

Ethical Credibility Over Doctrinal Supremacy: Nurcholish Madjid's Framework for Managing Intra- Muslim Tension in an Urban Indonesian Community

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Abstract: This study shifts the focus of religious moderation discourse from abstract interfaith conflict to subtle intra-Muslim fragmentation at the grassroots level. Centered on the case of Teratai Putih, East Jakarta, it explores the symbolic boundaries and doctrinal tensions between two mosques representing traditionalist and reformist orientations. Employing a qualitative case study through interviews, field observations, and document analysis, the research applies Nurcholish Madjid's framework to analyze how ethical substance overrides formalistic piety in shaping communal trust. The findings reveal a critical anomaly: worshippers transcend theological divisions to contribute zakat and donations to institutions that demonstrate higher ethical credibility and transparent management. This phenomenon affirms that Ethical Credibility has surpassed Doctrinal Supremacy as the primary currency of communal trust. Conceptually, the study advances the paradigm of religious moderation by redefining legitimacy from Creed Legitimacy to Credibility Legitimacy, resonating with Madjid's vision of an inclusive and ethically grounded Islamic community.

Keywords: religious moderation; ethical credibility; doctrinal supremacy; intra-muslim tension; nurcholish madjid

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A. Introduction

Religious moderation has become an increasingly important cornerstone in Indonesia's public and intellectual discourse, particularly as the nation continues to navigate its identity as the world's largest Muslim-majority democracy (Tim Penyusun Kementerian Agama RI, 2019). The notion of moderation has been promoted as a safeguard against extremism and as an ethical bridge between faith and pluralism. It serves not merely as a theological posture but also as a socio-political imperative that aligns with the state's vision of unity in diversity (Harahap & Subhan, 2025). However, much of this discourse has been directed toward inter-religious relations, emphasizing the need for peaceful coexistence among followers of different faiths and institutional dialogues between Muslim and non-Muslim groups.

What has been insufficiently explored is the fact that one of the most enduring challenges in Indonesian Islam is not found at the borders between religions, but rather within the Muslim community itself. Beneath the surface of outward harmony, subtle yet persistent intra-Muslim tensions continue to shape daily religious life (Chakim, 2022). These tensions emerge through divergent interpretations of sharia, ritual practices, and claims of religious authenticity, which in turn produce invisible lines of distinction that fragment communities (Nasir, 2022). This internal pluralism, though less visible than sectarian conflict, represents a deeper question about what truly unites Muslims beyond doctrinal alignment.

Scholarly works on Islamic moderation in Indonesia have made valuable contributions in highlighting tolerance, civic engagement, and the moral foundations of coexistence (Akhmadi, 2019). However, these studies often remain top-down and normative, framing moderation as an official virtue to be cultivated rather than a lived negotiation of difference. The emphasis tends to rest on theological harmonization or the promotion of a uniform creed as the source of peace (Kholis & Rini, 2023). In practice, however, Muslims at the grassroots level experience diversity not in abstract theological debates but in the rhythms of daily worship, community programs, and mosque management. Here, symbolic boundaries take form in mundane acts such as choosing where to pray, deciding which sermons to attend, or determining whose zakat distribution system is trustworthy (Santoso et al., 2024).

Between traditionalist groups, such as Nahdlatul Ulama, and reformist or puritan-oriented groups, including Muhammadiyah, PERSIS, and certain Salafi circles, subtle frictions often appear not as open antagonism but as avoidance,

suspicion, or the quiet dismissal of the other's religious legitimacy. These forms of fragmentation reveal that unity cannot be achieved merely by theological agreement. Instead, it depends on how Muslims embody ethical consistency in social relations (Jubba et al., 2022). Hence, there is a compelling need to move beyond doctrinal frameworks and to investigate the moral and ethical infrastructures that sustain mutual trust. Ethical governance, transparency in social programs, and moral credibility are increasingly decisive in determining the vitality of inter-group cooperation within Islam itself.

