



The Local Wisdom of Floating Market Traders in Supporting Honest and Fair Trade

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ABSTRACT

Although in traditional trade practices, unethical practices are increasingly occurring, characterized by a lack of principles of honesty, trustworthiness, and transparency among traders, on the contrary, in traditional river-based trade practices at the Lok Baintan floating market with local wisdom "kuranglabih" can realize these practices. Fairtrade is in line with Islamic values. This research aims to describe trading ethics based on Islamic values in trading practices on the floating market and analyze the integration of Islamic values, local wisdom, and the role of Panyambangan in traditional river-based trade at the Lok Baintan Floating Market. This research uses a qualitative approach with a case study method. Data was collected through observation, interviews, and documentation to record cultural phenomena comprehensively. The research results show that it has contributed significantly to the Banjar people's cultural richness and character formation. As well as making strong river-based trade practices to support honest and fair trade. Local wisdom kuranglabih

reflects ethics, kinship, tolerance, justice, mutual respect, and economic aspects. As moral guides, Miners play an essential role in spreading the values of honesty and generosity among traders. Commitment to Islamic values shows how cultural heritage can develop without losing its essence. This research contributes to understanding the importance of local wisdom in building honesty and justice. Research implications include sustainable planning for policymakers to protect traditional river-based markets and efforts to empower traders in developing and maintaining trade in floating markets.

1. INTRODUCTION

Business (trade) plays a central role in meeting human needs, and to achieve this goal, the implementation of strong ethics in business becomes crucial. The absence of business ethics can create an imbalance between business activities and human aspects, with the potential to form positive relationships when economic actors have sufficient awareness and spiritual strength. In this context, Islamic values become a crucial foundation, and the existence of Islamic business ethics is essential for ensuring the development of a business cycle that focuses on well-being (Akbar et al., 2020). Islam strongly encourages his people to engage in trade to meet their livelihood needs (Iswanto et al., 2017).

Understanding ethics as an inherent attitude of an economist is a first step in responding to differences in judgments of actions considered right. It becomes increasingly important when we realize that ethical judgments are closely linked to the cultural background and social environment of societies. To delve further, an understanding of one's social and cultural context becomes the key in implementing behavior deemed good and ethical. This view is reinforced by the concept of ethics as a discipline that explores responses to morality, aligning with discussions about morals (Hudiarini, 2017).

In addition, cultural heritage also plays a significant role in shaping the community identity, encompassing the value systems, social acts, and material aspects (Koentjaraningrat, 1984). The system of action covers the behavior and actions of the community, including the traditions of ceremonies or rituals, the tradition of living, the artistic traditions and the related social practices of society's daily life, i.e. the relationship between man and the environment or otherwise. All this information serves as a guide that

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determines what can or cannot be done, what is appropriate or inappropriate, as well as the consequences that will be accepted if there is a violation. This system of values reflects the knowledge that is the basis of society's behavior, both at the individual and group levels. In every society, there is a unique knowledge and logic, regarded as truth by society itself. Therefore, each culture has its own system of knowledge, known as local wisdom (Ridwan, 2007)(Rahmaniar et al., 2020).

Values deeply rooted in local wisdom become an integral part of daily life for the community. Local wisdom can build harmony among individuals (Takdir, 2012), foster unity and peace (Takdir, 2018), and even cultivate mutual respect amidst religious and cultural differences (Taufik, 2018). Can be a strength in making tourism policies in a region (Harirah et al., 2021). Including arts and crafts (Arvianto & Kharisma, 2021), pillars that serve as guidelines for society (Hamid et al., 2024), can even build social cohesion and social networks (Syahrin et al., 2023).

Local Wisdom has relevance to moral and cultural values (Wardani, 2012). The process of adaptation and interaction within a community can give it distinctive characteristics, thereby realizing the local culture of the local community. This local culture arises from habitual practices related to demographic and geographic conditions, as well as lessons in preserving and sustaining life. One way of human sustain themselves is through economic activities divided into production, consumption, and distribution.

Trading in economic activities is an inevitable task in our lives as human beings, and the Qur'an also encourages us to do it seriously. As the Prophet Muhammad SAW has pointed out, he and his friends are traders and even traders between nations. In trade, honesty and openness or transparency are the key, the Prophet Muhammad saw because of his honesty in trade obtained the title of Al-Amin who is trustworthy. The Islamic religion also entered Indonesia through trade routes. Thus, the Islamic religion has long encouraged its people to engage in trade as a means of satisfying their needs of life. Likewise Banjar people are always identified with Islam, they are said to be religious because of their ethnicity with Islam which is difficult to separate (Syauki et al., 2020).

