

# **Negotiating Ethnic and Religious Identities: Indonesian Chinese Muslims in *Shari'ah* Compliant Business**

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This research is focused on how Indonesian Chinese Muslim entrepreneurs in Jakarta and Surabaya negotiated dual identity through *shari'ah* compliant business practices. In addition, the integration of Confucian ethical values with Islamic principles to form innovative and ethical business models that resonated in Indonesian Muslim-majority society, was explored. Drawing on empirical methods, including fieldwork and document analysis, the entrepreneurs did not perceive *shari'ah* law and Chinese cultural traditions as mutually exclusive. Regarding this viewpoint, a hybrid identity responsible for enhancing social legitimacy, fostering inclusive entrepreneurship, and expanding participation in the *halal* economy, was adopted. Prominent figures showed how Islamic ethics harmonized with Chinese heritage, particularly in *zakah* distribution, *halal* innovation, and community welfare. As a result, the analysis contributed to the discourse on legal pluralism, minority inclusion, and contextual application of Islamic economic principles. The originality lies in its empirical focus on an understudied group—Indonesian Chinese Muslims—and the illustration of how cultural-religious hybridity offered a viable and inclusive model for *shari'ah* based entrepreneurship in contemporary Indonesia, with practical implications for business and society.

Penelitian ini mengkaji bagaimana para pengusaha Muslim Tionghoa di Jakarta dan Surabaya menegosiasikan identitas ganda mereka melalui praktik bisnis yang sesuai dengan prinsip-prinsip syariah. Studi ini menelusuri bagaimana mereka mengintegrasikan nilai-nilai etika konfusianisme dengan prinsip-prinsip Islam untuk membentuk model bisnis yang inovatif dan etis, yang selaras dengan nilai-nilai masyarakat Muslim mayoritas di Indonesia. Penelitian ini didasarkan pada pendekatan empiris yang mencakup observasi lapangan secara langsung dan analisis dokumen. Penelitian ini menunjukkan bahwa para pengusaha tersebut tidak memandang hukum syariah dan tradisi budaya Tionghoa sebagai hal yang saling bertentangan. Sebaliknya, mereka mengadopsi identitas hibrid yang memperkuat legitimasi sosial, mendorong kewirausahaan inklusif, dan memperluas partisipasi dalam ekonomi *halal*. Para tokoh berpengaruh dalam komunitas ini menunjukkan bahwa prinsip-prinsip etika Islam dapat bersinergi secara harmonis dengan nilai-nilai budaya Tionghoa, terutama dalam praktik distribusi zakat, inovasi produk *halal*, dan upaya peningkatan kesejahteraan sosial. Temuan ini memberikan kontribusi penting terhadap pengembangan wacana akademik mengenai pluralisme hukum, inklusi kelompok minoritas, serta penerapan prinsip ekonomi Islam dalam konteks multikultural. Keunikan sekaligus kebaruan studi ini terletak pada pendekatannya terhadap komunitas yang masih jarang disentuh dalam kajian akademik—yakni Muslim Tionghoa Indonesia—serta kemampuannya dalam memperlihatkan bahwa hibriditas identitas kultural dan religius dapat melahirkan model kewirausahaan berbasis syariah yang inklusif, responsif, dan kontekstual. Lebih dari itu, temuan penelitian ini menawarkan implikasi praktis yang bernilai bagi pengembangan dunia usaha dan penguatan kohesi sosial dalam masyarakat Indonesia yang majemuk.

**Keywords:** *chinese muslims; halal economy; hybrid identity; shari'ah business*

## **Introduction**

Chinese Muslim entrepreneurs in Indonesia are strategically positioned in *halal* economy due to adherence to Islamic principles and insights. Based on this perspective, commitment to

ethical behavior, transparency, and social responsibility is guided by Islamic commercial law (*mu'amalah maliyyah*) and *maqāsid al-shari'ah*, which outlines justice and public welfare (Jaelani et al., 2023). The following institutions, Dewan Syariah Nasional-Majelis Ulama Indonesia (DSN-MUI) and Otoritas Jasa Keuangan (OJK) oversee compliance with *shari'ah*, ensuring that business practices conform with Islamic values (Santoso et al., 2022). DSN-MUI issues formal ruling, such as Fatwa No. 23/DSN-MUI/III/2002, which prohibits excessive uncertainty (*gharār*), outlining the legitimacy of trade for profit (Khalidin et al., 2023). In addition, OJK Regulation No. 31/POJK ensures that Islamic financial institutions receive approval from DSN-MUI, enhancing the integrity of transactions, as well as fostering investor confidence (OJK, 2024).

The entrepreneurs in Jakarta and Surabaya face unique challenges in balancing religious practices with business regulations. These challenges, led to valuable opportunities (PITI, 2025), and diverse ventures integrating Islamic values with Chinese cultural traditions that comply with *shari'ah* law. Furthermore, it reflects a strong sense of piety (*taqwā*) that extends beyond basic Islamic rules, such as *halāl* certification and interest-free transactions (Ong, 2025). The adoption of this combined ethical approach in business strategies makes the products more appealing to a wide range of customers, resulting in the development of a more inclusive, morality-based *halāl* economy, with the concept holding great promise for the future (Hasan, 2021).

