The Role of Work Ethics in Moderating the Effect of Islamic Business Ethics on the Income of Traders Around Religious Tourism

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Abstract

This study aims to identify and analyze the factors that influence the income of traders with the work ethic as a moderating variable, a case study on religious tourism on the island of Java. Traders in the area of the Great Mosque of Demak were given questionnaires as part of the data collection process, the tomb of Sunan Kalijaga and the tomb of Raden Santri. The samples in this study were 40 respondents with a purposive sampling technique. The data were processed using the SPSS analysis tool version 16. The results showed that first, communication style, skills, length of business and business location, each partially, had no significant positive effect on trader income. Second, The income of traders is affected positively and significantly to some extent by business ethics.. Third, the work ethic variable is incapable to moderate the effect of communication style, skill, business length and business location partially on traders' income. Fourth, the work ethic variable is able to moderate or strengthen the effect of Islamic business ethics on traders' income.

Keywords: Islamic business ethics, work ethic, communication style, and traders' income.

Introduction

Indonesia has a population estimated at 260 million people, with the status of a developing country. Nonetheless, Indonesia has great potential to become a developed country. It is supported by Indonesia's inclusion in 20 countries that have influence in the world in the economic field. Today, Indonesia is incessantly carrying out a national development revolution, especially in the economic field. One of the goals is being able to compete in the world market and meet domestic needs. This development requires careful planning, concrete targets and appropriate steps to make it happen (IMP & Maghfira, 2018).

However, there are several problems in economic development in general, including the uneven distribution of people's income (Yuniarti, 2019). It is due to the process of globalization and economic liberalization, which has made relations between countries and nations no longer recognize territorial boundaries, both in terms of investment, industry, education, information technology, individuals and so on. In addition, another impact of globalization is the abstain of barriers to trade between countries (Wahyono, 2017). The distribution of alms-giving (*zakat*) cannot be relied on significantly to increase people's income (Abdul Hamid et al, 2019).

In Islam, national development prioritizes efforts to increase overall economic productivity, including workers. In addition, it also seeks to increase the ratio between income and the total population (Fadlan, 2010). Islamic perspective on national development brings the concept of justice and equality of income distribution as the word of Allah ta'ala in QS. Ali-Imran (3): 92, which emphasizes the recommendation to give with something you like. Likewise QS. Al-Hasyr (59): 7 describes the spoils of war (ghanimah), where the goal is for Allah, the Messenger, relatives, orphans, the poor and those who are on their way, so that the treasure does not circulate only among the rich among the Muslims.

Besides paying attention to economic development, Islam also emphasizes on human development. Islam as a religion of *rahmatan lil'alamin* has one of the main functions; to guide humans on the right path and direction. In this case, all aspects related to economic development must be in line with comprehensive human development.

There are several principles in Islam as the philosophical foundation of Islamic development, namely (Fadlan, 2010): monotheism, *rububiyyah, khalifah* and *tazkiyah*.

One of the functions of economic development is to increase people's per capita income. All elements of society are expected to have an impact on increasing the per capita income of the community, both from the government, private and community sides. From the government side, it is necessary to make government regulations that support the low-income people, provide business capital or loans, provide jobs, provide basic commodity subsidies for traders and farmers and other businesses. In addition, the government also encourages the creation of economic excitement through many things, including the tourism sector. The urgency of government support and Islamic investing ethics, impact on the smooth investment itself. Investment will grow rapidly if the government and enterpreneurs comprehend that investment involves more than just building facilities and infrastructure around the world; it also involves responsibility to God (Malahayatie & Rahmawati, 2022).

One of the efforts towards economic development that has been popular lately is the field of tourism. Developing tourism has made many people obtain comfortable entertainment. Even this tourism has reached the realm of sharia tourism or religious tourism. One of the tours that is considered to have sharia values is the Umbul Pengging tour, which significantly contributes to the welfare of the local community (Walyoto, 2019).

In Javanese society, there is an interesting phenomenon related to religious tourism, namely visiting tourist attractions that contain high historical and religious values, such as the tomb of Waliyullah (saint) Sunan Kalijaga in Kadilangu and the Great Mosque of Demak.

