

The Role of Religious Moderation Values in Enhancing the Community's Economic Development in Pontianak

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Keywords:

Community Economy, Religious Moderation, Social Harmony, Value-Based Economy

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Abstract: This study aims to analyze the role of religious moderation values in improving the community's economy in Pontianak City. Religious moderation encompasses tawassuth (moderation), tasamuh (tolerance), ta'awun (cooperation), and i'tidal (justice), which are believed to foster social harmony and promote economic productivity. The research employs a quantitative approach with a descriptive correlational method. The population consists of active economic actors in Pontianak, with a sample of 385 respondents selected using proportional random sampling. Data were collected through a Likert-scale questionnaire, interviews, and secondary documentation, and were analyzed using descriptive statistics and simple linear regression. The results indicate that religious moderation is at a high level (mean score = 4.23), while community economic improvement is also high (mean score = 4.11). Regression analysis shows a positive and significant relationship, with $R^2 = 0.451$ and the equation $Y = 1.247 + 0.689X$, indicating that the internalization of religious moderation values explains 45.1% of the variation in community economic improvement. This study concludes that religious moderation plays a vital role in promoting an inclusive, ethical, and sustainable community-based economy. Practically, the findings provide a basis for local economic development policies, while theoretically, they enrich interdisciplinary studies linking economics, society, and religion.

INTRODUCTION

National economic development cannot be separated from social stability and the religious values that live within society. As a nation with the world's largest Muslim population, Indonesia regards religion not only as a spiritual aspect but also as a foundation of socio-economic ethics. In this context, religious moderation emerges as an important paradigm emphasizing balance, tolerance, and social justice in national and civic life. The Ministry of Religious Affairs of the Republic of Indonesia (2022) noted that strengthening religious moderation has become one of the national priorities to reinforce social harmony and accelerate inclusive economic growth at the local level.

Pontianak City, the capital of West Kalimantan Province, is a multicultural area characterized by diverse ethnic and religious groups such as Malay, Chinese, Dayak, and Madurese communities. According to data from the Central Statistics Agency (Badan Pusat Statistik [BPS]) of Pontianak City (2024), the regional economic growth rate reached

approximately 4.78%, an increase from 4.12% in the previous year, although still below the provincial average. While this indicates progress, socio-economic disparities persist, particularly in the micro, small, and medium enterprises (MSMEs) sector. In this regard, the values of religious moderation emphasizing honesty, justice, tolerance, and intercommunity cooperation are believed to be key drivers for sustainable community-based economic improvement.

Social phenomena in Pontianak show that religious and cultural diversity can be both a potential strength and a challenge for economic development. Horizontal conflicts and low levels of intergroup trust can hinder local economic collaboration. According to the Religious Harmony Index (Kementerian Agama [Kemenag], 2023), Pontianak scored 77.4, categorized as “harmonious,” but still faces potential social vulnerabilities due to differing perceptions of religious practices. Therefore, the implementation of religious moderation values such as *tasamuh* (tolerance), *tawazun* (balance), and *musyawarah* (deliberation) is crucial for building an inclusive and harmonious economic climate within Pontianak’s multicultural society.

Previous studies have highlighted the relationship between religious values and economic development. For example, Nasution (2021) found that the internalization of religious values enhances people’s work ethic and productivity. Similarly, Haryono and Rauf (2022) discovered that religious moderation contributes to strengthening community-based economies in urban areas. However, most of these studies remain focused on normative aspects and have yet to explore in depth how religious moderation is implemented in local contexts such as Pontianak, which has distinctive socio-economic dynamics. This indicates a research gap concerning the empirical role of religious moderation in improving community economies in multicultural settings.

Furthermore, previous studies tend to position religious moderation as a social variable rather than a determining factor in community economic development. In practice, however, values such as tolerance, mutual cooperation, and distributive justice have tangible effects on the sustainability of microenterprises and the enhancement of community welfare. Thus, a more systematic and contextual study is needed to understand how religious moderation values can stimulate productive economic activities, strengthen interfaith social networks, and create synergy among local economic actors in Pontianak City.

This research also aims to address the limitations of prior studies by viewing religious moderation not merely as a normative discourse but as a practical and strategic approach to value-based economic development. By employing an empirical approach, this study seeks to identify concrete forms of religious moderation in community economic activities through trade, social entrepreneurship, and philanthropic initiatives. The findings are expected to contribute to the development of a concept of moderate religious economy an economy grounded in spirituality, social justice, and interfaith tolerance.