In Jakarta, the entrepreneurs combined Chinese business skills with Islamic ethics, focusing on fair trade, transparency, and the avoidance of usury (*ribā*) during financial transactions (Wijatno, 2025). The research conducted in Ponorogo, East Java, centered on the high motivation, commitment to learning, prompt debt repayment, and innovation, reflecting Islamic business ethics namely trustworthiness and knowledge (Hartono and Winarno, 2023). However, in order to adhere to Islamic teachings, the entrepreneurs increasingly adopted Islamic finance, guided by Persatuan Islam Tionghoa Indonesia (PITI), which supports *shari'ah* compliant practices and promotes ethical behavior (Wijatno, 2025). A typical example is Cheng Hoo Mosque in Surabaya, which served as a religious site, fostering community engagement including discussions on ethical business and financial literacy. This enabled entrepreneurs integrate respective faith with business values (Edwin, 2025).

Muslim Chinese entrepreneurs in Jakarta are increasingly settling for *shari'ah* compliant financial services, viewing it as a wise and ethical business choice. Prior research reported that many entrepreneurs in this city preferred Islamic financial products, namely *mud'arabah* (profit-sharing), *ijarah* (leasing), and *murabahah* (cost-plus financing), over traditional banking, viewed as opposing the teachings (Edwin, 2025). Meanwhile, through the following organization PITI, better access to *shari'ah* compliant products was gained, strengthening the connection between faith and business practices. This shift promoted an ethical, sustainable business environment, allowing the pursue of economic success as well as adherence to religious values (Sanusi, 2024).

Hew's (2012) exploration of Anton Medan focused on how the conversion to Islam reshaped morality and public image, leading to the personal establishment as an entrepreneurial leader. This case proved that integrating Islamic ethics into Chinese-Indonesian business practices served as religious capital, offering social and economic benefits as well as fostering trust in a historically segregated community.

Wen (2018) examined the responsibility of Haji Karim Oei Foundation in advancing the integration of Chinese-Indonesian Muslims through a combination of spiritual guidance and economic empowerment. The foundation was a community-based organization that showed how *shari'ah*-compliant principles could be followed in inclusive and professional ways. This approach appealed to Muslim converts from various backgrounds. Meanwhile, the results showed a significant shift in Islamic economics, outlining ethical values, social justice, and cultural inclusivity. The foundation also offered spiritual mentorship, promoted financial independence, and fostered a strong sense of belonging among members. These efforts centered on the connection between Islamic financial ethics and local community initiatives, which foster a more inclusive Muslim society in contemporary Indonesia.

Compared to preliminary analyses, this research explored the lived experiences of entrepreneurs who actively integrated Chinese cultural heritage with Islamic values in daily business practices, particularly in the food, finance, and retail sectors. In addition, it examined the entrepreneurial identity of Chinese Muslims in *halal* economy, providing a distinct perspective on the topic which differed from previous research. Preliminary analyses mainly focused on macro-level economic or religious integration, showing how unique

strategies were developed to navigate and harmonize dual identities. This contributed to both the cultural diversity and ethical foundation of Islamic economy. The implementation of *shari'ah* compliant principles—such as fair trade and interest-free financing—exhibited a localized, community-driven approach.

## **Method**

This empirical research and fieldwork examined how Indonesian Chinese Muslims navigated respective ethnic and religious identities in the framework of *shari'ah* law. Field visits were conducted in Jakarta and Surabaya—two urban centers with significant Chinese Muslim populations—to gather comprehensive direct data through interviews, participant observations, and informal discussions (Montgomery et al., 2022). Following the description, this approach allowed engagement in participants' daily lives, capturing experiences from cultural practices and religious beliefs.

This present research specifically focused on entrepreneurs, providing a unique perspective on how economic activities were influenced by ethnic traditions and Islamic guidelines. Additionally, data collection was enhanced by case studies of *shari'ah* compliant business practices in the community (Busetto, Wick and Gumbinger, 2020). The case studies offered insights into how Indonesian Chinese Muslims integrated cultural heritage into businesses that adhered to Islamic principles. By examining these real-life examples, the strategies adopted by this community to balance religious obligations with the desire to maintain ethnic identity, was explored.

## **Hybrid piety and *shari'ah* compliance in Chinese Muslim business**

Indonesian Chinese Muslim entrepreneurs uniquely blended Islamic ethical principles with Confucian values, shaping a distinctive business philosophy that impacted certain practices and social relationships. This integration challenged stereotypes, affirming the dual identity as devout Muslims and representatives of Chinese culture. The commitment to this philosophy was reflected in the pursuit of *halal* certification, culturally relevant designs, and philanthropy inspired by Islamic principles such as *zakāh* and *waqf* (Wijatno, 2025). The entrepreneurs adopted Islamic finance models, namely *muḍārabah* and *mushārahah*,

promoting fairness, as well as addressing the ethnic tensions faced by Chinese Indonesians. Additionally, these entrepreneurs drew deeply from Chinese ethical traditions, particularly *xìnyòng* (integrity) and *qiánchéng* (sincerity) (Lu, 2020). Both concepts, rooted in Confucian ethics, prioritized honesty, reliability, and genuine commitment to relationships (Kurnia, 2025).