This research is situated within the neighborhood of Teratai Putih in East Jakarta, an area that reflects the complexities of urban religiosity in contemporary Indonesia. The region is home to multiple mosques representing diverse theological orientations. Among them, Masjid Nurul Iman, which aligns closely with the Nahdlatul Ulama tradition, and Masjid Al-Furqon, whose congregation reflects reformist and modernist sensibilities, embody a dynamic coexistence of harmony and tension. Despite their doctrinal differences, both communities participate in overlapping social initiatives, particularly in the management of charity, education, and neighborhood welfare.

Field observations reveal a pattern that challenges conventional assumptions. Cooperation and mutual respect between these groups arise not from agreement on ritual form or theological superiority, but from an appreciation of moral integrity. The congregation of Masjid Nurul Iman, in particular, demonstrates an exemplary standard of transparency and accountability in managing community funds, which strengthens its image as an ethically reliable institution. This reputation becomes the foundation upon which cross-group cooperation flourishes. Ethical reliability, rather than doctrinal conformity, becomes the currency of trust that defines the moral economy of religious life in Teratai Putih. This empirical pattern resonates profoundly with the philosophy of Nurcholish Madjid, who argued that the essence of Islam lies in substance over form, in sincerity rather than formal perfection, and in ethical openness rather than ritual exclusivity. Madjid's intellectual framework provides an interpretive key to understanding how moral substance operates as a unifying force within a fragmented religious environment.

The central argument of this study is that within the context of intra-Muslim fragmentation, ethical credibility proves more fundamental and more transformative than doctrinal supremacy in cultivating trust and social cohesion. When communities prioritize moral consistency, transparency, and accountability, they establish a foundation for cooperation that remains sustainable even in the face of theological diversity (Ilaina et al., 2022). Doctrinal superiority may win debates,

but ethical reliability sustains relationships. Therefore, this article proposes that the reorientation from doctrinal identity toward ethical substance represents not only a sociological shift but also a theological renewal that aligns with Nurcholish Madjid's inclusive vision of Islam.

The objectives of this research are threefold. First, to describe and map the nature of symbolic boundaries and the patterns of intra-Muslim fragmentation in Teratai Putih. Second, to analyze these dynamics through the lens of Nurcholish Madjid's inclusive theological thought, particularly his emphasis on ethical universality and moral openness. Third, to demonstrate that ethical credibility functions as a decisive factor in maintaining social harmony, offering an alternative paradigm to the pursuit of doctrinal dominance. By engaging these objectives, the study contributes to ongoing debates about the foundations of religious coexistence in Indonesia, advancing the idea that trust among Muslims is constructed through ethical legitimacy rather than formal orthodoxy.

B. Methods

This study employs a qualitative approach with a case study design to gain an in-depth understanding of social meanings and moral reasoning that cannot be reduced to quantitative measurements (Robert, 2013). The qualitative method facilitates the exploration of the lived experiences and interpretive frameworks of individuals involved in intra-Muslim tensions within Teratai Putih, East Jakarta, which was chosen as the research site due to its unique sociocultural dynamics. This location represents a critical case where social coexistence is maintained despite symbolic fragmentation between the communities centered around Nurul Iman Mosque (NU-based) and Al-Furqon Mosque (PERSIS-based). The study investigates the coexistence of diverse religious expressions and examines how trust is constructed and maintained across doctrinal boundaries, particularly in relation to zakat management and communal participation.

The analytical framework is grounded in the thought of Nurcholish Madjid, whose ideas serve not simply as normative benchmarks but as interpretive lenses through which local religious practices, including zakat administration and inter-mosque collaboration, can be understood as embodiments of substance over form and ethical principles superseding formalism (Madjid, 2000a). Central to this framework is the conception of *Akhlaq*, which Madjid situates within public ethics and social responsibility, extending beyond private morality. This conceptualization reinforces the argument that *Akhlaq* is a foundational prerequisite for harmonious

public coexistence. Through this lens, the study examines how ethical reliability promotes social cohesion and moral legitimacy within the community, highlighting the spiritual dimensions of trust in everyday religious life (Madjid, 2000b).