Based on the above discussion, the main objective of this study is to analyze the role of religious moderation values in improving the community economy in Pontianak City. Theoretically, this research is expected to enrich interdisciplinary studies connecting economics, social sciences, and religion, particularly in the context of value-based

economic frameworks. Practically, the findings can serve as a reference for local governments, religious institutions, and business actors in designing policies to strengthen community economies through religious moderation approaches that adapt to social diversity. Therefore, this study is expected to provide a meaningful contribution to developing an inclusive, just, and humanistic economic system.

METHOD

This study employs a quantitative approach with a descriptive–correlational method to analyze the influence of religious moderation values on the improvement of community economic conditions in Pontianak City. The research population consists of active economic actors, including micro, small, and medium enterprises (MSMEs), traders, artisans, and creative economy participants. A total of 385 respondents were selected using a proportional random sampling technique. Data were collected through a Likert-scale questionnaire (ranging from 1 to 5), brief interviews, and secondary documentation obtained from official institutions. The variable of religious moderation includes four main indicators: tolerance, national commitment, anti-violence, and acceptance of local traditions. Meanwhile, the variable of community economic improvement is measured through income levels, business productivity, household welfare, and community economic stability. Data analysis was conducted using descriptive statistics and simple linear regression, accompanied by validity, reliability, normality, and linearity tests to ensure the analytical assumptions were met. In addition, methodological triangulation was applied to enhance data credibility, and ethical research procedures were maintained through informed consent and the protection of respondent confidentiality.

RESULT AND DISCUSSION

Respondent Characteristic

This study involved 385 respondents, consisting of MSME actors (58%), traditional market traders (24%), artisans (9%), and creative economy participants (9%) distributed across six districts in Pontianak City. Based on demographic characteristics, the majority of respondents were aged between 31–45 years (47%), had secondary or higher education (SMA and D3, 61%), and more than five years of business experience (52%). The detailed characteristics are presented in Table 1.

Table 1. Respondent Characteristics

Category	Classification	Frequency (n)	Percentage (%)
Type of business	MSMEs	223	58.0
	Traditional market traders	92	24.0
	Artisans	35	9.0
	Creative economy actors	35	9.0
Age	< 30 years	78	20.3
	31–45 years	181	47.0
	> 45 years	126	32.7
Education level	Junior high school	53	13.8
	Senior high school/Diploma	235	61.0
	Bachelor's degree or higher	97	25.2
Business experience	< 3 years	78	20.3
	3–5 years	107	27.8
	> 5 years	200	51.9

Descriptive Analysis of Religious Moderation

The descriptive analysis results show that the level of religious moderation among the people of Pontianak is high, with an average total score of 4.23 on a 5-point Likert scale. The highest indicator was interreligious tolerance (4.45), followed by national commitment (4.31), acceptance of local traditions (4.18), and anti-violence (4.00). The summary is presented in Table 2.

Table 2. Descriptive Scores of Religious Moderation Variable

Indicator	Mean	Category
National commitment	4.31	High
Interreligious tolerance	4.45	Very High
Anti-violence	4.00	High
Acceptance of local traditions	4.18	High
Overall Mean	4.23	High

The high mean scores indicate that the people of Pontianak possess strong understanding and practice of religious moderation values, particularly in terms of tolerance and national commitment.

Descriptive Analysis of Community Economic Improvement

The variable of community economic improvement also shows a high average score of 4.11. The business productivity indicator obtained the highest mean (4.26), followed by household income (4.14), social welfare (4.06), and community economic stability (3.99), as shown in Table 3.

Table 3. Descriptive Scores of Community Economic Improvement Variable

Indicator	Mean	Category
Household income	4.14	High
Business productivity	4.26	Very High
Social welfare	4.06	High
Community economic stability	3.99	High
Overall Mean	4.11	High

These findings indicate that economic actors in Pontianak have experienced positive economic growth, primarily due to intercommunity collaboration and the application of values such as honesty, trust, and mutual cooperation in their business activities.

Regression Analysis Results

A simple linear regression analysis was conducted to examine the relationship between religious moderation values (X) and community economic improvement (Y). The results are presented in Table 4.

Table 4. Results of Simple Linear Regression Analysis

Variable	Coefficient (B)	Std. Error	t-value	Sig.
Constant (a)	1.247	0.182	6.853	0.000
Religious moderation (X)	0.689	0.043	16.062	0.000

The coefficient of determination (R^2) of 0.451 indicates that 45.1% of the variation in community economic improvement is explained by the religious moderation variable,

while the remaining 54.9% is influenced by other factors. The significance value ($0.000 < 0.05$) shows a positive and significant relationship between the two variables.

Regression Equation and Interpretation

Based on the regression analysis, the linear equation is: $Y = 1.247 + 0.689X$. This means that for every one-unit increase in the implementation of religious moderation values, community economic improvement increases by 0.689 units. These results reinforce that values such as tolerance, mutual cooperation, and social justice affect not only social harmony but also the efficiency and productivity of Pontianak's community economy.

