Palangkaraya, both through trade and marriage. The pattern of life of the Banjar people, from upstream to downstream, is marked by a distinctive culture, namely the culture of the river. Banjar ethnic culture undergoes a process of acculturation, mixing with other cultures such as Dayak culture, Javanese culture, Malay culture which are wrapped into one in Banjar clothing culture. The Banjar people have a democratic character, characterized by the openness and flexibility of the Banjar culture to accept other cultures that are initially foreign.

Banjar traders have fundamentals that contain noble values. The teachings that direct the Banjar people to be explored and reflected more broadly. The fundamental teachings of the Banjar people can be found in customs, customs, cultural rituals and instructions or advice from parents. Forms of local wisdom in the Banjar community can be in the form of values, norms, ethics, beliefs, customs (such as traditional ceremonies and rituals, weddings), manners in everyday life, rules for human relations with the environment, local wisdom in the form of words. words of wisdom or philosophy (such as advice, proverbs, rhymes, folklore or oral stories) (Revelation, 2021).

Radam (Alfisyah & Arofah, 2022) stated that the Bukit Dayak people nicknamed the Banjar people as traders. Daud (Alfisyah & Arofah, 2022) states that the Banjar people are successful traders. Potter (Abdullah, 2016) states that wherever the Banjar people are, they always present themselves as people who dare to take risks. Perhaps this is one of the reasons why the Banjar people are relatively able to survive in their commercial ventures.

The trading activities of the Banjar people can be traced long before the time of the Banjar Kingdom. Usman (Alfisyah & Arofah, 2022), since the 16th century it has been found that *Dayak Ngaju* and *Oloh* traders have become Muslims. The trading area of the tribe includes the territory of the Banjar Kingdom or outside the region (overseas). After the Banjar Kingdom triumphed around the 17th century, the Banjar urang trading activities became more intense. Macro and micro commerce in the royal era was played by high nobles, royal officials and merchants, as well as foreign traders.

The entrepreneurial character of the Banjar community ultimately gives a distinctive behavior. The success of traders is still visible in some areas of South Kalimantan, such as Martapura and some areas in the Upper River area. This large trading business began to shrink along with the shrinking of the shipping business that relied on sailboats. Daud (Alfisyah & Arofah, 2022) stated that the Banjar tribe was defeated by the coastal shipping business using steam ships. Today, merchants have a variety of transportation options. They are expanding their network again. Banjar traders involved in international trade were mainly Muslim traders or pilgrims. Their role became significant, especially after the position of the royal merchants continued to decrease along with the decline in the power of the Banjar Kingdom. Buchori & Budiharga (Alfisyah & Arofah, 2022) On the positive side, this entrepreneurial character fosters competitiveness in their attitudes and behavior. However, this entrepreneurial character fosters individualistic nature on the negative side because it is always oriented towards profit and loss in doing and acting.

Tasmara (Kusumawati et al., 2019) the work ethic that a person must have is the totality of his personality and the way the individual expresses, perceives, believes, and gives meaning that encourages him to play a role and achieve maximum charity so that the pattern of bonds between the individual and himself and between humans with other humans can be well established. Work ethic is an employee's work concept which is reflected in his behavior at work, employees who have a high work ethic will work hard, don't waste time, be thorough in the individual's work attitude (Kusumawati et al., 2019).

Hendraswati (Yuliani & Suryadi, 2017) states that the work ethic of the Banjar people does not always develop without going through a process and motivation, but because there are several aspects behind it. In this context, not only the encouragement of needs and self-actualization, but also the values espoused, beliefs or religious teachings can also be meaningful. function in the process of creating a work ethic. It is not only influenced by external aspects such as body, environment, learning, economy, training and aspects of appreciation, it is also influenced by internal psychological aspects such as impulses.

The Banjar people have a view of life such as: (1) religion, (2) belief in customs and (3) a view of life in the form of reflections. Meanwhile, the work ethics of the Banjar community are (1) hard work, (2) responsibility, (3) diligent and diligent (Kamariah et al., 2021). For a small proportion of those who have sufficient learning and adequate skills, they try to compete for official jobs, such as becoming state employees or private employees, or other professions such as joining a political party. The reality on the ground is that there are some banjar people who are state employees, private employees and party officials, and DPRD members, usually they are from the younger generation. All of these achievements have resulted in an increase in status, both economic and social which in their opinion this is very very proud of for themselves and their families or residents of their home region.

