

UNCOVER LOCAL WISDOM VALUES OF TRADE AT THE BORDER OF INDONESIA-MALAYSIA: AN ISLAMIC ECONOMICS PERSPECTIVE

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ABSTRACT – This article focuses on the study of local wisdom values of trade at the Indonesia-Malaysia border (in Perspective of Islamic Economics and Islamic teachings). The research location is in the community of Temajuk Sub-district which is directly adjacent to Malaysia. The trading activities undertaken by the Temajuk community have a local value that shows the relation with Islamic values, as well as the value of Islamic teachings. Local wisdom values of Temajuk Malay culture like *Belalle*, *Talange*, *Sikutuan*, and *Taware* in a trading perspective are found in the indigenous ethnolinguistic Malay Temajuk. Ethnolinguistics is the value applied in Temajuk Malay customary as a form of communication which also has the value of Sharia trading. Ethno linguistics above contains the value of *Falah* in trade, the form of Ethnolinguistics in trade communications is known by the Malay Community Temajuk and already being applied in the acceptance of trade, but the understanding of the values Contained in the indigenous Ethnolinguistics Malay Temajuk has not been known by the Temajuk Malay community, it is due to the interruption of the transfer of values between generations. So that the process of internalization of value needs to be conducted so that cultural functions as a manifestation of ideas that form the behavior of communities in trade can be implemented.

Keywords: Local Wisdom Values, Trade between regions, Indonesia-Malaysia border, Economics, Islamic teachings.

ABSTRAK – *Menguak Nilai-nilai Kearifan Lokal dalam Perdagangan di Perbatasan Indonesia-Malaysia: Suatu Perspektif Ekonomi Islam.* Artikel ini memfokuskan pada kajian Nilai-Nilai Kearifan Lokal Perdagangan Daerah Perbatasan Indonesia-Malaysia (Dalam perspektif Ekonomi dan Pendidikan Islam). Dengan mengambil lokasi penelitian pada masyarakat di Daerah Temajuk yang berbatasan langsung dengan Malaysia. Kegiatan perdagangan yang dilakukan masyarakat temajuk ternyata memiliki nilai lokal yang menunjukkan keterkaitan nilai ajaran Islami, serta nilai pendidikan Islam. Nilai-nilai kearifan lokal budaya Melayu Temajuk seperti *belalle*, *talange*, *sikutuan*, dan *taware* dalam perspektif perdagangan terdapat dalam etnolinguistik adat Melayu Temajuk. Etnolinguistik tersebut merupakan nilai yang diaplikasikan dalam adat Melayu Temajuk sebagai bentuk komunikasi. Dan memiliki nilai perdagangan syariah. Etnolinguistik di atas mengandung nilai *falah* dalam perdagangan, bentuk etnolinguistik dalam komunikasi perdagangan diketahui oleh masyarakat Melayu Temajuk dan telah diaplikasikan dalam transaksi perdagangan, namun pemahaman terhadap nilai-nilai yang terkandung dalam etnolinguistik adat Melayu Temajuk tersebut belum diketahui oleh masyarakat Melayu Temajuk disebabkan terputusnya transfer nilai antar generasi. Sehingga proses internalisasi nilai perlu dilakukan, agar fungsi budaya sebagai wujud ide dan gagasan yang membentuk perilaku masyarakat dalam perdagangan yang dapat diimplementasikan.

Kata Kunci: Nilai-nilai Kearifan Lokal, Perdagangan Daerah, Perbatasan Indonesia-Malaysia, Ekonomi, Ajaran Islam.

INTRODUCTION

Islam has a high business spirit. Prophet Muhammad in many literatures is a trader, as well as the companions of the Prophet are also businessmen who even trade between countries. In the study of the Indonesia archipelago, Islam enters to Indonesia, even Southeast Asia through merchants who conduct business activities and preach. Thus, Islam encourages its people to become traders to fulfil their temporal and spiritual needs. On the contrary, the basic principle of business and trade according to Islam is the element of freedom in the transaction, but these activities are still accompanied by the hope of obtaining the pleasure of Allah SWT (Kamri, Ramlan, & Ibrahim, 2014). Therefore, in order to obtain the *falah* value in the trading system, a "moral trade" is required. Rasulullah SAW clearly gave many models of this moral trading system, which are honest, fair trade, and does not harm both parties, so that the trader will get welfare in this world and in the afterlife (*falah*).

