Business Transformation Through The *Salafi* Network's *Syar'i* Labeled *Da'wah* Study Forum (A Case Study In Bone Regency)

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Abstract

This study examines the Salafi community in Bone Regency as it develops faith-based economic practices through the internalization of Sharia principles in business activities. The economy is not viewed as a neutral worldly activity, but rather as part of worship and the implementation of the Salaf methodology, which is grounded in the Qur'an, the Sunnah, and the interpretations of the early Islamic scholars. Through study forums, da'wah networks, and closed, faith-based communities, an economic mechanism has emerged that emphasizes halal and haram, honesty, opposition to riba, transparency in transactions, the selection of Sharia-compliant products, and the segregation of social spaces according to gender norms. The research findings indicate a gradual transformation from conventional business models toward an economic model that reflects a theological identity: a paradigm shift among business actors, a shift in commodities toward Islamic products, a shift toward community-based marketing strategies, and the emergence of socio-economic relationships grounded in doctrinal loyalty. Thus, the Salafi economy in Bone functions not only as a means of meeting financial needs but also as an instrument of da'wah, moral reconstruction, and the formation of a religious market ecosystem that strengthens religious awareness and community cohesion.

Keywords: *Sharia Economics, Salafi Community, Business Transformation*

Abstrak

Penelitian ini membahas komunitas *Salafi* di Kabupaten Bone membangun praktik ekonomi berbasis akidah melalui internalisasi prinsip syariah dalam aktivitas usaha. Ekonomi tidak dipandang sebagai kegiatan duniawi yang netral, melainkan bagian dari ibadah dan implementasi manhaj Salaf yang berlandaskan Al-Qur'an, Sunnah, dan pemahaman ulama generasi awal Islam. Melalui forum kajian, jaringan dakwah, dan komunitas tertutup berbasis kepercayaan, terbentuk mekanisme ekonomi yang menekankan *halal-haram*, kejujuran, anti-riba, transparansi transaksi, seleksi produk *syar'i*, serta pemisahan ruang sosial sesuai norma gender. Hasil penelitian menunjukkan adanya transformasi bertahap dari pola usaha konvensional menuju model ekonomi yang merefleksikan identitas teologis: perubahan paradigma pelaku usaha, pergeseran

komoditas ke produk Islami, perubahan strategi pemasaran berbasis komunitas, serta munculnya relasi sosial ekonomi yang berlandaskan loyalitas akidah. Dengan demikian, ekonomi *Salafi* di Bone tidak hanya berfungsi sebagai sarana pemenuhan kebutuhan finansial, tetapi juga sebagai instrumen dakwah, rekonstruksi moral, dan pembentukan ekosistem pasar religius yang memperkuat kesadaran keagamaan dan kohesi komunitas.

Kata Kunci: *Ekonomi Syariah, Komunitas Salafi, Transformasi Bisnis*

INTRODUCTION

The economic transformation of Indonesian society is increasingly influenced by two forces: the rise of digitalization and the strengthening of religious identity. With the integration of the internet, social media, and e-commerce platforms into the operations of micro and small businesses, many entrepreneurs who previously relied solely on local markets are now beginning to consider values, branding, and religion-based consumer preferences (Septiana, 2021). The "*halal*" and Sharia-compliant lifestyles are not just slogans but are increasingly becoming criteria in purchasing decisions. Therefore, religion no longer serves merely as a moral instrument but also as the foundation for business strategies, creating new opportunities within a community-based economic system (Orbayinah et al., 2021).

Nationally, the role of the Micro, Small, and Medium Enterprises (MSMEs) sector is highly significant. Indonesian data shows that MSMEs contribute more than 60% of the national GDP and employ more than 90% of the workforce; for example, one study indicated that there were approximately 66 million MSME operators in Indonesia in 2023. Meanwhile, the *halal* economic ecosystem continues to grow with the emergence of certification bodies, Islamic finance institutions, and Muslim-owned boutique businesses. This indicates that faith-based businesses now have the momentum to integrate into the national macroeconomy and become a significant part of empowerment strategies (Finda Novita Adelia et al., 2024).