Data collection followed a rigorous and systematic procedure. Purposive sampling was employed to identify and recruit key informants, including mosque administrators, youth leaders, and congregants with substantial experience in inter-mosque relations. Semi-structured interviews were conducted using an interview guide to ensure thematic consistency while allowing emergent issues to surface. All interviews were audio-recorded with participants' consent, subsequently transcribed verbatim, and verified for accuracy. Participant observation encompassed religious services, social events, and mosque meetings, which enabled the researcher to capture the contextual and nonverbal dimensions of intergroup interactions.

Data analysis was conducted using thematic analysis following the model developed by Miles and Huberman, which involves three stages: data reduction, data display, and conclusion drawing and verification (Huberman, 2019). In the data reduction phase, raw data were coded and categorized to identify key themes related to ethical credibility and trust-building processes. Data display involved organizing coded data into thematic matrices and narrative summaries to facilitate pattern recognition and interpretative clarity. The final stage involved rigorous cross-validation of findings through the triangulation of interviews, observations, and document sources to ensure the coherence and reliability of the results. This analytical process enabled the identification of persistent ethical patterns that underpin trust relationships within the Teratai Putih community (Huberman, 2019), thereby contributing to a nuanced understanding of intra-Muslim social cohesion.

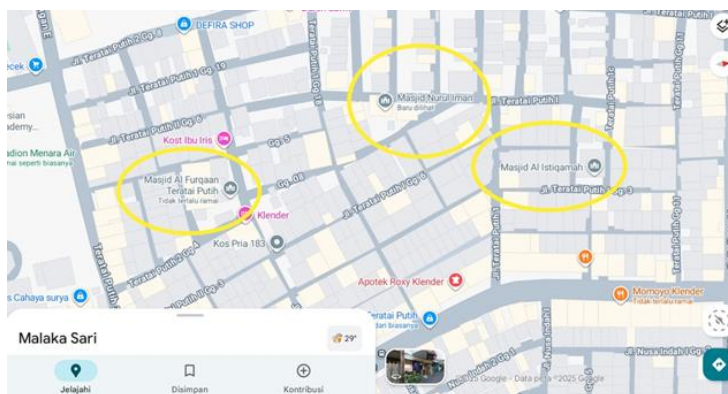
C. Results and Discussion

Mapping Grassroots Fragmentation

The district of Teratai Putih in East Jakarta serves as a vivid microcosm of intra-Muslim fragmentation, where theological interpretations and ritual practices create subtle yet persistent boundaries among local congregations. Three mosques dominate the religious landscape: Nurul Iman, Al-Furqon, and Al-Istiqomah. Nurul Iman represents the traditionalist orientation associated with Nahdlatul Ulama, emphasizing ritual continuity and community warmth. Al-Furqon embodies a reformist and puritan inclination closely aligned with PERSIS, marked by a drive for

textual purity and theological rigor. Between them stands Al-Istiqomah, a smaller mosque with minimal doctrinal activity and a congregation that is demographically older. The primary line of fragmentation, therefore, unfolds between the traditionalist and reformist poles, producing symbolic boundaries that define what constitutes legitimate worship and who is perceived as the bearer of authentic Islam within the neighborhood. The map of the Teratai Putih area is presented in Figure 1.