The Banjar people are known for their work ethic which is based on Islamic religious values. So that in the implementation of trade based on Islamic values. Max Weber stated that work ethics are related to religious values, so as to increase attitudes and beliefs that something that is done if it is based on religious values will be successful (Jirhanuddin, 2017).

Ukur (Dhanarto, 2016) states that the Banjar people have a work ethic based on religious values. So that the Banjar people migrate and carry out trading activities in the city of Palangka Raya, religious values are the basis for living life, especially in trading activities. The Dayak people, who mostly live

inland, find themselves dependent on Banjar traders who supply their commodities along the river. Banjar traders also built settlements as trade meeting places, thus spreading their presence in the Dayak tribal area.

Based on data from Banjar ethnic traders in Palangka Raya City, it shows that they are the tribe that mostly become traders, from small traders to large traders, so how do they carry out their activities and work in a spirit of kinship, supporting each other or helping each other among the Banjar people.

## **2. LITERATURE REVIEW**

### **2.1. Work Ethics**

Max Weber, in the early twentieth century, who is often credited for the contributions made to the success of capitalists in Western countries is known as the Protestant Work Ethic (PWE). Weber departed from the hypothesis that Protestantism created the conditions for the development of capitalism. Townsend & Leigh (Rusu, 2018) states that hard work is a good instinct and creates a desire to work even more. Hard work is required to be successful and that there are negative consequences if individuals do not work hard and do not live in an ascetic way.

Moral-religious, the most important obligation is business success, which is known as vocation and success becomes a testament to the fact that man has been chosen. Thus, work has changed from a need to satisfy a need into a vocation, ie. Weber (Rusu, 2018) worked for the permanent accumulation of wealth and its use in a spirit of asceticism. There are two aspects specific to the Protestant work ethic, on the one hand the presence of a constant all-seeing viewer, namely God and, on the other hand, that work is not for any particular purpose, but only work for the self. These two aspects have created life-centered work and have led to the birth of capitalism (Weber, 2005).

Weber argues, born the spirit of capitalism. At the pastoral level, two developments occur: it becomes obligatory to regard oneself as the elect, a lack of certainty denotes an insufficiency of faith; and the performance of 'good works' in worldly activities became accepted as the medium by which such assurance could be demonstrated. Therefore, success in the eventual calling is considered to be a 'sign' - never a mean - of being the chosen one (Weber, 2005).

The accumulation of wealth so far is morally justified in combination with a sober and diligent career; wealth is condemned only when it is used to support a life of luxury or self-indulgence. Weber, providing the moral energy and encouragement of capitalist entrepreneurs; Weber spoke of his doctrine as having an 'iron consistency' in the discipline that demanded its adherents. An ascetic element of self-restraint in worldly affairs.

Dimensions of work ethics. construct raises important concerns that have manifested themselves in attempts to define "work ethics" operationally. Work ethics are most often viewed as a single construct, seemingly made up of several components. Research examining the structure of various measures of work ethics suggests several clearly identifiable dimensions (Miller et al., 2002). Max Weber's Seven Dimensions of Work Ethics must be separated from other work-related concepts. To achieve this goal we adopt the measure introduced by Miller (Van Ness et al., 2010). The measure, the Multidimensional Work Ethic Profile (MWEP), has seven Weber-related dimensions: Leisure, Wasted Time, Self-Reliance, Work Centrality, Delay of Gratification. , Belief in Hard Work, and Morality/Ethics (Morality/Ethics).

Weber is famous for his main thesis on the Protestant ethic as the basis of capitalism, especially for Calvinism. Nevertheless, he failed to identify common aspects of other religions. Weber's sociology of Islam focuses most of his attention on the Middle East as a warrior religion and ignores other regions.

Given the apparent multidimensionality of the construction of work ethics and the absence of a firmly accepted conceptual definition, we posit that "work ethics" reflects a constellation of attitudes and beliefs related to work behavior. The characteristics of the work ethics construct are (a) multidimensional; (b) relating to work and work-related activities in general, not specific to any particular job (cannot yet generalize to domains other than work — school, hobbies, etc.); (c) studied; (d) refers to attitudes and beliefs (not necessarily behavior); (e) is a motivational construct that is reflected in behavior; and (e) is secular in nature, does not have to be tied to anyone's set of religious beliefs (Miller et al., 2002).