The cultural and religious blending viewed in Chinese-owned *halāl* food businesses in Surabaya showed a complicated mix of identity and Islamic rules. Businesses, such as Dapoer Cinde and *halāl*-certified dim sum places, faced unique challenges in adapting Chinese cooking practices to meet Islamic dietary laws for *halāl* certification. This change followed the rules, and depicted the owners' strong religious beliefs, as well as met the needs of Muslim customers (Wijatno, 2025). Moreover, the businesses consistently adhered to *halāl* standards set by local Islamic authorities, ensuring that all ingredients and food preparation methods complied with *shari'ah*. This dedication fulfilled religious duties, building trust with consumers, as well as ensuring the thriving of operations in Muslim-majority markets.

Chinese cultural elements, such as red lanterns and traditional calligraphy in decor, outlined the owners' ethnic identity while appealing to Muslim customers through apparent *halāl* compliance. However, *halāl* food areas in Surabaya offered a unique dining experience by combining cultural authenticity with religious assurance, enabling Muslim diners to savor diverse cuisines without compromising spiritual values (Nurawi, 2025). This integration supported *maqasid al-shari'ah* aims of preserving faith (*hifẓ al-dīn*) and intellect (*hifẓ al-'aql*).

In this context, the ethical hybridization allowed entrepreneurs to navigate Indonesia's diverse landscape while exploring religious authenticity and cultural fidelity (Weng, 2014). Chinese Muslim entrepreneurs perceived Islamic principles and Confucian family values as complementary, forming a synergy that fostered social capital and enhanced reputation, trust, and moral consistency—key assets for success in Muslim-majority markets and ethnically diverse networks.

The fieldwork showed a growing trend among Chinese Indonesian Muslim entrepreneurs who integrated cultural elements into personal businesses, which served as platforms for *da'wah*. Moreover, the practicality of this integration was exemplified by Cheng Hoo Mosque in Surabaya, responsible for hosting business incubators that provided *shari'ah*-

compliant economic training for new converts (*mu'allaf*) and second-generation Chinese Muslims, focusing on *halal* certification and ethical management. Persatuan Islam Tionghoa Indonesia (PITI) promoted financial self-sufficiency through microfinance and cooperative programs in line with Islamic values (Hakim, 2024). It also translated the *Qur'an* into Mandarin, offering marriage guidance and religious consultations. A significant feature of the movement was its cultural sensitivity. PITI used Mandarin and Hokkien during sermons and events to make Islamic teachings more relatable. This approach enhanced community engagement, with the vibrant Cheng Hoo Mosque serving as a centre for Mandarin classes and events that combine Islamic and Chinese traditions, thereby empowering youth as well as reinforcing ties between cultural identity and religious practice (Sanusi, 2024).

Based on this perspective, the experience of marginalization triggered hybrid piety. Converts, often viewed as outsiders, exhibited Islamic faith through economic piety. Meanwhile, by adhering to *halal* protocols, rejecting *riba*-based financing, and engaging in *zakah* distribution, the following entrepreneurs Jusuf Hamka and Deni Sanusi pursued social legitimacy amidst ethnic prejudice, showcasing how economic behavior reflected both faith and resilience (Sanusi, 2024).

The digital age enabled hybrid expressions of piety, as figures including Felix Siauw blended Chinese aesthetics with Islamic teachings on social media, viewed by millions (Lu, 2020). Furthermore, by combining Qur'anic verses with Chinese proverbs and sharing posts about *halal* related food, Chinese Muslim identity was normalized, and businesses promoted in Indonesia's growing Islamic digital economy. This hybridity was celebrated as an inclusive form of religious expression that resonated with Generation Z.

Regarding the description, the following entrepreneurs Djohari Zein and Jusuf Hamka transformed respective ventures by ensuring it conformed with the principles of integrity and communal welfare as outlined in *shari'ah*. Zein is currently building 99 mosques in the logistics empire, showcasing how spiritual aspirations drove business growth. Similarly, Hamka focused on *zakah*, job creation, and socially responsible practices, redefining success through a spiritual perspective. These faith-driven approaches aimed to address historical marginalization and fostered integration in Muslim community, positioning *shari'ah* as a moral compass and transformative economic force (Satryo, 2024).

Hybrid piety is an avenue to navigate personal identity and rethink economic systems. In view of the description, it required balancing moral values with daily activities. The people courageously challenged the community's focus on secular capitalism by applying Islamic principles to business. This process required emotional effort as individuals ensured spiritual beliefs were in line with the realities of modern economic life. The interviews disclosed this, particularly among Chinese Muslim entrepreneurs in Jakarta and Surabaya. According to W.E.B. Du Bois (2023), these entrepreneurs described the experience gained as double consciousness. The entrepreneurs need to consistently exhibit religious sincerity to Muslim majority, and also affirm unwavering cultural authenticity to Chinese Indonesian peers and family members. Additionally, the resilience in navigating societal expectations and scrutiny was genuinely inspiring.

The balance between cultural customs and religious beliefs was evident during festivals, namely Chinese New Year and Ancestors' Day. Furthermore, activities such as burning of incense or offering food could lead to disapproval from conservative Islamic groups. Entrepreneurs often navigated this complexity by selectively adopting certain traditions. For example, red envelopes may be used for *zakāh* to preserve cultural practices while adhering to religious principles (Edwin, 2025).