Figure 1.
Teratai Putih District



Source: Google Maps (2025)

Figure 1 illustrates one of the most visible manifestations of these symbolic boundaries in daily ritual practices, which reflect competing interpretations of Islamic jurisprudence, or *fiqh*. At Nurul Iman, the recitation of *Qunut* during the dawn prayer remains a long-standing ritual tradition. In contrast, Al-Furqon omits the practice on the grounds that it lacks authoritative textual support. A similar divergence appears in their communal devotional activities. At Nurul Iman, weekly *Tahlilan* and *Yasinan* gatherings held every Thursday evening serve as important forums for religious expression and social cohesion. However, members of Al-Furqon regard these practices as *bid'ah*, considering them unauthorized innovations that fall outside the bounds of legitimate worship. One young congregant from Al-Furqon expressed this sentiment succinctly during an interview: *"They are good people, but we prefer not to follow rituals that the Prophet never did (Bid'ah)."* This soft boundary of avoidance has, over time, hardened into a quiet but enduring division in participation, space, and spiritual legitimacy.

The contrast extends beyond ritual forms into the question of religious authority. Nurul Iman's legitimacy is founded on the chain of transmission (*sanad*) and deep reverence for local ulama, who are regarded as the carriers of both

knowledge and *barakah*. The mosque's community constantly frames its religious trust through relational ethics, emphasizing the moral authority of the kiai rather than textual mastery. In contrast, Al-Furqon's religious hierarchy is structured around textual authenticity and scriptural coherence. Its sermons regularly quote hadiths and classical texts verbatim, reflecting a belief that authority must derive from direct adherence to the Qur'an and Sunnah rather than social lineage or charisma.

One of the Al-Furqon elders noted, "Our guidance must return to the texts, not to people's traditions." *These diverging sources of legitimacy reinforce not only doctrinal difference but also distinct moral vocabularies of what it means to be "authentic" and "trustworthy" in faith*. The practice of *Tahlilan* demonstrates how Muslim communities foster social solidarity through collective devotional rites. It affirms the role of communal prayer as an expression of care for deceased family members and as a means of sustaining bonds among participants. The tradition also preserves locally embedded forms of piety that contribute to a shared religious identity. In this sense, *Tahlilan* functions as a social space where interpersonal ties are strengthened. More broadly, it illustrates the ongoing interaction between normative religious teachings and culturally rooted expressions of worship.

The youth play a critical role in sustaining and reproducing these symbolic boundaries. Many young adults, particularly university students and early-career professionals, act as agents of reproduction, consciously maintaining the separation between mosques. Social media has amplified this divide as youth groups from both Nurul Iman and Al-Furqon cultivate their own exclusive study circles and online communities. At Nurul Iman, youth activities center on collective prayers, community service, and traditional recitations, whereas their counterparts at Al-Furqon focus on Qur'anic study circles, thematic *da'wah* sessions, and religious podcasts that emphasize textual rigor and strict adherence to Islamic principles.

Although the two communities are geographically close, their youth networks rarely overlap, and the lack of shared programs reinforces a growing unfamiliarity that maintains the symbolic distance between them. This separation becomes more apparent during the sermons at Al-Furqon, where preachers often underscore scriptural precision and warn against practices they regard as unsubstantiated, further shaping the orientations of the youth who attend. Taken together, these patterns illustrate how distinct forms of religious socialization, supported by institutional discourse, contribute to the consolidation of divergent communal identities. The illustration of sermon activity in Al-Furqon Mosque is presented in Figure 2.

Figure 2.
Sermon Activity in Al-Furqon Mosque



As reflected in Figure 2, the sermon's pattern of division also gives rise to silent dissent and emotional withdrawal among some members of the community. Several informants described a sense of hesitation when entering a mosque associated with another doctrinal identity. One respondent admitted, *"I sometimes pray at Al-Furqon if I am nearby, but I leave immediately after the prayer. I do not stay for their sermon because I feel like an outsider."* Another youth expressed similar discomfort at Nurul Iman, remarking that participation felt like it was just ceremonial, compared to what he had been taught. Such sentiments illustrate how social distance is maintained not through open hostility but through subtle acts of avoidance, withdrawal, and selective participation that keep symbolic boundaries intact. The image below shows an event at Al-Furqon Mosque where a shaykh was invited to deliver a sermon focused on issues of *bid'ah* and urging the community to refrain from engaging in practices associated with religious traditions:

Amid these polarities, Al-Istiqomah Mosque occupies an ambivalent position as a neutral zone. Its congregation is predominantly elderly and characterized by low engagement with doctrinal debates or formal study circles. Activities at Al-Istiqomah are limited to daily prayers and small gatherings, devoid of theological emphasis or ideological distinction. This neutrality, however, does not emerge from a deliberate commitment to moderation. Instead, it reflects a passive non-engagement, a quiet reluctance to be drawn into doctrinal contestation. For younger congregants, Al-Istiqomah represents neither a bridge nor a threat, but simply a space of ritual minimalism where faith is practiced without ideological intensity.