At the regional level particularly in South Sulawesi the economy is showing positive momentum. For example, data for Bone Regency indicates that the GRDP (at current prices) in 2024 reached Rp 50.02 trillion. Bone Regency's economic growth in the same year was recorded at 5.55% compared to the previous year. These figures indicate that, despite continuing challenges, this region's economic capacity is improving, making it a relevant setting for studying community- and faith-based socioeconomic interventions (B & Ahmad, 2023).

More detailed data shows that, on a per capita basis, Bone Regency's GRDP per capita at current prices in 2024 reached approximately Rp 60.25 million. Although this figure indicates economic growth per individual, MSMEs and small business owners still face a number of structural barriers, such as limited access to capital, suboptimal marketing technology, and insufficient *halal* product certification. These challenges make it clear that, although macroeconomic conditions indicate potential, there are still many gaps that need to be addressed to ensure a more inclusive and effective economic transformation (B & Ahmad, 2023).

Against this backdrop, Sharia-based *da'wah* study forums have begun to emerge as relevant actors in economic empowerment. Such forums not only delve into religious teachings from a textual perspective but also translate them into business ethics such as honesty in transactions, the prohibition of usury, the use of clean funds, and loyalty within community networks. In Bone Regency, study networks centered on Sharia values have begun to function as spaces for entrepreneurship training, business mentoring, and the development of Sharia-compliant products. This demonstrates that *da'wah* extends beyond mere rituals or morality to encompass the realm of practical economics.

The *da'wah* networks that are labeled as "*syar'i*" and have a community orientation particularly those of the *Salafi* tradition have begun to undergo socioeconomic transformation. Within these networks, members support one another's business ventures, build internal trust, and leverage their community networks as a marketing base for their products. Values such as simplicity, *halal*-based services, and a strong work ethic are their hallmarks. Therefore, the business model developed through *da'wah* study forums is not only profit-driven but also rooted in a distinct socio-religious mission (Fajrussalam et al., 2023).

The presence of MSMEs in Bone Regency is significant, as evidenced by a report stating that the number of micro and small enterprises (MSEs) in Bone has reached 291,878 business operators; however, there are still MSME operators facing challenges in terms of digitalization and market access. The combination of this large number of business operators and these structural challenges presents a significant opportunity for

Sharia compliant *da'wah* forums to play a role as facilitators of business transformation including through community networks, technical training, and values-based marketing (Damayanti et al., 2023).

Field studies show that approximately 67% of MSME operators in Bone Regency still face challenges in maintaining systematic financial records. In addition, access to formal financing is often limited, and regulations regarding *halal* or sharia-compliant product certification remain out of reach for small-scale business owners. Furthermore, community-based outreach networks sometimes face the risk of overly exclusive business mechanisms that are restricted to members of specific communities, which can hinder integration into broader markets (Nurlaili & Bachri, 2023).

Given this background and context, it is important to conduct research focusing on business transformation through "sharia-compliant" *da'wah* study forums within the *Salafi* network in Bone Regency. This study aims to uncover the mechanisms by which these study forums transform religious values into business practices, turn community networks into social capital in business, and overcome structural barriers so that sustainable and inclusive economic empowerment can be achieved.

RESEARCH METHODS

This study employs a qualitative method using a case study approach to understand *da'wah* practices and business transformation within the *Salafi* network in Bone Regency. Data were collected through interviews, observations, and a review of supporting documentation and literature. Data analysis was conducted using the Miles and Huberman model, which involves iterative data reduction, data presentation, and drawing conclusions. Data validity was ensured through triangulation of sources and methods. This approach was chosen to gain a comprehensive understanding of how study forums labeled as "sharia-compliant" play a role in shaping religious behavior while also fostering business practices based on networks of trust within the *Salafi* community in Bone.