Qodriana (2007) states that the existence of the Demak Mosque has attracted the public to visit this religious tourism object. Several reasons were stated that many people came to visit the Great Mosque of Demak because it is located in the city center of Demak Regency and on the *Pantura* route. In addition, the Great Mosque of Demak has religious value, as there is a belief in society, especially pilgrims, that the groups of pilgrims surrounding the Great Mosque of Demak

are the same as performing the pilgrimage. On the other hand, the motivation for pilgrims to come and visit is to get blessings and inner peace through the saints.

The blessings are not only for the pilgrims, but also for the people who work as traders around the Great Mosque of Demak. Some of these traders sell souvenirs of Demak, knick-knacks, perfumes and so on. The activity is to meet the needs of everyday life. As time went on, the number of traders increased and made them compete in increasing business income. Such thing is not much different and also occurs in the tourist attraction of Sunan Kalijaga's tomb in Kadilangu Demak, even in religious tourisms in East Java and West Java.

In this study, the author tries to describe several factors that are assumed to affect the income of traders. These factors such as communication style, business skills, Islamic business ethics, business location, length of business and work ethic as moderating variables will have a strengthening or weakening effect on the variables of communication style, business skills, Islamic business ethics, business location, length of business to merchant income.

First, the style of marketing communication does not only connect sellers and buyers, but also the social environment. In a sense, that marketing communications can be started from the seller and the buyer. The communication carried out by the seller is promotion with all kinds of mixes, which aims to make the product known to visitors and then they are interested in buying it. Meanwhile, marketing communication from the buyer's side means a positive causal response from the use of the product from the seller (Gemiharto et al., 2016).

Second, Business ability (skill) is the ability or expertise of business actors in running the business they are engaged in. One's business ability is obtained from a learning process that requires a relatively long time. Business capability is a factor in the success of small, medium and large scale businesses (Azizah, 2013; Kosasih, 2019; Irawan & Mulyadi, 2016; Istikomayanti et al., 2018).

Third, business ethics are principles and norms in which actors try to commit themselves to transactions, behavior and relationships. This is intended to achieve business goals safely (Anindya, 2017). Islam

itself is interpreted as an order that is in accordance with Islamic law. For this reason, a series of principles and norms of a business must comply with Islamic law and the obligation of a Muslim to uphold it (Hulaimi et al., 2017; Rosiyana et al., 2017; Putri & Suryaningsih, 2019).

Fourth, the length of the business is the time period for the trader to start working on the business. One of the benefits of length of business is gaining experience in terms of business, so it can influence one's behavior in the future. In a sense, the longer a person trades, the more knowledge related to consumer behavior, market behavior and all information related to the business world will increase (Husaini, 2017; IMP & Maghfira, 2018; Yuniarti, 2019; Wahyono, 2017).

Fifth, the business location relates to the place of the business establishment, where the strategic location is in great demand by business actors. To determine the location of a business, careful consideration is needed since it is a crucial component in increasing traders' income (Setiaji & Fatuniah, 2018). In this case, Tjiptono (2002) states that there are several factors in determining a place for business, namely: accessibility, visibility, traffic, expansion, environment and competition. Research on the effect of business location on income has been carried out by many researchers (Husaini, 2017; Setiaji & Fatuniah, 2018).

Sixth, the work ethic is a work spirit that is owned by business actors or traders, with the aim of getting maximum profits and the value of life for business actors in doing business. Business people who have a high work ethic can enjoy the process of running a business and do not complain much, so the results of their business feel more blessed (Faddilah, 2018). Several studies on work ethic have also been conducted by researchers (H. Mahmudah, 2016; Sulastri & Budisatria, 2011; Sutriani et al., 2014).

According to Munzir (2016), the communication style variable has a weak effect on purchasing decisions. It means that the communication style of the trader does not affect the increase in income of business. Irawan & Mulyadi (2016) stated that the business skill variable has a favorable and significant impact on business success. It means that the better the business skills owned by traders will increase the income of traders. Rani (2019) mentioned that the length of business variable

has a positive and significant influence on trader income. It implies that the longer the business will impact the increase of trader's income Setiaji & Futuniah (2018) stated that the location variable has a positive and significant influence on trader income. It means that the more the business location is in a tourist spot, the more the merchant's income will be affected.