The data reveal a landscape of theological and symbolic fragmentation that is deeply embedded yet non-violent. Each mosque maintains a moral universe with its own conception of authenticity, authority, and belonging (Hidayaturrahman et al., 2021). However, the paradox that emerges is striking. Despite such firm boundaries

and mutual suspicion, Teratai Putih has never experienced open conflict or visible hostility between its congregations. This tension between division and coexistence opens an essential question that guides the following discussion: how does social harmony endure within a spiritually fragmented community, and what ethical principles sustain this fragile equilibrium?

The Dualism of Coexistence: Social Harmony vs Symbolic Segregation

Field observations in Teratai Putih reveal a striking paradox that defines the social fabric of the community. On the one hand, the community is characterized by pronounced theological differentiation, maintained through symbolic boundaries, doctrinal mistrust, and divergent ritual practices. On the other hand, a persistent pattern of social cohesion continues to structure daily interactions among residents. Despite their differing fiqh orientations and contrasting views on religious authority, the congregations of Nurul Iman and Al-Furqon have not experienced overt conflict. Instead, both communities have effectively delineated issues of doctrine and ritual practice from the domain of daily interaction, allowing social relations to remain stable despite theological divergence.

This dualism of coexistence demonstrates that residents have developed a tacit cultural mechanism to distinguish between *aqidah*, which they regard as a personal spiritual domain, and *muamalah*, which is understood as a collective ethical responsibility. The ability to sustain social cohesion amid spiritual disunity reveals a sophisticated moral equilibrium that deserves closer examination (Karabalaeva et al., 2025). As shown in Figure 4, the neighborhood held a community clean-up in which residents of Nurul Iman worked together with the head of the Al-Furqon mosque committee:

Figure 3.

A community clean-up activity in the neighborhood



Source: Writer Private Photo (2025)

As depicted in Figure 3, this balance is most visible in the realm of communal cooperation, where symbolic boundaries lose their relevance. Regardless of doctrinal affiliation, residents routinely participate together in neighborhood initiatives organized by local community association committees. Joint activities, such as community clean-ups, waste management, and neighborhood security patrols, bring together members from Nurul Iman, Al-Furqon, and even Al-Istiqomah in a shared sense of belonging.

During the observation period, both mosque leaders were observed participating side by side in a community meeting that addressed flood prevention, a shared civic concern affecting residents regardless of their religious orientation. As one local neighborhood head explained during an interview, *"Religion is a private matter, but our neighborhood is our shared responsibility."* The head of the community association echoed this sentiment, *"When it comes to floods or security patrols, we are just neighbors. We do not ask about qunut or Tahليلan, we only ask for cooperation."* Similarly, the community association head emphasized the priority of collective well-being: *"My duty is to manage community welfare (muamalah), which always supersedes theological differences in our meetings."* Such moments of pragmatic cooperation reveal a civic ethic that transcends religious divides. In this sense, social participation serves as a neutralizing force, absorbing theological tension into practical solidarity.