Chinese Muslim entrepreneurs embodied a pluralistic religiosity that challenged dominant narratives regarding what it implied to be a proper Muslim in the post-reformasi era. The entrepreneurs engaged in contextualized piety rooted in *maqasid al-shari'ah* (the higher objectives of Islamic law)—such as justice, social welfare, and moral integrity—while integrating elements of Confucian familial values and community-centered ethics (Abdullah et al., 2021), rather than adhering to rigid, Arabized interpretations of Islam. This transformative potential referred to a source of hope for positive change in Indonesian Islamic landscape (Haryanti and Miru, 2024).

The formulated pluralistic model expanded the understanding of *shari'ah* and promoted democratic participation in Islamic economy for various ethnic minorities, including Javanese-Chinese converts and Bugis-Chinese (Muslim et al., 2023) communities in Eastern Indonesia. This enabled the groups to present a compelling counter-narrative to pressures for assimilation and sectarian exclusivism. Meanwhile, the diverse businesses, religious



practices, and social interactions led to an alternative form of Islamic modernity that is entrepreneurial and inclusive, as well as felt by everyone. This had significant implications on the global *halal* economy (Osijo et al., 2024), where cultural pluralism was increasingly recognized as an asset rather than a liability.

### **Navigating *shari'ah* ethics in Chinese Muslim trade**

Indonesian Chinese Muslims, often marginalized in the country's mainstream, exhibited significant adaptability. For example, in urban centers such as Jakarta and Surabaya, the Muslims navigated a dual identity shaped by ethnic heritage and Islamic teachings (Wijatno, 2025). The integration of Islamic values into the diverse businesses, led to the connection between Chinese roots and professional lives, depicting cultural sensitivity (Lieke, 2021). Despite experiencing unspoken suspicion due to perceived wealth, the conversion to Islam caused transformed identity, which nurtured a sense of belonging. The entrepreneurs, believed following *shari'ah* law focused on the avoidance of *ribā* and *haram*. It also signified a form of dedication to ethics, justice, and social responsibility.

Islamic financial models, namely *muḍārabah* and *mushārahah*, reevaluated profit and risk sharing, appealing to Chinese Muslim entrepreneurs who focused on responsible halal economy. Guided by *shari'ah* law, the adopted business strategies were in line with Islamic objectives such as charity (*ṣakāh*), community welfare, and harmony, showing a strong commitment to ethical principles (Ubaedillah, 2023).

DSN-MUI is the leading religious authority, shaping Islamic economic landscape through fatwas. A key legal instrument is Fatwa No. 23/DSN-MUI/III/2002, which described *shari'ah* based business practices. Certain challenges were encountered in Chinese Muslim entrepreneurship due to cultural differences, where familial obligations and informal trust tended to conflict with formal *shari'ah* finance procedures. However, issues also arose during traditional practices, such as gift-giving, clash with *shari'ah* prohibitions against *gharūr* (excessive uncertainty), *ribā* (usury), and *maysir* (gambling) (Wijatno, 2025).

In line with Fatwa No. 23, other DSN-MUI formal regulations focused on the following practices *muḍārabah* (profit-sharing) and *murābahah* (cost-plus sales) (Hasan, 2021). These guidelines aimed to protect the objectives of *maqāṣid al-shari'ah*, which included safeguarding

wealth, justice, and communal welfare. The monitoring of *shari'ab* compliance through Dewan Pengawas Syariah (DPS) was essential for Chinese Muslim entrepreneurship. However, it often faced resistance from entrepreneurs who preferred informal ethics. Insufficient cultural representation in DPS impeded effective communication and understanding of local business practices.

Organizations such as PITI played a crucial role in bridging the cultural gaps. PITI offered training programs for entrepreneurs, and educated DPS members on Chinese cultural values. This fostered dialogue between *shari'ab* principles and Chinese traditions, leading to innovative practices (Satryo, 2024). Moreover, the ethical negotiations represented transformative potential of *shari'ab* implementation in Indonesia. These set of rules perceived as a space for cultural reinterpretation, promoted economic inclusion for a historically marginalized community.

Based on the description, OJK ensured that Islamic financial products complied with *shari'ab* law, fostering trust and integrity in the sector. All products must be formally approved by DSN-MUI in accordance with OJK Regulation No. 31/POJK.05/2014 (OJK, 2024). This is important for Chinese-Indonesian Muslim entrepreneurs in Jakarta and Surabaya, particularly in halal sectors such as culinary and fashion. *Shari'ab* compliant financial instruments, including *mudārabah* (profit-sharing) and *murābahah* (cost-plus financing), were increasingly used as ethical alternatives to conventional loans.

The fieldwork disclosed that conforming with formal OJK regulations was challenging due to the intersection of Islamic regulatory expectations and Confucian-rooted Chinese business norms. In this context, practices such as *rénqíng* (reciprocal obligation) and informal lending conflicted with the structured contracts required by *shari'ab* compliant finance. Insights from the following entrepreneurs Deni Sanusi and members of PITI in Surabaya showed the acceptance of Islamic financial principles enhanced transparency, expanded market access, and outlined the need to transition from kinship-based financial to regulated systems that complied with *shari'ab* (Sanusi, 2024).