RESULTS AND DISCUSSION

1. The Epistemology of Islamic Economics within the *Salafi* Paradigm in Bone Regency

According to the epistemological framework of the *Salafi* community in Bone Regency, economic practices are not viewed as standalone worldly activities or merely forms of material transactions, but rather as part of muʿāmalāt transactions oriented toward worship that carry profound theological implications. Business activities are understood as part *of al-ʿibādah ghayru al-maḥḍah* (indirect worship), which requires conformity with the Qur'an, the Sunnah, and the interpretive methodology of the *Salaf al-Ṣālih* (Lewis, 2007). From this perspective, economic practices are not merely part of socioeconomic mechanisms, but rather a manifestation of tawhid that takes the form of adherence to Sharia rules in the economic sphere (Hafid, 2020).

This epistemological foundation is based on the belief that Islam governs not only ritual worship (*'ibādāt*), but also social, moral, and economic systems (*muʿāmalāt*) (Beekun, n.d.). The principle of tawhid serves as a normative framework that governs the entire spectrum of economic activities from the formation of intent, product selection, and transaction methods to marketing strategies and the relationship between producers and consumers ensuring that they remain within the framework of obedience to Allah (Chozin, 2015). As the usul principles of Islamic economics state "**إِلَّا ما دلَّ الدليلُ على تحريمِهِ الأصلُ في المعاملاتِ الإباحةُ**" which means that the default rule in muamalah is that something is permissible, unless there is evidence to prohibit it (Usman, 1999).

The Qur'an is used as theological justification for economic practices, as stated by Allah in Surah an-Nisa'/4:29, which reads: "*People who believe, do not consume one another's wealth unjustly, except through trade conducted by mutual consent among you. And do not kill yourselves; indeed, Allah is Most Merciful to you"* (RI, 2019).

According to Ibn Kathir's Tafsir, there is a strict prohibition against taking another person's property through means not permitted by Islamic law, such as usury, fraud, price manipulation, *gharar* (uncertainty), or exploitation. Ibn Kathir adds that this verse emphasizes the necessity of justice, transparency, and mutual consent between the two parties in a transaction (Kamali, n.d.). Meanwhile, according to Al-Qurṭubi's Tafsir, trade is considered a legitimate means of acquiring lawful wealth, provided it is conducted in accordance with the principle of consent which is understood not merely as emotional consent, but as consent based on information, clear terms, a valid contract, and freedom from pressure or coercion (Yusuff et al., 2021).

In addition to the verses of the Quran, the hadiths of the Prophet (peace be upon him) serve as a fundamental ethical guide in business practices, as he said: "*From Abu Sa'id, from the Prophet, peace and blessings be upon him, who said: "An honest and trustworthy merchant will be with the Prophets, the truthful ones, and the martyrs".* (HR. Tirmidzi)

This hadith shapes a business ethic based on trustworthiness, which is a hallmark of *Salafi* community-based businesses: they do not manipulatively raise prices, do not use excessive promotions, and avoid marketing strategies based on sensationalism, musical entertainment, or non-Sharia-compliant attractions.

Thus, the epistemology of economics within the *Salafi* community in Bone is intertwined with spiritual and moral orientations. The economy is not viewed as a capitalist arena based on competition, but rather as a space for *tazkiyah an-nafs* (purification of the soul), the strengthening of faith-based brotherhood (*ukhuwah*), and an instrument of *da'wah*. From this perspective, business success is not measured solely by the accumulation of profit, but by how consistently businesspeople uphold the integrity of tawhid, honesty, and adherence to sharia throughout the entire economic chain. (Ali, 2015).

2. The Normative and Practical Implementation of Sharia in the *Salafi* Community-Based Economy in Bone Regency

The application of Sharia values in the economic practices of the *Salafi* community in Bone is manifested through:

a. Commodity Curation

The most visible aspect of this implementation is the rigorous product curation process. In daily practice, business owners and community bazaar organizers apply selection criteria that include: *halal* raw materials, production processes free of impure elements, products that comply with modesty standards such as clothing that covers the aurat and products that align with a "Sunnah-compliant" lifestyle (honey, dates, herbs)(Liu, n.d.). The flagship products in this ecosystem include gamis, khimars, niqabs, *halal* processed foods, herbal/thayyib products, natural cosmetics free of *haram* ingredients, and items for worship (Qur'an manuscripts, prayer mats). Curation is carried out through supplier selection (rejecting suppliers that do not meet standards), production process inspections, and document verification whenever possible (Fakhruddin, 2020).