Blau and Ryan (Rusu, 2018) explain that multidimensional nature, which consists of dimensions: hard work (work itself is good introspection & leads to success), not relaxing (the belief that spending free time relaxes the individual), independence (freedom over others, a certain degree of autonomy denotes superiority), and asceticism (severe self-discipline and avoidance of all pleasure-creating means, austerity).

Furnham (Miller et al., 2002) Dimensions of work ethics. construct raises important concerns that have manifested themselves in attempts to define “work ethics” operationally. That is, while the work ethic is most often viewed as a single construct, it appears to be made up of several components. Research examining the structure of various measures of work ethics suggests several clearly identifiable dimensions.

## **2.2. Economic Building Formulation**

Different work ethics as a path to safety (Weber, 2005). Luther and Calvin (Schaltegger & Torgler, 2009) stated that the cultural norm that doing good work for oneself has a positive moral value as God's service. The Summum Bonum (Highest Good) of the ethics of making more money, combined with holding a commitment to avoidance of life's sudden pleasures, of anything totally non eudaemonistic, let alone hedonistic, mixed. Economic acceptance is not obedience to humans as a means of fulfilling needs (Weber, 2005). Religiosity is very important for work ethics because specific work ethics only provide incentives if individuals seek salvation by hard work and an ascetic lifestyle (Schaltegger & Torgler, 2009).

The Apostle directs that hard work leads to mistakes being forgiven and that no one eats a better meal than what he eats from his profession. Rasulullah SAW (Ali & Al-Kazemi, 2007) explained 4 things. First, showing creation as the highest form of worshiping God, Worship has 70 paths; the best of them are participation in life that is honestly earned. Second, he understands that a profession is not rewarded if it is not attempted with the best of skill. Here, the Apostle underlines 2 important perspectives for competence: quality and qualifications. God blesses people who complete their skills (do the job properly) and God loves people who learn exactly how to do their job and do it right. Third, activities have social formats and meanings; duty is obliged to provide benefits to others, the best profession is one that creates benefits and the best person is one that is useful to others. Fourth, through trade and active participation in efforts so that a citizen achieves safety and a natural standard of living.

The Protestant work ethic (PWE) has shaped the notion that humans are passionate about making money and by earning it is the greatest desire in life (Weber, 2005). Smith & Smith (Yaseen et al., 2015) stated that hard work glorifies and is valuable to him. For its own sake, labor is a central part of life, and independence, and delayed gratification are virtues.

Muslims may see the economy as a tool for spiritual ends, where prosperity means a good life. Islam considers positive extrinsic aspects of work, while Islamic work ethics argues that involvement in economic activities is mandatory. According to the Quran, Islam supports free trade, and profits are legal as long as they are consistent with Islamic ethics and do not exploit others (Kriger & Seng, 2005).

Weber's original conceptualization. The third dimension (job involvement) might be seen more as a consequence of work ethics. The remaining three dimensions (occupational social status, attitudes toward earnings, and striving for upwards) are less directly related, more in accordance with the value placed on extrinsic rewards associated with work than intrinsic factors associated with the Weber tradition. While all work-related attitudes and values should be to some extent related to the notion of a “work ethic” (eg, high levels of work ethics should be related to high levels of job involvement), we limit our consideration to those steps that are explicitly discusses the construction of work ethics based on Weber's thesis. Specifically, work ethics as reflected in the intrinsic values of asceticism, hard work, careful use of time, delaying gratification, and personal honesty/integrity (Miller et al., 2002).

From some of the opinions above, it can be concluded that work ethics can give birth to a series of processes from the initial stages of work with work ethics to produce work products/results that are part of economic buildings which can be referred to as economic building formulations.

### 2.3. Theoretical Framework

Beliefs about work ethics have varied across time and countries. As different attitudes toward the work ethic were fully documented in the literature, researchers began to focus their attention on the subject in relation to Max Weber's studies of the role of the Protestant work ethic in the acquisition of wealth and the rise of capitalism. Most of the research on the work ethic and its relationship to organizational commitment has been concerned with Judeo-Christian ethics, particularly the Protestant work ethic in Western business settings.