Regarding the diverse challenges, several entrepreneurs had adeptly navigated this regulatory landscape by integrating Islamic ethical principles—such as *'adl* (justice), *amānah* (trustworthiness), and *maṣlahah* (public benefit)—with Confucian values namely sincerity

(*qiánchéng*) and harmony (*hé*). This fusion has strengthened credibility in Muslim-majority market and allowed the maintenance of cultural authenticity. For example, Jusuf Hamka's interest-free infrastructure projects and *zaka'ah*-focused business models showed how Chinese Muslim business figures used OJK *shari'ah* framework as a moral platform for innovation, inclusion, and identity negotiation (Satryo, 2024).

The fatwas and regulations enacted by DSN-MUI and OJK, respectively provided essential guidelines for developing a *shari'ah* business ethos, crucial for the success of Muslim entrepreneurs in the country. However, under *Halal* Product Assurance Law No. 33/2014, DSN-MUI guidance helped establish ethical standards for entrepreneurship. The collaboration between DSN-MUI and OJK fostered a supportive environment for the entrepreneurs, providing legal and moral assurance that enabled the carrying out of businesses based on Islamic principles. This partnership led to the increased adoption of *shari'ah* compliant financial instruments, promoting economic innovation and social legitimacy (Nurawi, 2025).

*Halal* certified enterprises were found across the following sectors food, retail, and real estate, with Chinese Muslim entrepreneurs becoming significant figures. These businesses embodied ethical models rooted in Islamic values namely justice (*'adl*), trustworthiness (*amānah*), and social responsibility (*mas'uliyah*). Despite challenges related to the minority status (Weng, 2014), these entrepreneurs strategically used *shari'ah* compliance to bridge ethnic and religious gaps, enhancing respective role in Indonesian Muslim-majority society.

*Shari'ah* served as a legal guideline and flexible moral framework for these entrepreneurs. It influenced business practices and community engagement in Jakarta and Surabaya, which consciously conformed with Islamic financial principles—avoiding *ribā* (usury) and ensuring contract transparency (*'aqd*). The conformity reassured customers and partners about ethical practices, which reinforced moral credibility, and built communal trust (Hakim, 2024).

These religious and philanthropic activities were performative displays of piety, which served as strategic, moral signaling that affirmed the entrepreneurs' authenticity in the ummah. The activities actively challenged the long-standing perception of Chinese Indonesians as cultural outsiders. Additionally, active participation in *halal* economy allowed

the significant redefinition of identities as economic participants, cultural and religious stakeholders in the evolving Islamic modernity. This blend challenged rigid notions of religious orthodoxy, and also broadened the understanding of being a proper Muslim in contemporary Indonesia (Sahasrad, 2019).

In line with the description, this reinterpretation of *shari'ah* transformed marginalized status into a platform for leadership and reform. Entrepreneurs such as Djohari Zein, Jusuf Hamka, and Herman Halim embodied Islamic values that challenged anti-Chinese prejudice and the monopolization of Islamic authenticity (Klippenstein, 2023). The diverse businesses, infused with Islamic ethics, were perceived as avenues for religious expression and social solidarity. It represented an alternative Islamic modernity characterized by the inclusivity, commercial viability, and ethically soundness (Tjaturrini et al., 2022). Moreover, showcasing the integration of *shari'ah* into businesses, promoted a more pluralistic and just Indonesian economy, shifting the focus from doctrinal rigidity to ethical pragmatism and reimagining the identities of Chinese Muslims in Indonesia.

Considering that *Halal* Industry Development Corporation (HDC) failed to provide specific data on Chinese Muslim entrepreneurs, broader trends suggested significant engagement in *halal* compliant businesses, particularly in the food, cosmetics, and fashion sectors (HDCGlobal, 2023). Meanwhile, Indonesia is a significant player in the global *halal* economy, with its Muslim fashion industry valued at approximately USD 20 billion in 2023, making it the third-largest in modest fashion. *Halal* cosmetics sector was projected to grow from USD 4.19 billion in 2020 to USD 7.59 billion by 2025 (Wadud and Ali, 2023). There is lack of specific data on Chinese Muslim entrepreneurs, outlining the need to conduct a more focused research on the contributions of entrepreneurs to *halal* economy.

*Shari'ah* based ethics have a profound influence on Chinese Muslim entrepreneurs, shaping personal decisions and identities in distinctive ways. The grounding of businesses in Islamic moral frameworks—such as *'adl* (justice), *maṣlahah* (public welfare), and *amānah* (trustworthiness)—enabled the reaction to certain circumstances. Moreover, these entrepreneurs are key visionaries who could actively transform Indonesian Islamic moral economy. The transformation process, guided by the principles of *shari'ah*, elevated the discourse from mere assimilation to active leadership, fostering an environment where

*shari'ah* was practiced and deeply integrated into identity.

Djohari Zein, Jusuf Hamka, and Herman Halim exemplified this transformation. Zein's construction of 99 mosques across Indonesia was a personal act of piety, representing a form of architectural da'wah— physical and spiritual investment in Muslim society that challenges the marginalization of Chinese Muslims by asserting respective roles as caretakers of Islam sacred spaces (Nurawi, 2025). Similarly, Jusuf Hamka's initiative to develop an interest-free toll road and the focus on labor welfare outlined how large-scale projects, often referred to as macro-infrastructure projects, reflected *maqāṣid al-shari'ah* (the higher objectives of Islamic law), bridging Islamic ethics with modern development paradigms.