b. *Halal* Supply Chain Standards as a Compliance Mechanism

Compliance doesn't stop at the finished product; the community pays attention to every link in the chain, from sourcing raw materials to distribution. Practices that have emerged include choosing local suppliers with a known reputation, insisting on *halal* slaughter practices (reciting the basmalah, slaughter by a qualified person), and avoiding products suspected of containing *haram* ingredients (Siti Khadijah Ab. Manan, Fadly Mohamed, n.d.). The goal is to ensure that there is no compromise of *halal* standards throughout the supply chain, so that the product's legitimacy in the eyes of the consumer community remains intact (Kurniawati & Cakravastia, 2023).

c. Regulations Governing Trading Venues

The layout of many community trade events involves separating areas (*ikhwān-akhwāt*) during bazaars or large-scale buying and selling events. This separation is not merely symbolic; it is motivated by an interpretation of social law (the prevention of *ikhtilāṭ*) and the preservation of proper conduct (N. Hasan, n.d.). Implementation could include special shopping hours for women, women-only booths staffed by female vendors, and designated seating or transaction areas to minimize direct contact with non-mahram individuals. This approach makes the community bazaar a morally "protected" space, so that consumers feel secure in terms of social norms (Rusydiana et al., 2023).

d. Marketing Practices Based on Trust Networks

The *Salafi* community's marketing strategy in Bone tends to be organic and network-based: promotion following religious study sessions, recommendations from religious teachers or local figures, community WhatsApp/Telegram groups, and word-of-mouth marketing. Commercial advertisements that incorporate entertainment elements (music, provocative photos) tend to be avoided. Instead, promotions emphasize *halal* certification, the benefits of *thayyib* products, and compliance with Sharia law (Alserhan, n.d.). As a result, consumption decisions are largely influenced by religious legitimacy and community recommendations, rather than by pricing strategies alone (Intan Kurniasari et al., 2023).

Due to their rejection of interest-based financing, communities have developed alternative mechanisms such as community-based sharia cooperatives, mutual aid schemes (internal *qardh al-hasan*), revolving funds from community coffers, or informal profit-sharing business partnerships. In practice, many small business owners rely on internal community capital or interest-free loans from fellow members; meanwhile, access to formal Islamic financial institutions remains relatively limited due to bureaucratic hurdles or a lack of knowledge (I. T. Hasan, 2022).

As a matter of principle, the community rejects financial instruments that involve *riba* (interest-bearing loans), *gharar* (uncertainty in contracts), and *maysir* (speculation or gambling) (Lewis, n.d.). Therefore, models such as conventional interest-bearing loans, certain forms of MLM where the products are considered unclear, and speculative trading (binary options, non-real forex) face moral and economic rejection (Nur Kholis et al., 2023). This prohibition is stated in the Word of Allah, the Exalted, in Surah al-Baqarah 2:275, which reads: "*Those who consume (take) usury cannot stand except as one stands who is possessed by Satan due to the (agony of) madness. Their condition is due to their saying (believing), "Indeed, trade is the same as usury," whereas Allah has made trade lawful and usury unlawful. As for those to whom the prohibition from their Lord has come, and who then desist (from taking usury), what they have already taken (before the prohibition came) is theirs; and their case is up to Allah. As for those who return (to taking usury), they are the inhabitants of Hell; they will abide therein forever*" (RI, 2019).

According to Ibn Kathir's Tafsir, this verse was revealed to refute the claims of the polytheists and merchants of the pre-Islamic era who equated the practice of usury with buying and selling. They argued that the profit from usury was no different from the profit from trade. This verse then affirms that what is permissible and what is prohibited in transactions is not determined by human logic, but by Allah's decree (Yusuff et al., 2021).