Researchers often link the rise and evolution of the work ethic to changing economic and religious environments in the Western world. These researchers argue that economic expansion in Europe and later in the United States created new forms of economic enterprise and in turn changed the nature and meaning of work. Zuboff (Ali & Al-Owaihian, 2008) argues that when industrial capitalism emerged in the 18th century, employees faced new job demands and asked themselves why they should do it. Zuboff points out that the answer comes from the employer, not the employee. Employers are looking for a theory of productive behavior that offers the promise of engaging the soul and body of the worker. He argued that a conceptualization of work ethics was necessary to facilitate the management of the newly found work organization. While capitalism views work as the glorification of God.

Gerth & Mills (Bozkurt et al., 2010) argue that Weber is interested in emphasizing the role of autonomous ideas in the origins of modern capitalism. He thought that the modern development of capitalism required a certain personality type. This personality type is psychologically constructed as a result of certain beliefs and ideas. The Puritan personality (or Protestant ethic) propelled capitalism by creating 'modern' profit-maximizing capitalists and a disciplined and motivated workforce.

Weber (Bozkurt et al., 2010) claims that the Protestant work ethic (PWE) lies mainly within Protestant religious beliefs. Yet contemporary social theorists such as Bell (Bozkurt et al., 2010) claim that the Protestant work ethic has declined and has been replaced by a reliance on hedonistic values in post-industrial societies. Both Weber and some social theorists view PWE as the opposite of hedonism.

Based on this argument we propose the following hypothesis. It has been argued that the Protestant Work Ethic (PWE) is a multidimensional concept. Recently, Furnham compared and contrasted seven different PWE measures and found five factors that can be interpreted easily: (1) respect, admiration, and willingness to take part in hard work, (2) use of free time, (3) religion and morality, (4) independence from others, and (5) asceticism, the damage caused by having too much time and money (Furnham, 1982).

The Banjar tribe who work as traders implement when working in trading and entrepreneurship based on religious values. Moreover, Banjar tribe traders who live in the city of Palangkaraya uphold the values of work ethics so that the business they do becomes a blessing in life.

### 3. METHODOLOGY

The Banjar people make work ethics a daily behavior in trade. The approach to research on work ethics in building the economy of the Banjar people in Palangkaraya uses a qualitative approach. (1) has a natural setting which is the source of the main data and the researcher is the main tool for obtaining the main data, (2) the data collected is in the form of words, pictures, not numbers, if there are numbers the characters are only as supporting information, information is obtained through questions and answers, square memos, pictures, deeds and others, (3) emphasizes more on ways (4) tends to use an inductive/qualitative paradigm, and (5) places emphasis on meaning.

Qualitative approaches have emerged in the field of qualitative research since it matured in the social sciences since the early 1990s. The qualitative approach has procedures for data collection, elaboration, and writing originating from the social sciences (Creswell & Creswell, 2018). Basic and mainstream approaches develop within qualitative social inquiry. We can see that the approach rests on six foundations or bases: the social science disciplinary endeavor, the social science observer, those being observed, the research report as a text, the research audience to which the text is aimed, and the worldview that guides the research—ontology and epistemology. (Denzin & Lincoln, 2018).

Becker et al., (Bogdan & Bilken, 1992) explained that qualitative research has the actual scope of being a direct source of data and researchers are the key instrument. Researchers enter and spend a great deal of time in schools, families, neighborhoods, and other places learning about educational issues. Although some people were using videotape equipment and recording devices, many were completely unarmed except for a notebook and pencil. Even when equipment is used, data is collected on-site and supplemented by insights gained by being on-site.

Locke et al., (Creswell, 2009) as stated in the character notes, qualitative research is interpretive research, with the interrogator usually participating in prolonged and intensive experience with the contestants. It introduces various important, true, and individual rumors into the qualitative research process. With this view, the interrogators accurately identified their individual biases, numbers, and backbones, such as sexual type, origin, culture, and socioeconomic status, which could shape their understanding created throughout the research. In addition, logging into research websites and ethical issues that may arise are also part of the position of a researcher.

The words that the researchers collect and analyze are based on observations, questions and answers, deeds, and artifacts. This information gathering activity is usually performed in a local setting for an extended duration. The information is usually not immediately accessible for analysis but requires some type of processing: Memos of anom fields need to be expanded and typed, audio recordings need to be transcribed and corrected, and images need to be documented and analyzed.