Interpersonal ethics reinforce this civic harmony through a principle of non-interference. Residents demonstrate a tacit understanding of the limits of religious engagement. While they generally avoid participating in sermons or ritual activities held at mosques other than their own, they remain responsive to shared moral obligations in moments of illness, bereavement, or personal hardship. Observational data indicate that congregants from Al-Furqon visited an ailing elder affiliated with Nurul Iman, expressing solidarity without invoking doctrinal distinctions. Similarly, daily economic interactions exhibit a comparable pattern of pragmatic coexistence, as vendors operating near Al-Furqon routinely serve customers from Nurul Iman, and vice versa, without evident bias or reservation. Trust in business and neighborly ethics continually outweighs theological suspicion. This pattern suggests that within the lived ethics of Teratai Putih, the moral economy of daily life provides a stronger glue than shared doctrine, sustaining an atmosphere of civility that operates below the surface of theological disagreement.

However, this coexistence has clear boundaries that define its fragility. The spiritual frontier remains firmly guarded, especially when social interaction begins to overlap with ritual identity. During major religious events such as the *Maulid Nabi*

celebration at Nurul Iman, members of Al-Furqon deliberately distance themselves, perceiving the event as excessive veneration. Conversely, when Al-Furqon hosts a *Tabligh Akbar* or intensive Qur'anic seminar, congregants from Nurul Iman refrain from attending, deeming the approach too rigid. These patterns illustrate a segregation of space and ritual through which peace is maintained not by mutual understanding but by careful avoidance. The community's harmony, therefore, is not the product of theological convergence but of social intelligence, an unspoken agreement to preserve civility by limiting engagement in areas that might provoke doctrinal friction.

Despite its stability, this dualism contains an inherent tension that invites deeper inquiry. The residents of Teratai Putih have perfected an arrangement of coexistence grounded in practical tolerance and issue-based separation. However, this arrangement does not explain why mutual trust occasionally transcends spiritual boundaries. A closer examination of the field data reveals a compelling anomaly. When issues of institutional trust and public service arise, particularly in the management of charitable funds such as zakat and donations, congregants begin to cross those symbolic borders they otherwise maintain (Saputra & Mulyadita, 2025). Decisions regarding the allocation of zakat or financial contributions to mosques are more often shaped by assessments of ethical integrity and institutional transparency than by doctrinal affiliation. This pattern indicates a critical juncture between mere coexistence and deeper social integration, suggesting that ethical considerations, rather than theological alignment, play a decisive role in softening and potentially transcending communal boundaries.

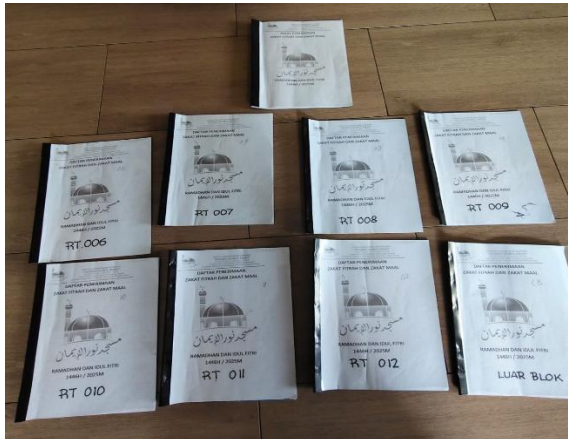
Ethical Legitimacy as the Bridge: Prioritizing Nurcholish Madjid's Akhlak over Aqidah

The empirical anomaly observed in Teratai Putih, where worshippers willingly crossed doctrinal boundaries to donate or pay zakat to another mosque, provides a compelling validation of Nurcholish Madjid's moral philosophy. What appears as a contradiction in theological loyalty actually reveals a deeper moral alignment. Ethical legitimacy, expressed through institutional transparency and public accountability, has supplanted doctrinal supremacy as the actual currency of trust within this community (Madjid, 1993). In Teratai Putih, the communal validation of *Akhlaq* (ethical performance) has proven more decisive than *Aqidah* (doctrinal allegiance) in sustaining collective confidence. This shift from formal orthodoxy to moral credibility marks the transition from faith as belief to faith as ethical responsibility, echoing Madjid's vision of Islam as a civilization of integrity rather

than merely a system of dogma (Santoso et al., 2024). Such an orientation becomes empirically observable in how community members allocate their zakat contributions. The depiction of zakat contributions is presented in Figure 4.