Sutriani et.,al (2014) stated that the work ethic variable has a positive and significant influence on seller income. It means that the better and qualified work ethic used in the business will increase the income of traders. Burus & Nuriaini (2016) stated that the implementation of Islamic business ethics in the restaurant of Wong Solo Medan can affect sales volume, so income also increases. Sampurno (2016) states that the implementation of Islamic business ethics has a direct or indirect effect on financial aspects. Anindiya (2017) states that Islamic business ethics variable has a substantial impact on profits in running business. It implies that expanding the use of Islamic commerce will increase business profits.

In order to facilitate the issues understanding in the research, it is necessary to have a research framework as shown on Figure 1.
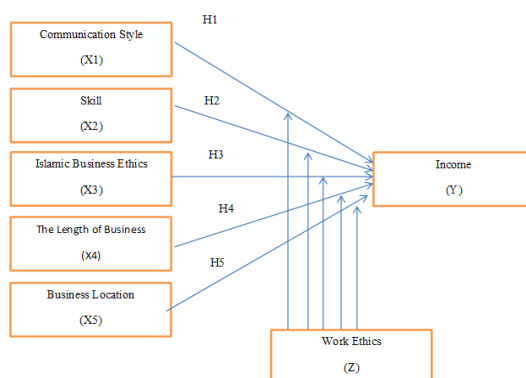

Figure 1. Theoretical Framework

Methods

This study employs a type of quantitative research through primary data sources. The survey approach is focused on gathering information from respondents who have particular knowledge that helps researchers

address issues. A questionnaire or survey was used to obtain the data (Sugiyono, 2012). Primary data were obtained for this study by sending questionnaires to traders in the study region, with a small sample size of 40 respondents. They were obtained from the Slovin formula in sampling with a population of 500 and a margin of error of 15%.

Questionnaire technique is by giving a questionnaire to predetermined respondents by presenting questions that are in accordance with the indicators and requiring answers from respondents. Further the researcher conducted testing of statistical data. In this study, the total population of respondents was all traders in the research location area, which reached approximately 500 traders and the purposive sampling method applied to traders around the religious tourism area.

Result and Discussion
Data Description of Respondents
Respondents in this study were traders in the area, (1) religious tourism of the Great Mosque of Demak & Tomb of Raden Fattah, located in Demak Regency, (2) religious tourism to the tomb of Sunan Kalijaga located in Kadilangu, Demak Regency, (3) and religious tourism Sunan Raden Santri located on Mount Pring, Muntilan Magelang. The characteristics are 16 male respondents (40%) and 24 female respondents (60%).

The respondents age can be explained as follows: 16-25 years totaling 5 people or 12.5%, ages 26-35 totaling 14 people or 35%, ages 36-45 totaling 8 people or 20% and ages > 45 years totaling 13 people or 32.5%. Meanwhile, the level of education of the respondents are varied. There are 8 people or 20% completing junior high school, 22 people or 55% completing senior high school, 1 person or 2.5% completing Bachelor degree, and 9 people or 22.5% did not provide any answers.

The income of the respondents is also diverse. There are those who earn 500 thousand monthly totaling 1 person or 2.5%, 1.5 million totaling 1 person or 2.5%, 2 million totaling 1 person or 2.5%, 3 million totaling 3 people or 7.5%, 3.5 million totaling 2 people or 5.0%, earning > 5 million totaling 1 person or 2.5% and even, respondents who have minus income due to being affected by corona-19 totaling 31 people or 77.5%. Similarly, the respondents' residence is spread out in different area. 16 people or 40% live in Demak, 10 people or 25% in Kadilangu, and 14 people or 35% in Muntilan.

Validity Test

The validity test results are in accordance with the assessment criteria (Ghozali, 2016: 52-53), by looking at the asterisk in the column or row of the total score (tolerance). The asterisk represents two possibilities (Bawono, 2006: 76): one star means a significant correlation at the level of 5% (0.05) for both sides. Meanwhile, two stars means a significant correlation at the level of 1% (0.01) for both sides. The validity test results in this study met the criteria for two asterisks, except for one score that had one star.

Thus, it can be concluded that each question item of communication style variable, skill, Islamic business ethics, length of business, business location, work ethic and income is valid. So that it can be used for further data testing.