### **3.1. Data Analysis Techniques**

Several analytical applications can be used in various types of qualitative research (Creswell, 2009). Next is the arrangement of the method of applying information analysis:

- 1) Decide on a cue or theme to a collection of square memos, transcripts of debriefings, or documents.
- 2) Sort and separate these coded modules to identify common phrases, elastic side ties, patterns, themes, types, clear comparisons accompany subgroups, and regular queues.
- 3) Isolate these patterns and methods, and match and compare, and bring them to the square in the next wave of information gathering.
- 4) Write reflections or other opinions in memos, diaries, and analytical notes.
- 5) By gradually elaborating a small set of statements, recommendations, and abstractions that surround the stability that appears in the database.
- 6) Equate the abstraction with official insight files in the form of architecture or philosophy.

The way of analyzing the information in this study was tried in a way that penetrated from the beginning to the end of the research, both while in the square or outside the square. Analysis of the information in the square includes grouping and understanding while the various data obtained at each stage of the research activity. Not only that, information analysis is also carried out outside the square which is a development of information analysis in the square, carried out in a complete way for all the information collected, either through monitoring, question and answer, voting, or voting.

## **4. RESULTS AND DISCUSSION**

The concept of work ethics was introduced in the 19th century after capitalism. The concept of work ethics was introduced by the west who were dominated because industrialization took place in the west and they made laws that described the norms, values, beliefs and culture. Max Weber, in the early twentieth century, who is often credited for the contributions made to the success of capitalists in Western countries is known as the Protestant Work Ethic (PWE). Weber departed from the hypothesis that Protestantism created the conditions for the development of capitalism. Townsend & Leigh (Rusu, 2018) states that hard work is a good instinct and creates a desire to work even more. Hard work is required to be successful and that there are negative consequences if individuals do not work hard and do not live in an ascetic way.

According to Haji Halim, banjar traders prioritize everything based on intention first, so that with good intentions and supported by prayer, their trading business will develop rapidly and be able to compete with other businesses. Ali (Ali & Al-Owaihian, 2008) categorizes works related to the

sayings of the Prophet Muhammad, namely actions and intentions. One of the fundamental assumptions in Islam is that intention is not an outcome the criterion by which work is evaluated in terms of benefits to society. Any activity deemed harmful, while resulting in significant wealth for those who engage in it, is considered unlawful. Prophet Muhammad stated, "God does not look at things [shape or form] and your wealth, rather God examines your intentions and actions".

According to Haji Khalil, if there is an opportunity to try to learn from people who have started a trading business beforehand, ask for opinions on tips for success in trading. Time is used as best as possible to carry out business and worship. Wasted time will only bring harm. Makes us lazy people because we only wait for the sustenance to come without any effort. Traveling without a purpose until you forget to work is an act of wasting time. Simply put, these people work hard and live frugally because it emphasizes the importance of work for work. Not surprisingly, a prominent component of this work ethic concerns the constructive use of time (Weber, 2005).

Haji Yusuf explained that he is supan (not ashamed) when starting a business with a small business, because large businesses do not come easily. Must be carried out wholeheartedly. No time is wasted, every time is valuable and used for work and worship. Balanced use of time makes life more organized and the probability of success is greater.

Weber (Miller et al., 2002) went on to emphasize the centrality of work to people's lives as indicated by the view that "they are simply people brought up in a harsh school of life...smart and completely devoted to their business" and "...man exists for his business, not the other way around.

Ali (Ali & Al-Owaidan, 2008) categorizes works related to the sayings of the Prophet Muhammad, namely wealth must be earned. In the Islamic faith, it is recognized that humans have different capacities. It is these capacities and opportunities that enable them to acquire wealth. The pursuit of economic activity, however, must be based on a foundation of morality and legitimacy.

The Islamic work ethic of the santri is inseparable from the Islamic values which he believes are taught as a way of life. The principles of Islamic work ethics include the principles of Islamic work ethics covering several things, namely: unity (tauhid), balance ('adl), free will (ikhtiar), and responsibility (fard). Furthermore, specifically in the world of santri entrepreneurs it is concluded that the contribution and great role of religious values obtained by santri in Islamic boarding schools towards the success achieved by santri entrepreneurs which is the result of Islamic boarding school education. Religious participation like this, which in Max Weber's study is called a factor that helps build social (economic) action, is an activity that is influenced by value rationality (value oriented) and instrumental rationality (means-end) (Masngudi, 2022).