Figure 4.

Daily recap of zakat contributions throughout the month of Ramadan to ensure transparency for the community



Source: Author Private Photo (2025)

Figure 4 illustrates the first dimension of this ethical transition, which is evident in the management of zakat at Nurul Iman Mosque. Its transparent financial system with public reports displayed openly and inclusive redistribution that transcends sectarian lines has become a moral benchmark within the neighborhood. Members of Al-Furqon Mosque, despite their theological distinctions, chose to channel their charity through Nurul Iman due to its moral reliability.

This choice represents a living embodiment of Madjid's principle of Substance over Form; the effectiveness and integrity of the redistribution (Substance) took precedence over ritual conformity or *manhaj* (Form). As one respondent from a member of Al-Furqon Mosque states, "We trust Nurul Iman because we see where the money goes; it helps everyone." Another congregant from Al-Furqon provided more profound insight into the ethical decision-making: "They (Nurul Iman) show us the public reports, even showing how the aid reaches people outside their block. Our *manhaj* may be different, but in the matter of charity, their transparency proves their sincerity, and that sincerity is a higher command." Such practical trust validates Madjid's conviction that social ethics are the most accurate reflection of iman in action. To maintain this trust, the Nurul Iman committee continually conducts public evaluations of zakat management.

The identical dynamic reveals the ethical universality envisioned in Madjid's concept of *Ummah Wahidah*, a unity grounded in justice, honesty, and service rather than ritual (Madjid, 1993). When Al-Furqon congregants contribute to Nurul Iman's welfare programs, they implicitly affirm that communal well-being and transparency are higher Islamic values than sectarian purity. This activity illustrates how ethical integrity becomes the new axis of unity, transforming the fragmented field of theology into a shared domain of trust and service. In this moral landscape, transparency is not merely administrative but a visible form of *ihsan*, a collective striving for goodness that transcends ideological boundaries (Haris, 2019).

This contrast becomes more evident when analyzed through the institutional stance adopted by Al-Furqon Mosque. Its overemphasis on doctrinal precision and rigid *manhaj* generates theological certainty but simultaneously limits institutional permeability and social reach (Zainiyati, 2014). This development of the critique of Al-Furqon's overemphasis on doctrinal precision is explicitly linked to Madjid's warning that excessive formalism can transform religion into a closed system, thereby alienating it from the moral realities of society (Madjid, 2000b). While this approach may preserve internal orthodoxy, it fails to produce the ethical credibility necessary for collective trust. This phenomenon is crucial for explaining why doctrinal correctness does not translate into collective trust among the broader Muslim community in Teratai Putih. In Teratai Putih, this is evidenced by selective participation: while Al-Furqon is respected for its discipline, its exclusivism restricts its ability to mobilize shared resources. Trust, as Madjid would insist, cannot be commanded through decree or doctrine but should be earned through the visible ethics of responsibility (Madjid, 2000a).

The case of Teratai Putih illustrates that institutions that emphasize *Akhlaq* (ethical consistency) and transparency in muamalah, rather than strict doctrinal demarcations, tend to generate higher levels of collective trust. Such an orientation enables these institutions to foster social cohesion more effectively, thereby advancing Madjid's vision of a pluralistic and ethically grounded ummah. Nevertheless, for critical future research, it is crucial to observe whether this cross-mosque charity stimulates conflict or hidden tension among mosque administrators who strictly adhere to doctrinal supremacy. This insight has implications that extend beyond theoretical reflection into the realm of public policy. Government bodies and religious institutions, including the Ministry of Religious Affairs, need to shift the discourse on religious moderation from merely accommodating theological diversity toward strengthening ethical governance and accountability within their institutions. By institutionalizing *Akhlaq* as a practical foundation of religious life,

Indonesian Islam can more fully realize the moral inclusivity envisioned by Nurcholish Madjid.