Many variables affect the behaviour of a person in conducting business activities, one of the factors that encourages human behaviour, including the behave economically is culture. Culture is part of thoughts, minds, or customs. Grammatically, culture derived from the word practice that tends to point to human mindset. In the era of globalization today, human behaviour are also not detached from the culture or customs believed. Human daily behaviour is a reflection of the knowledge, attitude, and behaviour that is a habit owned and inherited by the members of the community (Ibrahim, & Kamri, 2017).

The economic activities undertaken by the community at this time are also closely related to the culture that each individual belongs to (Ibrahim, 2012). Indonesia knows a specific community that has capability in the economic field because it is driven by cultural values, such as Minang, Malay, Acehnese, and Tiong Hoa tribes, where everyday behaviour are customary inherited from the predecessor, so that interest in economic activities, especially entrepreneurship is more dominant.

The majority of Sambas regencies are Malay people. Historically, Malay tribes were already in Sambas long before Islam entered Indonesia. The Malay people's lives firmly hold the concept of customs in everyday life. In 1980s, Temajuk Malay community still applied customary law in planting crops, including economic activities conducted; covering production, consumption, and distribution as a form of local wisdom at this time.



Temajuk Malay customary which has border with Malaysia as part of Malay culture is believed to have values governing society in various aspects of life including supporting the implementation of Islamic aspects that have been integrated with value and Temajuk Malay customary norm since long ago, because the values and customs norms of Temajuk Malay does not contradict the values in the teachings of Islam. Malay customary values of Temajuk are customary values influenced by the *Qur'an* and the *Sunnah* of the Prophet Muhammad SA, so that socially and culturally the Malay community Temajuk tied by two groups of values and norms intertwined and related one another; the value of Islamic teachings and the customary value of Temajuk itself. Temajuk Custom is a behaviour that binds the Temajuk community widely with various values and norms, including the pattern of public life in general, economic patterns in particular (Ibrahim & Pinan, 2010).

There is one value in Temajuk Malay culture that shows the linkage of Islamic values and the value of Malay culture Temajuk in trading in community life, among others, the help of the society known as *Belalle*, *Talangge*, *the Sikutuan and Tawarre*. These values were understood by the Malay people of Temajuk, as well as describing the relevance of religious and customary values. The customary value of Temajuk Malays supports religious teaching, and the customary function as a impetus for sharia, by implementing the customary norm with the most well to make a person's self-esteem. The aspect of economic activity is a different study of the economic phenomenon (trade) of the Temajuk Malay community, a value system that puts forward the value of local wisdom, which means; Have a each other sense, loyal friends, social sensitivity becomes a supporter of its own in economic behaviour.

Temajuk Malay Society understands the value of *Belalle*, *Talangge*, *Sikutuan and Tawarre* as an effort to maintain harmony, so that economic activity in the early stages that override personal interests. This statement can be seen in the pattern of social systems that occur in the community, where the customary value in the form of indigenous events are strongly held closely by the community, but the customary value of trade motivation containing less applied. The local wisdom of the Temajuk Malays encourages trade behaviour, but when the value of local wisdom is misinterpreted will affect the trade behaviour. People know local wisdom in the form of language, but understanding as a value that encourages economic behaviour is still not fully understood. For example, the customary values found in the *Belalle*, *Talangge*, *Sikutuan and Tawarre*, communities interpret that as effort to help each other.



Erroneous understanding and meaning of local wisdom will affect the behaviour of the community. Temajuk Malay Society in the more female gender dominated economic activity; Temajuk Malay women are more creative in economic activity than men. This phenomenon occurs because it is wrong in referring to the traditional philosophy of Temajuk Malay that put forward mutual help. The indigenous wisdom of Malay customary Temajuk encourages its community to prosper economically, as it is conducted by every individual in the social system of society.