According to Haji Khalil, he learned all kinds of knowledge that added insight into business development. Relying on oneself to develop the trading business, and not completely handing over to subordinates or other family members in running the trade. Kateda effort betrays results, that someone's efforts will certainly have results, but the results we get must be processed and occupied.

In particular, "wasting time in this way is the first and in principle the deadliest sin... Loss of time through company, idle talk, luxury, even more sleep than is necessary for health... deserves absolute moral condemnation" (Weber, 2005). When there is time that is not busy serving customers, it can be used to read new things that can improve the development of the business being occupied. Especially when running a trading business, you really have to pay attention and consider the pros and cons. If there is an opportunity to attend entrepreneur meetings to get information and add insight in running a business. Hard work made the Banjar tribe traders successful and avoided living as beggars. Trading for Muslims is the sunnah of the Prophet Muhammad SAW. The work ethic adopted by the Banjar ethnic traders is more influenced by Islamic work ethics (IWE).

According to Haji Yusup, many Banjar ethnic traders are successful because of their baimit (efficient) attitude. Every product they produce is set aside to be saved and distributed to people in need. How can you be successful if the results of trading are used for things that are less important. Wasting money is a waste and will result in huge losses, because for Banjar tribe traders money can be used to roll back capital to generate even more profits.

Weber (Miller et al., 2002) states that the basis of this ethic is hard work and the avoidance of leisure "...making more money, combined with a strict avoidance of all spontaneous pleasures of life", and

avoiding "...showing off and unnecessary expenses" became an accepted way of life. Delay in gratification is also found in this ethic as "...a comfortable attitude towards life gives way to hard thrift...because they do not wish to consume but to produce (Weber, 2005). According to Haji Khail, batupang Chin (propping his chin) and relaxing are the behaviors of lazy humans, their lives are just laziness waiting for other people to offer or give jobs. As Banjar people who have a passion for begawi (work), especially trading, they always try, believe in their ability to develop a trading business, and when they experience difficulties in developing a trading business, they can be resolved. Ulun started a business with the intention of working tirelessly, so that I use my time as well as possible for work and worship.

Ali (Ali & Al-Owaihian, 2008) categorizes works related to the sayings of the Prophet Muhammad, namely the quality of the work. The pre-Islamic Arabs lacked discipline and their commitment revolved mostly around the primary group. The Prophet Muhammad understood this fact as a statesman and reformer and he sought to transform the Arab community into a functional society. Its emphasis on discipline and commitment is intended not only to highlight the essence of work, but also to draw the connection between faith and work and to ultimately steer the Muslim community towards becoming an economically and politically viable entity. In this context, he reiterated, "God bless the one who perfects his craft (does it right).

This prudent approach to making and spending money led to a sense of independence and self-sufficiency that helped the rise of capitalism. Specifically, individuals do not depend on others to invest in their business but instead use the money they earn. The individual, through toil and thrift, becomes increasingly independent. Indeed, this independence, "where it arises and is able to work by itself, it generates its own capital and monetary supply as a means to achieve its goals" (Weber, 2005).

According to Haji Abu, the Banjar sword upholds honesty in running a business, so that the Banjar people believe that by prioritizing honesty, wealth is a blessing to support their family. Ali (Ali & Al-Owaihian, 2008) categorizes works related to the sayings of the Prophet Muhammad, namely Transparency/Honesty. Business and work in general must be based on ethics and morals. A prerequisite for spreading and realizing this goal is transparency. It is reported that the Prophet Muhammad once inspected a bin of dates and found that unsavory ones were hidden beneath fresh dates. The Prophet ordered the merchant to differentiate between the quality of the dates saying, "He who deceives us is not one of us" and if the buyer and seller "conceal and lie, the blessings of their transaction

Haji Yusuf explained that Banjar tribe traders do not depend on other people's hopes for the success of their business, but rather believe and believe in themselves. Self-reliance makes Banjar tribe traders deal with all the problems they face with full responsibility, when experiencing problems they can find solutions quickly and efficiently. Ali (Ali & Al-Owaihian, 2008) categorizes works related to the sayings of the Prophet Muhammad, namely self-reliance. One of the most important functions of work is to maintain self-confidence and independence. Muhammad declared, "No one eats better food than that which he eats from the work of his hands" and "There is no better income than that from one's own labor".