The findings of this study reinforce Nurcholish Madjid's argument that ethical credibility constitutes a more effective basis for managing intra-Muslim relations than doctrinal supremacy, particularly in urban and socially diverse settings. The empirical evidence suggests that trust within mosque communities is fostered through transparent governance, accountable zakat distribution, and inclusive social services, rather than through shared *manhaj* or ritual conformity. This supports Madjid's principle of Substance over Form, where ethical outcomes take precedence over formal theological alignment. Similar patterns have been observed in studies of Indonesian urban Islam, which demonstrate that ethical performance and public accountability function as key sources of religious legitimacy in plural contexts (Burhani, 2013; Hefner, 2011).

The discussion also highlights how ethical practices operate as a unifying moral language across doctrinal boundaries. Contributions by congregants from different theological orientations to shared welfare programs indicate that communal well-being and transparency are perceived as higher Islamic values than sectarian purity. This dynamic reflects Madjid's concept of *Ummah Wahidah*, which emphasizes unity grounded in justice, honesty, and service rather than uniform belief. Scopus-indexed research on Islamic civil society in Indonesia similarly shows that social cohesion is often sustained through shared ethical norms rather than theological consensus (Azra, 2015; Jubba et al., 2022). In this sense, ethical credibility becomes a form of moral capital that restructures religious authority and facilitates cooperation among diverse groups.

At the same time, the findings reveal the structural limitations of doctrinal supremacy. Institutions that emphasize rigid theological boundaries may succeed in preserving internal orthodoxy. However, they tend to exhibit reduced institutional permeability and a limited capacity to mobilize broader communal trust. This outcome is consistent with comparative studies of Islamic movements in Indonesia, which suggest that exclusivist orientations often weaken inter-group collaboration and restrict social outreach (Bruinessen, 2013; Bush, 2009). Madjid's critique of excessive formalism is therefore empirically substantiated, as doctrinal correctness alone does not translate into public trust or social cohesion. Overall, the discussion suggests that managing intra-Muslim tension in urban Indonesian communities necessitates a shift from creed-based authority to ethically demonstrable responsibility, underscoring the continued relevance of Madjid's ethical framework in contemporary Islamic discourse.

D. Conclusion

This study demonstrates that religious harmony in plural Islamic communities arises not from theological conformity but from ethical consistency and symbolic reciprocity. In the case of Teratai Putih, legitimacy is negotiated through moral accountability and transparent conduct rather than doctrinal alignment. The findings confirm that trust among diverse Islamic groups such as NU, Muhammadiyah, and PERSIS depends on how ethical credibility functions as the actual social currency that sustains cooperation beyond ideological boundaries.

Conceptually, this research substantiates Nurcholish Madjid's proposition that sustainable harmony is achieved when legitimacy shifts from creed to credibility. It reinforces his principles of Substance over Form and the universal ethics of Ummah Wahidah, showing that unity is grounded not in uniformity of belief but in the shared moral substance that binds the community. The case of Masjid Nurul Iman illustrates how ethical reliability becomes a moral capital that transforms diversity into mutual recognition. Within this framework, Madjid's theological modernism provides an empirical foundation for understanding religious moderation as an ethical system that extends beyond ideological rhetoric.

In terms of policy implications, the findings suggest that initiatives promoting religious moderation should prioritize ethical governance as a structural component. The Ministry of Religious Affairs and mosque networks are encouraged to establish public financial transparency protocols and ethical governance certifications for zakat management. These measures have the potential to bridge theological divides and strengthen trust among different Islamic groups. Furthermore, emphasizing that these measures institutionalize *Akhlaq* as a structural priority is crucial, as this represents the ultimate goal of applying Madjid's inclusive vision to religious moderation policy at the institutional level. Nevertheless, as this research is based on a single qualitative case study, its conclusions are contextually bound. Future research should undertake comparative analyses across various regions and organizations to test the broader applicability of the ethical credibility framework.

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