Reliability test

Reliability test was conducted to find out and measure whether the questionnaire is an indicator of the variable. A questionnaire is reliable if the respondents's answers are steady or constant from time to time (Ghozali, 2016: 47). The following are reliability test results:

Table 1. Result of Reliability Test

Variable	Cronbach Alpha	Description
Communication style (X1)	0.855	Reliable
Skill (X2)	0.846	Reliable
Islamic business ethics (X3)	0.906	Reliable
The length of business (X4)	0.846	Reliable
Business location (X5)	0.766	Reliable
Work ethics (Z)	0.771	Reliable
Income (Y)	0.855	Reliable

Source: Author's primary data analysis, 2020

Table 1 shows the reliability test results for the X1, X2, X3, X4, X5, Z and Y variables, which have Cronbach Alpha values > 0.60. In Bawono (2006: 68), Nunnally said that, a variable is reliable if the Cronbach Alpha value is > 0.60. Consequently, it can be said that the data are trustworthy or reliable, making them appropriate for measurement and further study.

Normality Test

The purpose of the normality test was to determine whether the residual or confounding variables in the regression model have a normal distribution (Ridlo & Sari, 2020). The following are the

normality test results.

Table 2. Result of Normality Test

		Standardised Residual
N		40
Normal Parameters[a]	Mean	.0000000
	Std Deviation	.91986621
Most Extreme Differences	Absolute	.148
	Positive	.097
	Negative	-.0148
Kolmogorov-Smirnov Z		.938
Asymp. Sig. (2-tailed)		.343

a. Test distribution is Normal.

Source: Author's primary data analysis, 2020

From Table 2, as is evident, the value of Asymp. Sig (2 tailed) is 0.343. This value is higher than a = 0.05, in light of this, it can be said that the data is generally distributed.

Multicollinearity Test

The multicollinearity test is a situation that there is a perfect or evident linear relationship among all or some of the independent variables out from multi-regression model (Ridlo & Sari, 2020). This study uses the Variance Inflation Factor (VIF) method and the tolerance value.

Table 3 Result of Multicollinearity Test

Coefficients[a]

Model		Unstandard-ized Coefficients		Standard-ized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-2.395	19.711		-.121	.904		
	Communication style (X1)	.058	.191	.047	.306	.762	.482	2.074
	Skill (X2)	-.139	.218	-.112	-.638	.528	.366	2.736
	Islamic business ethics (X3)	.302	.160	.278	1.888	.068	.515	1.941
	The length of business (X4)	.054	.424	.016	.127	.900	.662	1.510
	Business location (X5)	.130	.280	.053	.465	.645	.846	1.182
	Work ethics (Z)	.890	.268	.606	3.326	.002	.337	2.971

a. Dependent Variable: Income_Y

Source: Author's primary data analysis, 2020

Based on table 3, it can be seen that the tolerance and

Variance Inflation Factor (VIF) values, namely tolerances X1, X2, X3, X4, X5, Z, respectively, are 0.482, 0.366, 0.515, 0.662, 0.846, and 0.337, which are greater than 0.10. While the VIF values of each variable are 2.074, 2.736, 1.941, 1.510, 1.182, and 2.971. which are smaller than 10. Thus, it can be stated that multi-collinearity has no symptoms.

Heteroscedasticity Test

Heteroskedasticity test is the variance of the residual variable of the regression model, which is different for each observation(Ridlo & Sari, 2020). This study uses the graphical Scatterplot method to determine whether there are symptoms of heteroscedasticity.
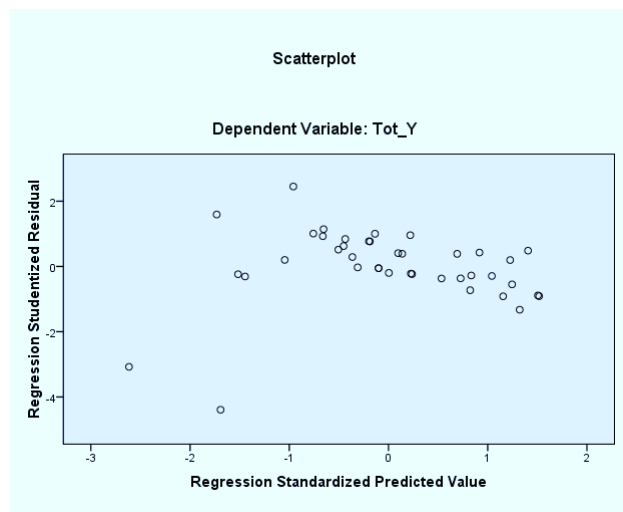