The basic principle of trade according to Islam include the elements of freedom and transparency in terms of transactions of sale and purchase. However, these activities must be accompanied by the hope of gaining the satisfaction of Allah SWT, making the trade activity becomes "*mabrur* or moral trade". It is a trade that is conducted in integrity, honesty, and justice, so that it does not harm either of the parties involved, neither the sellers nor the buyers, ensuring the well-being of this world and the afterlife (*falah*) / Hereafter (Iswanto et al., 2017).

One of the factors that influences one's behavior in trade activities is the local culture. Culture is the product or part of the creation, taste and nature of man (Koentjaraningrat, 1990). Similarly, economic activities, such as trade, carried out by communities are closely related to the culture they live in. Many ethnic groups are known as traders, and this is influenced by their cultural values, such as the Malay, Minang, Aceh, and Chinese ethnic groups (Iswanto et al., 2017). Their trade behaviour is a custom inherited from previous generations, so interest in trade activities remains high.

The majority of Banjar people are Malay and Muslim. One of the economic activities that is still river-oriented and is a characteristic of this city with the nickname City of a Thousand Rivers is buying and selling activities at the Lok Baintan floating market. Surrounded by rivers, the cultural patterns and activities of the Banjar community are influenced by the presence of rivers, including the heritage of traditional river-based markets such as the Lok Baintan Floating Market in Lok Baintan Village, Banjar Regency. This market operates on boats, which in Banjar language are called "jukung," and the traders offer a variety of merchandise, including agricultural products. This market lasts for around three to four hours, starting at 06.00 am to 09.30 WITA, and has been around since the time of the Banjar Sultanate.

The Lok Baintan Floating Market is known as "*sambangan*" by local residents, meaning a meeting place between sellers and buyers. In the market context, the term "*sambangan*" characterizes the place where meetings and transactions occur between market participants called "*panyambangan*" (Nadawati, 2010). Besides, The Lok Baintan Floating Market is also often referred to as "balarut" or following the river stream market because traders are not only waiting in a location to trade, but are actively moving along the river stream, whether upstream or downstream depending on the wind direction. In this floating market there are two types of traders, namely permanent traders and non-permanent traders (Apriati 2015).

Generally, humans conduct economic-business activities including this traditional trade with the primary aim of maximizing profits, creating an impressive human impression. Theoretically, there is a condition known as Pareto optimum, referring to the belief in maximizing profit by reducing the profit obtained by others, according to Wilfredo Pareto (Junaidi, 2015). The implementation of the Pareto Optimum principle often reflects the orientation of seeking profit with competition validating all means, away from the ethics considered good in the social framework of society. It is important to avoid that trade, which is supposed to be of mutual benefit (*mabrur*), ending up in amoral behavior and activities that harm

community, with profits only by a few people who do not care about the interests of others. Therefore, this issue emphasizes that attention to local values and ethics is crucial.

There are several studies that analyze trade in the Lok Baintan floating market, including Hanafiah's work on buying and selling contracts in the floating market tradition, with the conclusion that buying and selling transactions are considered invalid if they are not expressed in *Kabul* or the sale and purchase agreement which is a symbol of the "principle of the benefit of life." and the principles of freedom and voluntariness" in buying and selling (Hanafiah 2015). Apriati's research on the value of local wisdom of trading in floating markets is reflected in the trading places and local scales that are in harmony with the river-oriented nature and the trading equipment used (Apriati, 2015). Arsyadi's research concluded that buying and selling transactions are considered invalid if the sale and purchase agreement is not stated *This (ijab qabul)*, good faith regarding this contract is unique and the fruit of local community culture which upholds the principles of openness and the principle of justice. (Arsyadi, 2018).

The theme of trade in the Lok Baintan floating market is already familiar to researchers who focus on traditional river-based trade issues, however, if it is related to the role of local wisdom "*kuranglahih*" which is integrated with Islamic values in building harmony and pious trade, it is still something that the content of the research must be further deepened. Moreover, we see a lot of cheating in trading, such as getting bigger profits (Arynegara 2018), reducing the scale (Mukri, Arif, and Aji 2020), Fauziah's research results even stated that 67% of basic food traders were dishonest (Fauziah 2019), and so on. This is different from the traders at the Lok Baintan floating market who still adhere to Islamic values in trading or piety in the market. One of the interesting local wisdoms from trading at the Lok Baintan floating market is called "*kuranglahih*" which comes from Islamic values because all the traders are Muslim. (Apriati et al. 2023). So this research aims to find and analyze trading ethics based on Islamic values embedded in the Lok Baintan floating market environment, what are the struggles of Lok Baintan farmers as well as traders in this river-based traditional market still upholding local wisdom which is integrated with Islamic values, especially transparency (honesty) in trading. As well as studying the integration of Islamic values, local wisdom and roles *minering* in traditional river-based trade at the Lok Baintan Floating Market