Behaviour of the Malay Community business Temajuk prioritizes the value of mutual trust, referring to the value of local wisdom each other society is very easy to trust new business associates, even provide certain commodities in the transaction without any guarantees, So that when the loss happen, the Malay community Temajuk can't prosecute and the impact of direct loss is felt, behaviour that prioritize mutual trust are still carried out some people in business activities. The value of each other also affects the business behaviour, where the community is too easy to love family and others in business activities, this behaviour often harm for Temajuk Malay community in business activities. People know local wisdom in the form of language, but understanding as a value that encourages economic behaviour is still not fully understood. For example, the customary values found in the *Belalle*, *Talange*, *Sikutuan* and *Tawarre*, communities interpret that as effort to help each other. Erroneous understanding and meaning of local wisdom will affect the behaviour of the community. Temajuk Malay Society in the more female gender dominated economic activity; Temajuk Malay women are more creative in economic activity than men. This phenomenon occurs because it is wrong in referring to the traditional philosophy of Temajuk Malay that put forward mutual help. The indigenous wisdom of Malay customary Temajuk encourages its community to prosper economically, as it is conducted by every individual in the social system of society.

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LITERATURE REVIEW

Previous Studies

Literature review in qualitative research is something that must be done and known by a researcher before conducting his research. According to Khalifa Mustami that: This literature review is carried out to obtain information relevant to the problem to be or is being studied. This information regarding the theories, concepts and findings related to the central theme of the research conducted (Mustami, 2015). Therefore the literature review in a study entitled the value of *falah* perspective of local wisdom of traders in the Indonesia-Malaysia border area is as follows:

Research conducted by Kalson Abdul Wahab and Ahmad Rafiqi entitled "Measuring Small Firm Entrepreneur's Performance Based on *Falah*" aims to investigate the performance measures of muslimpreneuers in *falah* which is conceptualized as the performance of human resources based on the values, ethics, and beliefs of Muslims. Two main theories surrounding entrepreneurial success and Islamic religiosity are used as supporting theories in explaining *al-falah*. Five independent variables are drawn from each theory to develop multivariate performance models. Variables including Islamic business practices, Islamic work ethics, Muslim world views, Muslim personal assistance, and Muslim practices are used as independent variables, while the dependent variable is *falah* entrepreneurs. The proposed hypothesis examines the relationship between the 5 variables and *al-falah* entrepreneurs. The sample size was represented by 271 small business owners randomly selected from four regions in North Sumatra Province, Indonesia. The findings conclude that all five variables are positively related to *al-falah* entrepreneurs. Using multivariate regression tools, both the theories of entrepreneurial success and Islamic religiosity had been confirmed to illustrate the concept of *al-falah*. This states that *al-falah* is a comprehensive performance measure in the concept of Islamic business (Wahab & Rafiqi, 2014).

Research conducted by Inkong Ala, DB Paranoan, and Suartadjaja entitled "The role of cross-border trade in the acceleration of infrastructure development in the Kayan Hulu District of Malinau Regency" stated that factors underlying the occurrence of cross-border trade are geographical and



topographic factors, accessibility factors, cost and price factors, as well as cultural and emotional backgrounds. In addition to meeting the basic needs of surrounding communities, cross-border trade also plays a role in infrastructure development in border areas. The results of the study found that the main purpose of cross-border trade carried out by the people of Kayan Hulu Subdistrict, Malinau District in the border area is to fulfill basic needs, there is a form of trade from barter patterns to pure buying and selling patterns, while local and individual traders limit buying and selling volumes for its own purposes, while the location of trade is in the territory of Malaysia (about 23 kilometers from the border). The results of the analysis indicate the implications (positive and negative) of cross-border trade activities in improving people's welfare (*falah*) and accelerating development; positive implications associated with the ability of the community to meet basic needs in a relatively easier, cheaper, and faster than if they had to buy into the capital of Malinau Regency. Negative implications related to cross-border trade include: the smuggling of various types of goods and other commodities, as well as theft of natural resources in the area (Ala, Paranoan, & Djaja, 2013).