Islamic work ethic is not a new term, but begins with an Islamic initiation that defines the life of Arabs through faith and a new conceptualization of socio-economic guidelines. A historical Muslim sociologist shares the goal of facilitating business, cooperation and sympathy to people, fulfilling people's needs, increasing people's wealth and despair of expanding cities. Perfection of work is the blessing of Allah SWT, it is an honor no matter from the industry or profession one has.

Moral obligation in Banjar society is a recommendation that is morally worth demands and obligations. There are two moral demands that are based on the ethical philosophy of traders, namely tenacity, the demands for the value of perseverance or fortitude and independence (autonomy). From the trade ethics of the Banjar people there are principles and etiquette of consent and qabul in terms of economic transactions that teach the morality of honesty and generosity (Sumasno, 2015).

The birth of the view that religion gave birth to an axiological-pragmatic value system capable of changing the condition of a society from nonexistent to non-existent, poor to rich, and so on, or in other words, that the ethics of Protestant capitalism is a force that makes Protestants ethically superior at work. with Catholicism or other religions is an inaccurate assessment. Theology and work ethics

are closely related because work is nature and is one of human identities, so work based on the principles of the monotheistic faith, not only shows the characteristics of a Muslim, but at the same time elevates his dignity as a servant of Allah SWT. The findings in this study can be used by religious people in improving work ethics (Zulkarnain, 2020). According to Haji Fahri, everything that the Banjar people do is because of Allah Ta'ala so that the results they get make Banjar traders not arrogant and feel the richest, the results they get from their trading business are returned to the way of Allah.

Ali (Ali & Al-Owaihah, 2008) categorizes works related to the words of the Prophet Muhammad, namely pursuing a legitimate business. The Prophet Muhammad explicitly instructed his followers that useful work is one that benefits other people and society. Furthermore, those who work hard are recognized and rewarded. He stated "Worship has seventy paths; the best of them is the honestly earned engagement of life". That is, work is the best form of worship. He elevates people and their work to the highest rank if their deeds benefit people: "The best work is that which benefits others" and "The best of people are those that benefit others".

The Banjar people will prioritize using the savings they have accumulated over the years to perform the pilgrimage. They are also willing to save in the hope of saving to pay for the pilgrimage. The expression "*bagawi bahimat kawa gasan tulak haji*" means "work is hard to be able to go on pilgrimage," this can be seen in the perspective of the Banjar people, one of the measures of one's success and prosperity is the ability to perform the pilgrimage. A person's social awareness is considered incomplete if it is not followed by the implementation of the pilgrimage as one of the indicators of economic resilience. Some traders have even performed Hajj and Umrah pilgrimages many times. They usually also invite other family members to perform the pilgrimage together. On several occasions, they also invited and funded religious leaders, neighbors or people of faith to take part in their pilgrimage (Alfisyah & Arofah, 2022).

According to Haji Fahri, some of the assets can be donated to people in need. It is not uncommon for successful traders to conduct large-scale recitation invitations by bringing in famous scholars, not only that food is prepared in abundance and each invited guest will be provided with money after the recitation or congratulations.

Moral-religious, the most important obligation is business success, which is known as vocation and success becomes a testament to the fact that man has been chosen. Thus, work has changed from a need to satisfy a need to a vocation. Weber (Rusu, 2018) worked for the permanent accumulation of wealth and its use in a spirit of asceticism. There are two aspects specific to the Protestant work ethic, on the one hand the presence of a constant all-seeing viewer, namely God and, on the other hand, that work is not for any particular purpose, but only work for the self. These two aspects have created life-centered work and have led to the birth of capitalism (Weber, 2005).

Furnham (Miller et al., 2002) Dimensions of work ethics. construct raises important concerns that have manifested themselves in attempts to define "work ethics" operationally. That is, while the work ethic is most often viewed as a single construct, it appears to be made up of several components. Research examining the structure of various measures of work ethics suggests several clearly identifiable dimensions. Kenneth Boulding (Ratten et al., 2017) has suggested that religion may have influenced the economy. Although science and technology, investment and natural resources are factors that have influenced economic development, religion has also been considered as an important element in shaping people's work ethics. Religiosity is very important for work ethics because specific work ethics only provide incentives if individuals seek salvation by hard work and an ascetic lifestyle (Schaltegger & Torgler, 2009).