2. METHOD

This research employed a qualitative approach with a case study method aimed at discovering the alignment of Islamic values with local wisdom in the market, specifically in the river-based traditional trading system of the Lok Baintan Floating Market, in the village of Lok Baintan, Banjar Regency, South Kalimantan. The case study method was chosen because the research focused on issues that occurred only in specific locations, i.e. river-based traditional markets or floating markets, as well as involving indigenous Banjar communities. With the research object being only non-permanent traders at the Lok Baintan floating market. In addition, the problem studied has unique and exclusive characteristics for this region. Case studies are strategies, in which researchers thoroughly investigate, on an event, activity, process or group of individuals (Creswell, 2010).

Data collection was carried out between August - October 2023, by purposive sampling, i.e. by data collection techniques using certain considerations (Sugiyono, 2013). The informant criteria determined were cultural figures, Lok Baintan Village elders and irregular traders. In this floating market there are two types of traders, namely permanent traders and non-permanent traders. Permanent traders are those who trade every day, while non-permanent traders are farmers who sell their own agricultural or garden produce and only trade two to three times a week. It is the casual traders who are the object of this research, because they are known for their strong trading ethics based on Islamic values. Data collection technique with observation, interviews and documentation. In the interview aspect, interviews were conducted in depth with the informants who had been determined, namely *acil* Arbainah, *acil* Bariah, *acil* Fatmah, uncle Ali and uncle Saini who are temporary traders or farmers, as well as several buyers at the floating market, namely Andre, Siti and Mama Novi. The cultural figure is Mr Rafiq. Studies Documentation is carried out by tracing various data references in the form of books, articles and other documents related to the research theme (Sugiyono 2013).

The data analysis method was carried out using the case study method, namely One of the research methods in the social sciences in general is a strategy that deals with questions about *how* and *why*, (Yin 2004). The case study method focuses more on a case, while the case referred to in this research is a case limited to the scope of the indigenous Banjar community who interact in trading practices at the Lok Baintan floating market. The use of a qualitative approach with the case study method is expected to be able to reveal the aspects studied, namely integration of local wisdom values and Islamic values as well as the role of traders (farmers) in preserving cultural sustainability. To ensure the validity and validity of the data, a

data triangulation technique was carried out to obtain a more comprehensive perspective regarding values Islamic in line with local wisdom values (Sugiyono 2013).

3. RESULT AND DISCUSSION

Local wisdom values can become a socio-economic strength of a region and contribute to the welfare of local communities (AlSadaty et al., 2021; Ramaano, 2021), is any form of understanding, insight, knowledge, belief, custom or ethics that guides human behavior in living in their community. The function of local wisdom values is to inspire knowledge that can support life. Local wisdom as a social, communicative and knowledge system that can support the existence of natural resources and sustainable sources of life for all creatures in the local environment (Pesurnay, 2018). Local wisdom values can change a society's paradigm in behavior so that when they are in the advanced modern era, society remains aware, friendly with nature and does not destroy it: and serves to provide awareness and responsibility in nature conservation (Benny et al., 2021). In the practice of buying and selling at the Lok Baintan floating market, the value of "*kuranglabih*" is reflected in various aspects, such as the use of local scales, the pronunciation of the sale and purchase agreement, and honesty in informing about the condition of the goods.

Chi-ming in his book "*Performing China: Virtue, commerce, and orientalism in eighteenth-century England, 1660-1760*" states that China's power in the seventeenth and eighteenth centuries rested on economic strength, thus making China the world's largest empire. The focus includes benevolence, sincerity, piety and sensitivity whose meaning and social importance are developing in the current economy (Yang, 2011).

One of the local wisdoms of "*kuranglabih*" is reflected in the practice of buying and selling at the Lok Baintan floating market, the only natural floating market in South Kalimantan that has survived to this day. The local wisdom of "*kuranglabih*" in trading practices is a characteristic of the personality of the Banjar people which has been developed for generations. The value of local wisdom "*kuranglabih*" It is also very strong in Islamic values, because 100% of the traders at the Lok Baintan floating market are Muslim. Islamic values are values that view work not as an end in itself, but as a means to encourage personal growth and social relationships. So fairness and generosity in the workplace are virtues (Ali and Al-Owaihah 2008).