Figure 2. Scatterplot Graph
Heteroscedasticity Test

Based on the scatterplot graph in Figure 2, as can be observed, the points are randomly scattered above and below the Y axis's 0. We can infer that there isn't any symptom of homoscedasticity.

Statistical Test

This statistical test includes three types: T test, F test and the determination coefficient test (R2). The T test was conducted to determine the significant level of independent variables affecting

the dependent variable individually (Bawono, 2006).

Table 4. Result of T Test

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-9.691	22.299		-.435	.667
	Communication style (X1)	.158	.215	.125	.733	.469
	Skill (X2)	-.191	.221	.153	.864	.394
	Islamic business ethics (X3)	.508	.168	.468	3.024	.005
	The length of business (X4)	.635	.440	.195	1.443	.258
	Business location (X5)	.315	.313	.129	1.007	.321

a. Dependent Variable: Income_Y

Source: Author's primary data analysis, 2020

If the value of sig. is <0.05 or 5%, the variable is stated to have a significant impact on the dependent variable. Based on Table 4, the results of the t-count test of the communication style variable (X1), skill variable (X2), length of business variable (X4) and business location variable (X5) are greater than 0.05, with a value of 0.469 (X1), 0.394 (X2), 0.258 (X4) and 0,321 (X54). It denotes that there is no discernible impact of these variables on traders' earnings. In contrast, the Islamic business ethics variable (X3) has a significant positive effect on merchant income, with a significance value of 0.005. It indicates that there is a significant influence between Islamic business ethics (X3) on income (Y).

F Test

The F test was carried out with the aim of knowing how far the independent variables simultaneously can affect the dependent variable (Bawono, 2006: 91).

Table 5. Result of F Test

ANOVAᵇ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	864.101	5	172.820	7.000	.000ᵃ
	Residual	839.399	34	24.688		
	Total	1703.500	39			

a. Predictors: (Constant), Businesslocation_X5, Communication style_X1, Lengthofbusiness_X4, Islamicbusinessethics_X3, Skill_X2

b. Dependent Variable: Income_Y

Source: Author's primary data analysis, 2020

According to table 5, it is known that the calculated F value is 7,000 with a significance of 0.000 <0.05, therefore, it can be said that the independent factors have an impact on the dependent variable at the same time.

Determination Coefficient Test (R^2)

Determination Coefficient Test (R2) was carried out to show how far the level of relationship between the dependent variable and the independent variable is (Bawono, 2006).

Table 6. Determination Coefficient Test (R2)

Model Summary^b

Model	R	R Square	Adjusted R Square	STd. Error of the Estimate
1	.172^a	.507	.435	4.969

a. Predictors: (Constant), Businesslocation_X5, Communicationstyle_X1, Lengthofbusiness_X4, Islamicbusinessethics_X3, Skill_X2

b. Dependent Variable: Income_Y

Source: Author's primary data analysis, 2020

According to Table 6, it is known that the coefficient of determination (R^2) is 0.507. It means that the contribution of the independent variables in influencing the dependent variable is 50.7%, while 49.3% is affected by factors beyond the model.

Moderate Regression Analysis Test (MRA)

This study uses the Moderate Regression Analysis (MRA) method because this research applies moderating variables. The following is finding from the moderating variable (work ethic) in moderating the effect of the independent variables on the dependent variable.

Table 7. Result of MRA Test of First Model Equation

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-9.691	22.299		-.435	.667
	Communication style (X1)	.158	.215	.125	.733	.469
	Skill (X2)	-.191	.221	.153	.864	.394
	Islamic business ethics (X3)	.508	.168	.468	3.024	.005
	The length of business (X4)	.635	.440	.195	1.443	.258
	Business location (X5)	.315	.313	.129	1.007	.321

a. Dependent Variable: Income_Y

Source: Author's primary data analysis, 2020

Based on Table 7, the form of the first regression equation using the MRA method is as follows:

Income = -9.691+ (0.158 X1) + (0.191 X2) + (0.508 X3) + (0.635 X4) + (0.315 X5)

The constant -9,691 indicates that if the average of independent variable is constant, then the average of income level will have a value of -9,691 units.