Although there is concern about *halal* status, not all community-based businesses immediately obtain formal certification (MUI/BPJPH). Many rely on community labels or internal "reputational guarantees" because the costs and procedures for formal certification are considered complicated. As a result, two parallel practices exist: (a) formally certified businesses targeting a broader market, and (b) socially certified businesses (legitimized by community leaders) that focus more on the internal market (Nurul Huda, Nova Rini, Mustofa Kamal, 2022).

In addition, the benefits include high consumer loyalty, strong social capital (trust capital), and a revenue cycle that strengthens *da'wah* activities. However, the weaknesses are also evident: the risk of market exclusivity (which hinders access for non-members), dependence on internal networks, and scaling challenges (difficulty expanding if formal infrastructure is lacking). Furthermore, resistance to modern financing instruments limits long-term investment capacity (Jamhari & Asrori, 2022).

This normative-practical implementation requires better governance to bridge the gap between the ideals of Sharia law and the operational needs of businesses. Practical recommendations include, for example, facilitating access to affordable *halal* certification, providing training on supply chain compliance, strengthening local Sharia cooperatives, and fostering dialogue among stakeholders (government agencies, NGOs, and religious institutions) to expand market access without compromising principles (Nurul Huda, Nova Rini, Mustofa Kamal, 2022).

3. The Theological Rationale Behind the Normative Firmness of *Salafi* Islamic Economics in Bone Regency

The steadfastness of *Salafi* entrepreneurs in Bone Regency in applying the principles of sharia-compliant *mu'āmalah* did not arise spontaneously, but stems from a theological framework that links economic activity to a transcendental dimension. Within their paradigm, business activity is not a sphere separate from religion, but rather part of the process of perfecting one's faith and creed. This principle is rooted in the view that worldly life is a field of good deeds for which one will be held accountable in the hereafter, as affirmed in the words of Allah in Surah az-Zalzalah/99:7–8, which read: "*Whoever does an act of good, even as small as a speck of dust, will surely see its reward. And whoever does an act of evil, even as small as a speck of dust, will surely see its punishment as well*". (RI, 2019)

This verse indicates that no human activity escapes divine oversight, including economic activity; thus, every transaction, price, contract, and communication of information to consumers carries moral and spiritual significance. This interpretation serves as a driving force behind the adoption of a cautious (*wara'*) approach in selecting products, business partners, and even the marketing systems employed.

Furthermore, the principle of *al-walā' wa al-barā'* which entails loyalty to Islamic values and distancing oneself from practices deemed deviant plays a role in shaping patterns of consumption and distribution. This principle is not always understood in extreme terms, but it is present in market practices where consumers prefer merchants who share their faith, while merchants position their products and marketing narratives to align with the religious identity of the community (Hariri, 2021). This phenomenon reinforces the formation of faith-based consumer solidarity or, in Weberian terms, what might be called ethically driven market behavior (Djafarova & Foots, 2022).

This theological dimension has also given rise to a symbiotic relationship between business owners and *Salafi da'wah* institutions. Consumers from among the congregation provide high market loyalty, while business owners provide financial and logistical support, study materials, and sponsorship for *da'wah* activities (Nasrullah, 2019). In some field cases, micro-enterprises such as shops selling Islamic clothing, *halal* catering services, and herbal remedies have served as informal sources of funding for regular religious study sessions, the construction of mosque facilities, or the procurement of Sunnah-based educational materials. Thus, the economy is not merely a space for transactions, but an instrument for strengthening the sustainability of religious movements (Hidayatulah, 2022).

Thus, *Salafi* economic rationality is teleological: market activities are considered legitimate only if they lead to the formation of an ideal Muslim society (*mujtama' sālih*) and not merely to the generation of financial profit. This approach fosters a value-based, ethical, and communitarian economic system, while simultaneously building a business ecosystem that is closely intertwined with the structure of Islamic *da'wah* and the Islamic ideology embraced by the community (Devi, 2018).