These findings reveal how local wisdom and Islamic values are integrated into trading practices at the Lok Baintan Floating Market. Local wisdom "*kuranglabih*" in this context not only reflects the identity of the Banjar people, but also strengthens Islamic principles such as honesty, generosity and transparency in business. The practice of bartering and cash transactions carried out, even though QRIS has been introduced, shows the continuity of tradition accompanied by adaptation to modern technology.

The traders in the Lok Baintan Floating Market are divided into two, namely, the permanent and non-permanent traders (Apriati, 2015)(Apriati et al., 2018). Non-permanent traders are referred to as farmers, who sell their harvest directly at this market. Farmers provide barter exchanges to buyers as a highly favored convenience in the *sambangan* community. However, this convenience is provided with several conditions recognized as an unwritten consensus within the community. First, farmers must agree to repay their debt within the time frame agreed together. Second, if they fail to fulfil their promises, they must be prepared to accept social sanctions, such as losing confidence in obtaining debt in the future. Barter exchange is different from purchases using credit systems, and is distinct from consignment sales. Purchases on credit require payments in installments as agreed, often with a higher price than cash purchases. Meanwhile, consignment sales involve depositing goods for sale by someone else, with payment made only after the goods are sold. In barter exchange, some or all of the agreed-upon price is paid the next day without the possibility of returning the goods. A new transaction can only occur after one day, and the delay in payment does not result in an increase in exchange value, as in capitalist reasoning.

Buyers who delay or even fail to pay their debts are entirely subject to social sanctions by the *sambangan* community, where they will be treated differently for his dishonest actions. Although the community does not immediately pass judgment, they prefer to find the cause of such negligence, whether it is related to the buyer's bad habits or other reasons. For example, a orange farmer felt deceived when a buyer did not pay for more than a month. Upon discussion, it turned out the buyer was unable to pay because their money was stuck with another trader. With the agreement of both parties, payment was made through an "*arisan*" (collective savings) system. By participating in a *yasinan* (a gathering preceded by the reading of the Yassin prayer by the elder women of Lok Baintan village) with a contribution of Rp.10,000,-

every Friday afternoon, the troubled buyer repaid their debt. When their name appeared as the recipient of the collective savings, a total of Rp.1,200,000,- was handed over to the orange farmer who had been borrowed from.

In every transaction, Lok Baintan farmers uphold the principle of transparency, providing complete information about their commodities. It covers the condition and quality of the goods, the current price, and the bidders. They not only convey whether the fruit is sour or sweet, but they also tell us when the fruit was spotted, the price at the time, whether there were any offers, and other details such as the highest and lowest offers, as well as bidders' identities. Even if the fruit is too sour or starting to wilt due to sunlight exposure, farmers honestly inform potential buyers, hoping for negotiations on a price that reflects the condition of the goods. They assume that the traders who lie or provide false information about the condition of goods seem to behave like liars, a clear contradiction to religious teachings. As another example of transparency, farmers inform if the goods have already been bid on but not released, hoping that the second potential buyer is willing to increase their bid. They even mention the name of the first bidder, indicating the degree of their personal closeness to this floating market that does not have impersonal characteristics like the market in general. For them, transparency in trade is the implementation of religious teachings, inspired by the way the Prophet Muhammad conducted trade by always providing honest information about the merchandise. The principle of Islamic teaching not to reduce the weight in sale and purchase is also applied to the exchange rate of goods that must correspond to the quantity and quality. These are the Islamic values of honesty (Mukri et al., 2020), and the priority of the view of work is not an end in itself, but a means to promote social relations. Therefore, generosity and justice in the workplace are virtues (Ali & Al-Owaidan, 2008).

Economic reason rejects trading practices like this because it creates losses resulting in no accumulation of capital. Practices such as "*labihan*" are considered by rationalist sociologists like Bryan S. Turner as the cause of the suppression of rational dynamics in Islam. He evaluates that the historical slowdown in the Islamic world is a negative impact of mystical sufism, folk religiosity, the rigidity of Islamic law, the closing of the door to *ijtihad*, the negative effects of *zakat* obligations on other profitable investments, and the absence of a civil society with its autonomous urban culture (Turner, 2006).