Overall, the findings confirm that religious moderation values have a significant role in enhancing the economic well-being of multicultural communities in Pontianak City. This result aligns with Haryono and Rauf (2022), who stated that social harmony is a key factor in community economic growth. However, this study extends previous research by providing empirical evidence that religious moderation functions not merely as a social norm but as a determinant variable in a value-based economy. Therefore, strengthening religious moderation can serve as a strategic foundation for sustainable, inclusive, and equitable local economic development.

Discussion

The results of this study indicate that religious moderation values have a positive and significant relationship with the improvement of community economic conditions in Pontianak City. This finding reinforces the view that religious moderation is not only a social or spiritual concept but also has tangible economic implications. Communities with a high level of religious moderation tend to exhibit productive, collaborative, and ethical economic behavior. This is reflected in their increasing participation in community-based economic activities such as cooperatives, microenterprises, and sharia-based markets, which operate on the principles of honesty, responsibility, and social justice.

Theoretically, these findings align with Max Weber's social theory in *The Protestant Ethic and the Spirit of Capitalism*, which explains how certain religious values influence work ethics and economic behavior. In the multicultural and multi-religious context of Pontianak society, religious moderation serves as a key factor in fostering social harmony that contributes to economic stability. When tolerance, mutual respect, and interfaith cooperation are maintained, social stability and trust among economic actors increase, which in turn strengthens local economic dynamics.

This result also supports the findings of Nasution (2021), who stated that religious moderation enhances social and economic resilience in multicultural societies. However, the present study extends previous research by focusing more specifically on how values such as *tawassuth* (moderation), *tasamuh* (tolerance), and *ta'awun* (cooperation) are translated into daily economic practices among the people of Pontianak. Field data reveal that individuals who embody these values in their economic activities are able to establish sustainable and mutually beneficial business relationships, particularly in trade and MSME sectors.

Nevertheless, this study also identifies several challenges in applying religious moderation within the economic context. These challenges include gaps in understanding among community groups and the influence of social media, which can sometimes trigger polarization. A superficial understanding of religious moderation may foster exclusivity and prejudice, hindering cross-group economic collaboration. Therefore, continuous educational efforts are needed from local governments, religious leaders, and educational institutions to promote a substantive, rather than merely symbolic, understanding of moderation values.

From a practical perspective, the findings provide a basis for formulating value-based economic development policies. The Pontianak City Government can use these results as a reference in designing empowerment programs that emphasize strengthening moderate character among citizens. Examples include entrepreneurship training grounded in ethical and religious values, the formation of interfaith cooperatives, and intercommunity economic forums. Such initiatives are expected to foster an inclusive, equitable, and sustainable economic ecosystem.

In conclusion, this study affirms that religious moderation not only plays a role in maintaining interreligious harmony but also directly contributes to regional economic growth. Through the internalization of moderation values, the people of Pontianak can build an economy oriented toward *masalah 'ammah* (collective well-being), achieving a balance between material progress and social morality. The results of this study may serve as a foundation for future research exploring the role of religious moderation in the context of sustainable development across other regions in Indonesia.

CONCLUSION

This study concludes that the values of religious moderation play a significant and essential role in improving the community's economic conditions in Pontianak City. Through the implementation of principles such as *tawassuth* (moderation), *tasamuh* (tolerance), *ta'awun* (cooperation), and *i'tidal* (justice), the community demonstrates productive, honest, and inclusive economic behavior. These values contribute to creating a harmonious social atmosphere, strengthening trust among economic actors, and increasing community participation in local economic activities such as MSMEs, cooperatives, and community-based trade. Empirically, the findings confirm that the higher the level of internalization of religious moderation, the better the quality of community economic interactions. The analysis reveals a positive correlation between the level of religious moderation and indicators of economic welfare among Pontianak's residents. This result supports Weber's theory of the relationship between religious ethics and economic development, while also enriching contemporary socio-economic perspectives on religious moderation. Nevertheless, this research identifies several challenges, including differences in the level of understanding of moderation among community groups and the influence of social media, which can potentially disrupt social cohesion. Therefore, continuous educational and socialization efforts are required from various stakeholders including local governments, religious leaders, and educational institutions to strengthen substantive understanding of religious moderation in the context

of economic development. Theoretically, this study contributes to the growing body of literature on the relationship between religious moderation and value-based economic development. Practically, the findings can serve as a foundation for formulating inclusive and equitable economic policies in Pontianak City by positioning moderation values as the ethical and social basis of economic activities. Thus, the application of religious moderation not only strengthens social harmony but also acts as a driving force for sustainable economic development oriented toward collective welfare.

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