Herman Halim enriched the narrative with a community-centered model of microeconomic justice. Meanwhile, Halim a Chinese Muslim entrepreneur in Surabaya who converted to Islam after the Suharto era, focused on *halāl* herbal products and business incubators for *muallaf* (new converts), offering economic opportunities including spiritual and cultural mentoring. Halim redefined *shari'ah* as a framework for socio-religious empowerment rather than doctrinal exclusivity (Reinhardt, 2016). The engagement with PITI Surabaya and Yayasan Hidayah Insani showed how *shari'ah* based entrepreneurship promoted inclusion and transformation in Indonesian diverse Muslim community (Wijatno, 2025).

Several Chinese Muslim entrepreneurs complied with religious customs by redefining intentionality and blessing as transformative business philosophies rather than private spiritual commitments. For example, certifying traditionally non-*halāl* Chinese dishes— such as dim sum, bakpao, or kwetiau—as *halāl* was a deliberate act of identity negotiation. This practice served as culinary diplomacy that merged religious obligation with cultural continuity.

Recent research reported that Islamic finance principles played an essential role in helping Chinese Muslim entrepreneurs succeed in Surabaya and Jakarta. For example, it was reported that approximately 70% of these entrepreneurs adhered to Islamic financial principles, such as avoiding usury (*riba*), using profit-sharing contracts (*mudārabah*), and engaging in *halāl* industries, including *halāl* food production, related financial services, and *halāl* tourism (Mu, Lai and Xie, 2024).

Badan Penyelenggara Jaminan Produk Halal (BPJPH) reported a significant increase in *halal* certification applications among businesses in Surabaya and Jakarta, reflecting a growing commitment to *halal* economy—a global market for products and services permissible under Islamic law. According to BPJPH, starting from October 18, 2024, *halal* certification obligation officially applied to products entering, circulating, and traded in Indonesia, including auxiliary materials for food and beverages, raw materials, and food additives (BPJPH, 2024).

*Halal* business sector among Chinese Muslim entrepreneurs witnessed a remarkable growth in 2018 and 2023, expanding at an average annual rate of 15% in Jakarta and Surabaya. Approximately 75% of surveyed entrepreneurs attributed this growth to adherence to Islamic guidelines, which increased acceptance among Muslim consumers, enhancing market presence (Mu, Lai and Xie, 2024). This trend was evident in *halal* certified Chinese culinary products namely Bebek Peking *Halal* and Mie Ayam Jamur *Halal*, where compliance with *shari'ah* standards increased customer loyalty to make repeated purchases.

A research conducted in 2020 by Indonesian Institute of Islamic Economics (IIIE) reported that *shari'ah* compliant businesses had a 20% higher customer retention rate and greater profit stability. Additionally, another survey showed that 68% of entrepreneurs witnessed an increase in social acceptance after adopting Islamic ethical frameworks (Ali et al., 2020). These results outlined the strategic capability of entrepreneurs in terms of using Islamic financial ethics to innovate business models, strengthen social networks, and enhance integration in Indonesian predominantly Muslim society.

Redefining *shari'ah* compliant entrepreneurship is a delicate balancing act for entrepreneurs, who navigate a sociocultural minefield of scrutiny regarding identities. Meanwhile, Muslim consumers may search for visible signs of Islamic devotion, non-Muslim Chinese often viewed these as betrayal of tradition. The ideology led to a unique identity tension associated with the challenge of being Muslim for the religious majority and Chinese for cultural authenticity including family acceptance (Luqiu and Yang, 2018).

In this context, *shari'ah* serves as a “third space” that allows for the ethical reinterpretation of ethnic particularities without their erasure (Ye and Thomas, 2020). Entrepreneurs formulate a pluralistic identity narrative by combining Islamic legal objectives (*maqasid*

*al-shari'ah*)—such as social equity and environmental responsibility—with Chinese values namely diligence and collective prosperity. This led to an alternative business ethics model termed hybrid *shari'ah* capitalism, which challenged neoliberal exploitative tendencies, conforming with Indonesian vision of inclusive economic pluralism (Seise, 2019).

The digital era had significantly expanded the visibility and legitimacy of Chinese Muslim identities in Indonesia, empowering the youth. Social media platforms including Instagram, YouTube, and TikTok have given rise to a new generation of entrepreneurs who are business figures and cultural intermediaries. A typical example is Koko Liem, a Chinese Muslim preacher and content creator from East Java. Liem formulated narratives that blended Chinese values, such as filial piety and perseverance, with Islamic virtues namely *ikhlas* (sincerity). The content produced—including religious storytelling, Islamic etiquette, and family-friendly business advice—were presented in Mandarin and Bahasa Indonesia, designing an accessible and emotionally resonant bridge for Chinese Muslim youth and the broader audiences.

Social media and digital platforms drove the growing online world, challenging the binaries that separated Chinese identity from Islam. Prominent figures such as Lee Kang Hyun, a Korean-Indonesian executive in *halal* food sector, fostered interfaith and intra-ethnic dialogues through collaborative digital storytelling. The partnerships with Chinese Muslim entrepreneurs in e-commerce and *halal* events showed how digital platforms facilitated the integration of non-pribumi Muslims into Islamic economic activities (Sanusi, 2024). These initiatives outlined the compatibility of Chinese cultural heritage with Islamic values, reshaping perceptions and promoting a pluralistic, modern Islam that fostered social cohesion across diverse identities (Launay, 2022).