4. The Dynamics of the *Salafi* Economic Transformation from Conventional Practices to a Faith-Based Economic Model in Bone Regency

The economic transformation of the *Salafi* community in Bone reflects a shift from conventional market practices toward a religious economic model grounded in religious beliefs, *fiqh* norms, and the ethos of *da'wah*. This transformation did not occur overnight, but rather through a gradual process, as follows:

The early stage of this transformation was marked by a shift in the business community's paradigm from a secular-professional orientation toward a religious-theological one. Businesspeople began to adopt the principles of *fiqh al-muʿāmalah*, such as the prohibition of *riba, gharar,* and *tadlis* (fraud), as well as the obligation of transparency in contracts (*bay' al-murāyaḥah*). The intent behind business was redefined as a form of worship (*ʿibādah ghayru maḥḍah*) with spiritual value when it is in harmony with Sharia law (Maksum, 2017). In field interviews, some business owners stated that this shift in orientation was driven by an intensification of religious preaching, studies of tawhid, and the study of hadiths related to business ethics. This transformation is agent-driven, meaning it stems from the internalization of values through sermons by religious scholars, rather than merely being a response to market demands (Partiyah, 2024).

The next dimension of this transformation is evident in the changing types of commodities produced and traded. Whereas previously businesses sold general merchandise such as modern fashion apparel, commercial cosmetics, or standard consumer goods, the internalization of *Salafi* values has led to a shift toward products in the "moralized market" or "identity-based market." (Nurul Huda, Nova Rini, Mustofa Kamal, 2022). Products such as *syar'i gamis*, niqabs, *thibbun nabawi* herbal remedies, olive oil, Yemeni honey, alcohol-free perfumes, Qur'an manuscripts, and reference books by *Salafi* scholars have begun to dominate the community's internal market. Product selection is based not only on market preferences but also on religious legitimacy particularly hadiths and fatwas issued by scholars which serve as the basis for consumption (Partiyah, 2024).

The marketing model in the *Salafi* economy has undergone a significant transformation. From open marketing based on market persuasion, the strategy has shifted to a religious marketing distribution network based on trust and community loyalty. Study forums, private digital groups (Telegram, WhatsApp), Sunnah bazaars, and religious study circles have become the primary promotional venues (Hariri, 2021). Product branding that uses phrases such as "*halal thayyib*," "in accordance with the Sunnah," "free of doubt," or "recommended by religious scholars" serves not only as a marketing label but also as a symbolic authority a form of religious legitimacy capital. This approach reinforces exclusive consumption structures and creates a relatively closed internal market that is impervious to the penetration of external commercial capital (Muis, 2021).

The final dimension is the shift in the structure of the relationship between sellers and buyers from a competitive economic relationship to one based on faith and moral trust. Consumption is no longer determined by economic variables such as price, technical quality, or aesthetics, but by ideological loyalty (moral economy) and symbolic closeness as part of a single community. In this system, transactions are positioned as a form of contribution to *da'wah*; thus, purchasing products from merchants within the same community is considered a form of *ta'awun ʿalā al-birr* (cooperation in righteousness) (Muis, 2021).

Based on this, the transformation of *Salafi* businesses in Bone Regency has not only changed the market landscape but has also created a religious economic ecosystem that integrates religious beliefs, *da'wah*, social trust, and identity-based consumption. This model forms an economic structure characterized by a closed-loop community market, in which spiritual, moral, and social capital play a more decisive role in shaping the economy than conventional market logic.

CONCLUSION

This study shows that the economic practices of the *Salafi* community in Bone Regency have undergone a significant transformation from a conventional business model toward a faith-based economic system oriented toward Sharia values and the ethics of *da'wah*. Business is not understood merely as a profit-driven activity, but as part of worship and a means of consolidating religious identity. This transformation is evident through a shift in the business actors' paradigm, the selection of increasingly religiously oriented commodities, distribution mechanisms based on *da'wah* networks, and transactional relationships built on the foundation of doctrinal loyalty and moral trust.

These economic practices form an exclusive internal market structure supported by the legitimacy of religious texts, the authority of religious scholars, and community solidarity, resulting in a religious economic model that not only supports the material needs of congregation members but also strengthens the sustainability of *da'wah*, social cohesion, and the collective identity of the *Salafi* community in Bone.

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