The regression coefficients of the X variables are as follows: The regression coefficient X1 of 0.158 indicates that every increase of one unit of communication style will increase the trader's income level by 0.158. The regression coefficient X2 of 0.191 indicates that every increase of one skill unit will increase the trader's income range by 0.191. The regression coefficient X3 of 0.508 indicates that every increase of one unit of Islamic business ethics will increase the income level by 0.508. The regression coefficient X4 of 0.635 shows that each increase of one unit of business length will increase the income level by 0.635. And finally, the regression coefficient X5 of 0.315 indicates that every increase of one unit of business location will increase the income level by 0.315.

After obtaining the first regression equation, the next step is to test the second regression equation, as follows:

Table 8. Result of MRA Test of Second Model Equation

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-2.395	19.711		-.121	.904
Communication style (X1)	.058	.191	.047	.306	.762
Skill (X2)	-.139	.218	-.112	-.638	.528
Islamic business ethics (X3)	.302	.160	.278	1.888	.068
The length of business (X4)	.054	.424	.016	.127	.900
Business location (X5)	.130	.280	.053	.465	.645
Work ethics (Z)	.890	.268	.606	3.326	.002

a. Dependent Variable: Income_Y

Source: Author's primary data analysis, 2020

According to Table 8, the second regression form equation using the MRA method is as follows:

Revenue = -2.395 + (0.058 X1) + (-0.139 X2) + (0.302 X3) + (0.054 X4) + (0.130 X5) + (0.890 Z)

From the description of the table, it can be understood that the constant -2,395 indicates that if the average of independent variable is constant, therefore the median income level will have a value of -2,395 units.

The regression coefficients of the X variables are as follows: The regression coefficient X1 of 0.058 indicates that every increase of one unit of communication style will increase the traders income level by 0.058. The regression coefficient X2 of 0.139, indicates that every increase of one skill unit will reduce the trader's income level by -0.139. The regression coefficient X3 of 0.302 indicates that every increase of one unit of Islamic business ethics will increase the income level by 0.302. The regression coefficient X4 of 0.054 demonstrates that every increase of one unit of business length will increase the income level by 0.054. Finally, the regression coefficient X5 of 0.130 indicates that every increase of one unit of business location will increase the income level by 0.130.

While the regression coefficient Z of 0.890 shows that each increase in one unit of work ethic will increase the income level by 0.890.

After obtaining the second regression equation, the next step is to test the third regression equation as follows.

Table 9. Result of MRA Test of Third Equation

Coefficientsª

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-798.309	385.915		-2.069	.048
Communication style (X1)	2.113	2.513	1.638	.841	.408
Skill (X2)	-.254	2.871	-.204	-.088	.930
Islamic business ethics (X3)	5.858	2.031	5.393	2.884	.007
The length of business (X4)	-1.894	4.428	-.580	-.428	.672
Business location (X5)	5.938	5.402	2.438	1.099	.281
Work ethics (Z)	14.644	6.762	9.975	2.166	.039
GXZ	-.032	.042	-2.169	-.777	.444
SXZ	.000	.050	0.53	-.016	.987
EBIXZ	-.089	.034	-8.369	-2.611	.014
LUXZ	.033	.075	.961	.436	.666
LokXZ	-.106	.095	-6.198	-1.115	2.74

a. Dependent Variable: Income_Y

Source: Author's primary data analysis, 2020

Based on Table 9, the form of the third regression equation using the MRA method is as follows:
Income = -798.309 + (2.113 X1) + (-0.254 X2) + (5.858 X3) + (-1.894 X4) + (5.938 X5) + (14.644 Z) + (-0.032 GXZ) + (0.000 SXZ) + (-0.089 EBIXZ) + (0.033 LUXZ) + (-0.106 LokXZ).