### **Constructing pious identity in Chinese Muslim commerce**

Social media platforms such as Instagram, YouTube, and TikTok have changed how Chinese Muslims in Indonesia expressed cultural and religious identities. These platforms offered a space for individuals to blend Chinese heritage with Islamic principles, enabling the sharing of personal experiences and navigation of pious identities. Beyond cultural affirmation and religious engagement, these digital spaces fostered a sense of community, blending cultural

pride with religious devotion in both visible and personal ways (Rahmawati et al., 2018).

Chinese Muslim entrepreneurs uniquely blended cultural expression and religious identity in businesses. This fusion was often implicit in practices such as ethical marketing, *halal* certification, and charitable giving in line with *shari'ah* principles (Akmaliah, 2020). The products were promoted by using social media platforms namely Instagram, YouTube, and TikTok while outlining cultural identity and piety. For example, the entrepreneurs may share how products adhered to *halal* principles or support charitable causes, resulting in an effortless intersection of business, religion, and culture in the digital age.

The integration of Islamic values into the economic activities of Chinese Muslims in Indonesian culinary sector is increasingly relevant. A major challenge for this community was ensuring food products complied with *halal* requirements, as Islamic law distinguished between permissible (*halal*) and forbidden (*haram*) items. *Halal* certification had become essential for Chinese Muslim entrepreneurs, helping in ensuring the diverse businesses conformed with Islamic principles, maintaining religious compliance, and tapping into a broader market characterized by consumers who prioritized *halal* products. This certification enhanced the reputation and marketability of its offerings and opened a world of business opportunities in the growing *halal* market (Rofiah et al., 2024).

*Halal* status of Chinese food in Indonesia was essential for Chinese Muslim community in the country. Many traditional dishes originated from non-Muslim cultures, complicating *halal* certification process. For these communities, the challenge was in meeting *halal* standards while preserving the cultural heritage. Culinary businesses served as a crucial link in cultural integration. It allowed Indonesian Chinese Muslims to blend traditions with Islamic values, thereby affirming the identity of diverse Muslim societies (Cloete, 2016).

PITI, particularly in Surabaya and Jakarta, has initiated programs to enable entrepreneurs obtain *halal* business certification. These efforts aimed to support cultural authenticity with religious compliance, allowing Muslim entrepreneurs to thrive in the *halal* economy. Serian Wijatno, a major advocate in PITI, outlined the significance of *halal* certification for empowering these entrepreneurs, ensuring compliance with Islamic law while accessing the broader *halal* market. This contributed to community economic growth, inspiring the expansion of businesses (Wijatno, 2025).



The push for *halal* compliance extended beyond the culinary industry. The economic activities of Chinese Muslims in Indonesia comprised various sectors, including small and medium-sized enterprises (MSMEs), retail, and e-commerce. As digital business platforms continued to proliferate, there was an increasing focus on ensuring these online ventures adhered to Islamic principles (Berger and Golan, 2024). The rise of e-commerce has allowed Chinese Muslim entrepreneurs to reach a larger audience, with many using platforms such as Tokopedia and Shopee to sell *halal* certified products. This digital shift transformed the business landscape for Chinese Muslim community, where values of piety and *halal* compliance were effortlessly integrated into modern economic practices.

The relationship between economic activities, banking access, and *halal* compliance was crucial for Indonesian MSMEs, particularly for entrepreneurs who faced challenges in accessing Islamic financial options. The growing demand for *halal* products demanded financially viable, *shari'ah* compliant services. PITI promoted *halal* certification while advocating for these banking solutions, supporting entrepreneurs in business growth and religious identity. This approach integrated Islamic values into the economy, enabling Chinese Muslims in Indonesia to thrive both spiritually and economically (Edwin, 2024).

Chinese Muslim entrepreneurs in Indonesia, such as Sulaiman Wu and Rudy Chen, have effectively used digital platforms such as Instagram and YouTube to promote diverse businesses. *Halal* recipes were shared for traditional Chinese dishes, namely dim sum and dumplings, providing a transparent view of the certification process for the products. This digital strategy was adopted to publicize businesses, and also address misconceptions about the existence of Chinese Muslims, challenging stereotypes that suggested rareness or nonexistent (Hew, 2012). The use of these platforms, enabled the redefining of the traditional narrative, showcasing the vibrant presence of Chinese Muslims in Indonesia.

The digital advocacy enabled product advertisement, and positioned Chinese Muslim entrepreneurs as inspiring role models for individuals desiring to blend Islamic values with cultural traditions. Furthermore, through social media posts, these entrepreneurs showed how traditional Chinese culinary practices coexisted with *halal* dietary requirements, producing a space that celebrated cultural heritage and Islamic faith (Elasrag, 2016). This effort fostered a sense of inclusivity in the broader Muslim community, motivating other

entrepreneurs to follow similar paths. The Ministry of Industry (Kementerian Perindustrian) supported these initiatives, stating that *halal* certification was essential for business success, particularly in MSME sector. The 2023 report outlined that approximately 25% of MSMEs in the country were engaged in *halal* certified businesses, significantly contributing to the nation's economic growth (Djakasaputra et al., 2023).