Giving bonuses or *labihan* in the *sambangan* community, which still upholds the values of religious teachings, is not a marketing strategy or a tactic to attract customers but an effort to neutralize human negligence in trading. For this community, to ensure that "good luck" is always on the side of the weak as creatures, any human negligence, however small, must be minimized. The misfortune that arises from negligence is overcome by giving priority. Derrida, along with his "deconstruction" logic, sought to present the concept of diversity and diversity as an absolute prerequisite for possible relationships with others as well as openness. For Derrida, the only reasonable explanation of giving is that there is no gift that does not expect reward. This means Derrida himself is trapped in rejecting differences in understanding the phenomenon of giving. His attempt to provide alternative thinking not only refers to the big narrative, but in fact, the small narrative he succeeded in producing rejects the attitude of openness, where other truths are still scattered in the desert of human thought.

The traders (farmers) are reluctant to borrow money or capital from loan sharks, banks, or other financial institutions due to knowledge of the dangers of usury (interest). They share experiences that many loan sharks in the market offer capital with daily installment payments, both for the loan principal and interest. However, the trader rejected the offer because it was considered a violation of religious or illegal principles (prohibitions to be avoided) in Islamic teachings, especially in connection with the daily payment system he considered to be abusive. He noted that when not selling in the market due to reasons like illness or other obstacles, he still has to pay daily installment loans to loan sharks. According to him, this is very detrimental, and he stated, "*Can't have money, but asked to pay in installments continuously...*"

The people of Lok Baintan have three methods to obtain capital independently without dependence on external parties. First, they can earn capital from families by borrowing from parents or other family members who have better economic abilities. In their view, this approach is more profitable because it does not involve interest payments, does not face late payment fines, is not bound at a certain time, and does not require security. Besides, social solidarity is also becoming stronger through this way. Secondly, capital can

be obtained from the savings of wealth or the harvest accumulated, not in cash or in bank accounts, but in the form of gold jewelry. When they need capital, they sell the jewellery, with the stability of the price of gold being their primary consideration for saving in gold. Thirdly, capital can be obtained through participation in arisan (rotating savings and credit associations). Every Tuesday, housewives, especially those involved in the *Sambangan* community, participate in arisan yasinan. Although not mandatory, most housewives participate. In addition to providing assistance in ensuring capital for farmers and traders, the social institution of arisan also strengthens social solidarity among them, turning differences in social and economic status into factors that enrich their social potential.

These findings strengthen the theory that local wisdom and religious values can form a sustainable and ethical economic system. As described by Pesurnay (2018) and Benny et al. (2021), local wisdom functions as a behavioral guide that supports the preservation of natural resources and the sustainability of community life. The integration of Islamic values in trade at the Lok Baintan Floating Market expands this view, showing that the values of honesty, ta'awun and transparency can improve justice and ethics in business. This also challenges the rationalist view that ignores the spiritual dimension in economic activity, as explained by Turner (2006) in his criticism of mystical Sufism and popular religiosity.

These findings also provide guidance for policy makers to formulate regulations that support the preservation of traditional markets such as the Lok Baintan Floating Market. Policies that consider local wisdom and religious values can help protect the sustainability and uniqueness of this market. Regulations that promote the use of technology such as QRIS must also be accompanied by adequate education and training so that traders can utilize it effectively without ignoring existing traditions. In addition, policies that support social systems such as social gatherings can strengthen community solidarity and reduce dependence on formal financial institutions which are often incompatible with local values.

For practitioners, these findings emphasize the importance of training and education regarding local cultural and religious values in the school curriculum to shape the character of the younger generation. Practices such as giving exchanges or bonuses to buyers not only strengthen trade relations, but also reflect the values of generosity and honesty taught in Islam. In this context, miners play an important role as moral guides who help internalize ethical values in trading activities.

Finally, this study provides important insights into how local wisdom and religious values can shape ethical and sustainable business practices. These findings show that the integration of cultural and religious values can create business models that are relevant in today's global context. For policymakers, practitioners, and researchers, this study offers valuable guidance to support the preservation of traditional markets, strengthen the role of miners, and continue research on the role of local values and religion in various economic and social contexts.

4. CONCLUSIONS AND RECOMMENDATIONS

The preservation of local wisdom and Islamic values in the Banjar community, especially at the Lok Baintan Floating Market, reflects the determination to uphold noble values that are in line with Islamic principles. Trading practices in this market emphasize ethics, kinship, tolerance, justice and mutual respect, in addition to economic aspects. *Penyambang*, as moral guides, play an important role in spreading the values of honesty and generosity among traders. Commitment to Islamic values shows how cultural heritage can develop without losing its essence. This research shows that ethics and spirituality can influence business practices in traditional market communities, creating sustainable and ethical business models that are globally relevant. This study offers guidance for policymakers to protect traditional markets through regulation, for practitioners to provide training and education on cultural values, and for researchers to pursue studies on the role of local values and religion in various economic and social contexts.

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