From the description of the table, it can be seen that the constant -798,309 indicates that if the average of independent variable is constant, then the average of income level of traders will have a value of -789,309 units. While the regression coefficients of the X variables are The X1 regression coefficient of 2.113 indicates that every increase of one unit of communication style will increase the earning level of traders by 2.113. The regression coefficient X2 of 0.254 indicates that every increase of one skill unit will reduce the trader's earning level by -0.254. The regression coefficient X3 of 5,858 indicates that every increase of one unit of Islamic business ethics will increase the income level by 5,858. The X4 regression coefficient of -1,894 indicates that every increase of one unit of business length will increase the earning level by -1,894. Finally, the X5 regression coefficient of 5,938 indicates that every increase of one unit of business location will increase the earning level by 5,938. The Z regression coefficient of 14,644 indicates that every increase of one unit of work ethic will increase the income level by 14,644.

The regression coefficient of the moderating variable is The GXZ regression coefficient of -0.032 indicates that every increase of one GXZ unit will decrease the earning level by -0.032. The SXZ regression coefficient of 0.000 indicates that every increase of one SXZ unit will increase the earning level by 0.000. The EBIXZ regression coefficient of -0.089 indicates that every increase of one EBIXZ unit will decrease the level of earning by -0.089. The LUXZ regression coefficient of 0.033 indicates that every increase of one LUXZ unit will increase the earning level by 0.033. And finally, the LokXZ regression coefficient of -0.106 indicates that every increase of one unit of LokXZ will decrease the level of income by -0.106.

Discussion

The effect of communication style on traders' income based on the t-test outcomes (partial) results test shows that the t count of the communication style variable (X1) of 0.733 is lower than the t table of 1.684, and the significance level of the communication style variable (X1) of 0.467 is greater than alpha 0.05. So that, it is determined that the communication style characteristics do not significantly affect the trader's earnings. It indicates that the higher the communication style used by the trader will not affect the income. The findings of this study contradict those of studies by L. D. P. Putri & Sariyathi (2017), Gemiharto et al. (2016) & Hartono & Rotinsulu (2015), where the results show that communication style influences purchase decisions even though the effect is weak.

The effect of skills on traders' income based on the t-test outcomes shows that the t count of the skill variable (X2) of 0.733 is lower than the t table of 1.684, and the significance level of the skill variable (X2) of 0.394 is greater than alpha 0.05. So that, It is determined that skill variables do not significantly affect traders' earning. It implies that the trader's skill level will not have an impact on their earning. The findings of this study are consistent with previous research byGustiana & Irwanto (2017) that business skills do not significantly affect business success. However, it is in the contrary to research conducted by Azizah (2013), A. Irawan & Mulyadi (2016), and Kosasih (2019).

The effect of Islamic business ethics on income based on the t-test outcomes (partial) shows that the t-count variable of Islamic business ethics (X3) of 0.864 is lower than the t-table of 1.684, and the significance level of the Islamic business ethics variable (X3) of 0.005 is smaller than alpha 0.05. In light of this, it is determined that factors related to Islamic business ethics have a major impact on trader earnings. It means that the higher the Islamic business ethics practiced by traders will influence the higher the trader earnings. The research results support the previous research conducted by Anindya (2017), Jubaedi et al. (2018), Sampurno (2016) and Burus & Nuriani (2016).

The effect of business length on income based on the t-test outcomes of the t (partial) test shows that the t count of the length

of business variable (X4) of 3.024 is greater than the t table of 1.684, and the significance level of the length of business variable (X4) 0.158 is greater than alpha 0.05. Therefore, it can be said that the income of traders is not significantly affected by the variable length of business. It means that the longer the business by the trader cannot affect the trader's income. The research findings encourage the research carried out by Husaini & Fadhalani (2017), it demonstrates that business longevity has no impact on income. However, it is in the contrary to research conducted by Rani (2019) and (Wulandari & Darsana (2017).

The effect of business location on income based on the results of the t (partial) test shows that the t-count of business location variable (X5) of 1.007 is lower than the t table of 1.684, and the significance level of the business location variable (X5) of 0.321 is greater than alpha 0.05. So that, It is determined that the variable business location has no significant effect on the traders income. This means that no matter how strategically located a business is, the traders' income will not be affected. The results of this study support research conducted by Ikhsaniyah (2015). It shows that business location does not affect business success. However, it runs counter to the findings of the study by Setiaji & Fatuniah (2018), Husaini, (2017) & N. M. D. M. Putri & Jember (2016).