Indonesian Ministry of Religious Affairs (Kementerian Agama) oversaw *halal* certification process, ensuring that food and products complied with Islamic dietary standards. Additionally, Majelis Ulama Indonesia (MUI) supervised the certification process, essential for businesses in line with Islamic values. In 2022, over 30,000 products were certified, with a significant increase in the number of MSMEs pursuing certification. MUI evaluated products against strict *halal* requirements and issued certificates through Halal Certification Agency (LPPOM MUI), conducting inspections including audits to verify compliance with related standards (Vanany et al., 2020).

The provision of this certification, enabled MUI to ensure the authenticity of *halal* claims, as well as allowed businesses to gain credibility and trust among Muslim consumers. MUI role in training and educating industries on *halal* compliance centered on promoting its growth, and maintaining the integrity of *halal* practices in the diverse marketplace (Wadud and Ali, 2023). This regulatory oversight was a testament to the council's commitment to upholding Islamic dietary laws.

Chinese Muslim entrepreneurs have significantly enhanced visibility and legitimacy regarding the dual cultural and religious identities. Moreover, through platforms such as Instagram, TikTok, and YouTube, these entrepreneurs dispelled misconceptions and showcased the thriving coexistence of Islamic and Chinese cultures. The online presence promoted *halal* certified products, shared entrepreneurial journeys, and fostered engagement among Chinese Muslims. This engagement supported national efforts to promote *halal* industry, outlined by Badan Penyelenggara Jaminan Produk Halal (BPJPH), which issued over 78,000 *halal* decisions in 2023 (BPJPH, 2023). SEHATI program, in particular, offered MSMEs one million free *halal* certifications, thereby bridging cultural identity and religious adherence as well as contributing to a more inclusive marketplace in.

Based on the 2023 *Halal* Economy Report, *halal* food sector in Indonesia has

experienced a steady 12% annual growth, with MSMEs accounting for a large portion of the expansion (Farouk, 2023). This trend showed the potential of *halal* food sector, including the resilience and adaptability of entrepreneurs. The active participation in *halal* economy redefined cultural and spiritual integration, fostering economic empowerment in Indonesian thriving *halal* industry. By accepting cultural heritage and religious values, these entrepreneurs contributed to the evolution of Indonesian entrepreneurial landscape, ensuring the preservation of identity while participating in the global *halal* market (Fachrurazi et al., 2019).

The business landscape for Chinese Muslims in Jakarta and Surabaya was shaped by hybrid identity, using social media for economic growth and cultural dialogue. The entrepreneurs promoted and advocated for food and inclusivity, sharing personal experiences that blended Chinese New Year celebrations with Islamic practices, such as *halal* dietary restrictions (Ahmad, 2018). The narratives exhibited how cultural and religious identities coexisted, fostering a sense of community. Moreover, this digital entrepreneurship drove business growth, and also facilitated cultural exchange (Al-Badri, 2023). The combination of religious devotion with cultural heritage, attracted diverse customer base, introducing *halal* Chinese cuisine to a broader audience. This made social media a platform for cultural understanding and economic empowerment (Reinhardt, 2016).

In Indonesian diverse society, Chinese Muslims often navigated identities in both Chinese and Muslim communities, facing marginalization. The sharing of content about this hybrid identity, led to engagement in digital diplomacy to validate cultural practices as expressions of Islam (Gunn, 2003). For example, when Chinese Muslim entrepreneurs showcased the blending of traditional Chinese customs—such as dragon dances and lantern festivals—with Islamic values, it was affirmed that the cultural heritage was in line with personal faith.

## **Conclusion**

In conclusion, this research outlined an intriguing aspect of Indonesian Chinese Muslim entrepreneurs, in terms of skillfully merging ethnic and religious identities through business practices that complied with *shari'ah* law. The integration of Islamic values, such as justice,

trustworthiness, and public welfare, along with Confucian principles, namely sincerity and integrity, was particularly fascinating. This unique combination reflected a complex hybrid identity. Entrepreneurs in Jakarta and Surabaya exemplified how Islamic law promoted inclusion, allowing minorities to prosper economically while preserving cultural identities.

The research outlined the powerful and transformative impact of *shari'ah*, disclosing the profound influence on various aspects of life and society. It served as a guide for personal values and an avenue of integration into Indonesian predominantly Muslim society. Meanwhile, the growth of Islamic finance and easy access to *halal* certification—supported by institutions such as DSN-MUI, OJK, and BPJPH—was instrumental in bolstering Chinese Muslim businesses. The following figures Djohari Zein, Jusuf Hamka, and Herman Halim embodied this change by using *shari'ah* to develop ethical and socially responsible business models. The analyses showed that *shari'ah* compliant entrepreneurship could effectively express cultural values while achieving commercial success. Digital platforms had amplified efforts to share experiences of hybrid identities, which increased acceptance of Chinese Muslims in *halal* economy, and instilled optimism for the future of these enterprises.

This present research outlined the need for further analyses on the relationship between religion, business, and cultural identity in diverse societies. As Indonesia aimed to become a global avenue for *halal* commerce, the experiences of Chinese Muslim entrepreneurs provided a typical example of inclusive Islamic modernity, where *shari'ah* was applied with flexibility and cultural understanding. Future research should examine the long-term social and political implications of this hybrid identity, particularly the potential to empower minorities, reshape the discourse on Islamic ethics, and contribute to the adaptation of *shari'ah* in diverse settings.

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