Muslims may see the economy as a tool for spiritual ends, where prosperity means a good life. Islam considers positive extrinsic aspects of work, while Islamic work ethics argues that involvement in economic activities is mandatory. According to the Quran, Islam supports free trade, and profits are legal as long as they are consistent with Islamic ethics and do not exploit others (Kriger & Seng, 2005).

Banjarese traders who have been successful in their business, but have not performed the Hajj, are not considered as people who have received a call from God to perform the pilgrimage in Mecca. This statement is "shameful" blasphemy and alienates a person from society, especially in religious

communities and institutions. Someone who has died and in his life has not had time to perform the pilgrimage, then the pilgrimage is performed by a child or other family member. The most important crucial goal in this regard is the implementation of the pilgrimage as a symbol of the economy, stability has become an established part of their social consciousness. Banjar tribal traders consider the pilgrimage not just the implementation of the fifth pillar of Islam but a symbol of the perfection of religious appreciation and the sustainability of economic life. The status of pilgrims further strengthens their social position.

Religion is one of the elements that influence work ethics, Ember et al. (Handy et al., 2020) explains that religion is a set of attitudes, beliefs, and practices regarding supernatural powers. Such beliefs can vary within a culture and society, and can change over time. The history of religion includes periods of strong resistance to change and periods of radical change. One explanation for this cycle is that religious practices always stem from periods of stress. Religious movements are called revitalization movements to save a culture by using it for a new purpose and a new life.

### 5. CONCLUSION

Based on the results of the study on the Work Ethics of the Banjar Tribe Community in the City of Palangka Raya in Building the Economy in the discussion of the previous sections, the researchers therefore concluded the results of the study, namely:

The work ethic of the Banjar people in Palangka Raya City in developing the economy is based on the Koran and Sunnah as a way of life that is glorified by traders from the Banjar tribe. The work ethic of Banjar tribe traders contains aspects, (a) Intention, that every business that is carried out including trading activities starts something with the intention "whatever is done because of Allah Ta'ala" the work is intended to seek the blessing of Allah SWT, so that whatever is produced through business it is full of blessings. Business trade according to an Islamic perspective is not only world affairs but unites the activities of all world activities that are intended for worship that generate profits and rewards; (b) Determination, one of the most important functions of work is to maintain self-confidence and independence. A strong determination in running a business will become someone who is independent, will not stand idly by or raise his hand to ask for help from others and abstain from just dreaming. Always work diligently, do everything with sincerity, feel capable and the result is without stopping in the middle of the road until the goal is achieved; (c) Honesty, Islamic ethics is the direction that shapes and influences the attention and participation of market participants to be transparent, responsible, and committed to the interests and values of their society. merchants can distinguish between the quality of merchandise; (d) Not Greedy, greed is one of the main problems that can be faced by any society and can damage the balance of society and cause unrest in society. Any activity that is considered harmful, even though the result is to increase the wealth of those who do it, is considered unlawful; (e) Baimit, is an activity and virtue in one's needs and the need to build a balance in one's individual and social life. It's better to live frugally or efficiently than to run out of possessions to survive. To perform the pilgrimage and give alms, they must be active and diligent and live frugally in order to collect enough money; and (f) Worship, which is religious teaching, has become the driving force behind economic processes. Islamic teachings, such as basidakah (alms), bajakat (paying zakat), baibadah (worship), and bahaji (performing the pilgrimage), have encouraged attempts to acquire wealth. The desire to perform Hajj has fostered a high work ethic among traders. Behind the trading enthusiasm of the traders, there appears to be a religious motivation.

The formulation of the work ethic of the Banjar people in Palangka Raya City in developing the economy makes the Banjar people who work as traders who apply an Islamic work ethic believe that trade and work are based on a deep understanding of social and economic conditions by strengthening the foundation of faith. Moral-religious, the most important obligation is business success, which is known as vocation and success becomes a testament to the fact that man has been chosen. Banjarese traders who have been successful in their business, but have not performed the Hajj, are not considered as people who have received a call from God to perform the pilgrimage in Mecca. Urang Banjar attach importance to the results they have saved for a long time as a fee that will be used to go to the Holy Land of Mecca. Urang banjar sincerely saves with the desire to be able to go to worship in the holy land. Someone who has less perfect wisdom if he does not go to Hajj is one of the indicators of economic resilience. The Banjar people see the economy as a tool for spiritual ends, where prosperity means a good life.

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