The role of work ethic in moderating the effect of communication style on traders' income based on the results of the MRA model regression test shows a significance value of 0.444 > 0.05. It indicates that the work ethic variable as a moderating variable is not able to moderate or strengthen the influence of the communication style variable on income. Gemiharto et.al (2016) states that communication style has little effect on trader income. Whereas Nasrudin et.al (2011) says that the work ethic variable does not affect income. In addition, there are external factors as in the research carried out when the Covid 19 pandemic occurred such as drastic decrease of visitor number, so the traders' income is plummeting and even no income in a day.

The Effect of Work Ethics Variables in Moderating Skill Variables on Trader's Income based on the results of the MRA model

regression test demonstrates a significance value of 0.987 > 0.05. It indicates that the work ethic variable as a moderating variable is not able to moderate or strengthen the effect of the skill variable on income. Azizah (2013) states that the ability to perform has no influence on business success. Fadillah (2018) states that the higher one's work ethic in a business including factors of education, skills, productivity and work enthusiasm will increase one's business income. So that, there is a causal relationship between ability and work ethic. If the ability is low, the work ethic is also low and the effect on income is also low, even negative. Apart from that, there are external factors as in the research carried out when the Covid 19 pandemic occurred such as drastic decrease of visitor number, so the traders' income is plummeting and even no income in a day.

The influence of the work ethic in moderating the Islamic business ethics variable on merchant income according to the results of the MRA model regression test shows a significance value of 0.014 <0.05. It means that the work ethic variable as a moderating variable is able to moderate or strengthen the influence between Islamic business ethics variables on income. Sampurno (2016) states that the application of Islamic business ethics in business will affect the progress of the business. Mahmudah (2016) states that the high work ethic possessed by entrepreneurs can affect income. So that, these two variables have a significant influence on trader income.

Even though this research was conducted during the Covid 19 pandemic, there were quite a number of visitors who came and bought souvenirs. It means that there is a tendency for visitors to choose traders who apply Islamic business ethics in their business. For example, the traders should be friendly to buyers, polite, using language that is easy to understand and so on. In addition, the location of the traders is in a religious tourist spot which is bond to Islamic values.

The effect of work ethic in moderating the business length variable on trader income according to the results of the MRA model regression test shows a significance value of 0.666 > 0.05. It indicates that the work ethic variable as a moderating variable is not able to moderate or strengthen the influence between the length of business

variable on income. Fadillah (2018) states that the higher one's work ethic, a business including factors of education, skills, productivity and work enthusiasm will increase one's business income. In this study, the work ethic was not able to moderate/strengthen. It is due the relatively low level of work ethic of traders, so it does not affect the increase in traders' income. If their work ethic does not increase, there will be stagnation in income even though someone has been running a business for a long time. In addition, there are external factors as in the research carried out when the Covid 19 pandemic occurred, so the number of visitors decreases drastically and traders' income drops dramatically.

The influence of the work ethic variable in moderating the business location variable on trader income according to the results of the MRA model regression test shows a significance value of $0.274 > 0.05$. It indicates that the work ethic variable as a moderating variable is not able to moderate or strengthen the effect of the business location variable on income. Nasrudin et.al (2011) states that the work ethic variable does not affect income. In this case, the work ethic is not able to strengthen the relationship between the variable business location and the income of traders. One of the main factors is their age that the majority of whom are more than 50 years old. They do not have the criteria for a qualified work ethic in doing business even though the location of their business is in a tourist area in which many visitors pass by the merchants' shops. In addition, research is conducted during the Covid 19 pandemic as the external cause of visitors dropping drastically, so the traders' income has dropped dramatically

Conclusion
This research concludes that: First, communication style, skill, length of business and location of business, each partially, seems to have little positive effect on trader's income. Second, business ethics partially has a positive and significant effect on traders' earnings. Third, the work ethic variable is not able to moderate the effect of communication style, skill, business length and business location partially on trader's earnings. Fourth, the work ethic variable is able to moderate or strengthen the effect of Islamic business ethics on traders' income.

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