Research conducted by Hamka Siregar about *muamalah* problems at the border of Indonesia-Malaysia indicates that sale and purchase of illegal comedians occurred in Jagoi Babang Bengkayang Regency, West Kalimantan. Based on Article no. 1337 of Indonesian Civil Code (KUHPerdata), trader that is officially permitted to trade in the jurisdiction of Indonesia is a trader who does not conflict with the law of decency or law order (Siregar, 2015).

Based on the definition of illegal trade and seeing the reality that occurred in the Jagoi Babang community, the practice of trading or buying and selling between Indonesian and Malaysian border communities does not include black market trading or smuggling because as stated above, on May 26, 1967 the government of Indonesia and Malaysia had signed Border Crossing Management or Overland Border Trade. From this agreement, people in the border of both countries are allowed to carry out transactions of buying and selling of commodities with a maximum price of MYR 600 or IDR 2,125,800.00 (1 MYR = 3,543 IDR) per month on condition that they carry a Cross-border Identity Card or Blue Pass. Local governments need to give priority attention to the people and border areas, because there are high differences in the quality of prosperity between the conditions of the Malaysia's border and the conditions of the Indonesia's border.



Lack of state attention from all aspects relating to the border region, indirectly causes problems that are experienced by border communities. Among the important roles that can provide great benefits to the communities is to do re-agreement between Indonesia and Malaysia to increase the minimum price of transactions legalized between border communities, which was originally 600 MYR increased according to current conditions, and certainly it would be better if the country could accompany and ensure the entry into force of the ASEAN Trade Area (free market) so that border communities are not trapped in illegal transactions anymore (Siregar, 2015).

In general, the previous studies conducted by researchers had been very relevant to this article, but specifically there are some differences, where the results of the above studies only focus on border trade, border economy, marketing in Islam with different locations and different cultures in each study. While in this study, the assessment begins with the value of *falah* in elements of business ethics for Muslim traders in the border areas of the state which almost similar to the local wisdom of social life in border area and it is hoped that eventually it can contribute to Muslim traders to implement Islamic ethics in trading to obtain world welfare and the hereafter (*falah*) as taught by Rasullulah peace be upon him, especially in the border area of Temajuk Village, Sambas Regency.

In addition, what distinguishes this research from previous studies is that this research uses phenomenology about the cultural conditions of the two countries that are interconnected with each other so as to help create opportunities and challenges for the two countries' border region in realizing Islamic values in doing business with profit orientation. From the perspective of *falah*, this phenomenon is expected to be able to bring the border area to become the center of Islamic international trade, in accordance with the example of the Prophet Muhammad in trade between countries.

Local Wisdom Concept

Ethnology is a part of science that attempt to achieve the understanding of human principles, by studying cultures in people's lives from as many tribes as possible across the earth today (Koentjaraningrat, 2009). Ethno logicians have a flow in the study; there are two flows in ethnology or two studies. First, the group that refers to the field of Diachronic (consecutive in time), while the second emphasizes on the field of synchronic (at the same time) of the culture



of mankind. The fixed name for both sorts of studies does not exist yet, but we often see there are names such as descriptive integration for diachronic research, and general approach to synchronic research (Koentjaraningrat, 2009). For the first form, the scholar named with Ethnology in a special meaning and social anthropology for the second.

Furthermore, the descriptive integration always talks about a particular area, even the main content is a description of ethnographic form, by discussing the materials obtained from artefacts (materials and prehistory), local language (ethnolinguistics), processed into one and integrated with the ethnographic material earlier. The purpose of descriptive integration is to find an understanding of the development history of an area. Ethno pedagogy is an educational practice based on local wisdom in various domains such as medicine, martial arts, environmental preservation, agriculture, economics, governance, and other systems. Ethno pedagogy views the knowledge or local wisdom as a source of innovation and skills that can be empowered for the welfare of the community. Local wisdom is a collection of facts, concepts, beliefs, and public perception of the world around, local wisdom is the process of how knowledge is generated, stored, applied, managed and inherited.

Trade in Islamic Economics Perspective

Historically, policy developments related to sustainability process of the economic system and its relationship with the development of education can be classified into three main policy trends: (a) various trading activities and policies that support the growth and development of Muslim traders and the islamic trading system and Islamic teachings system. (b) Agricultural policies and activities and its relationship to the development of education system, (c) Industry development policies and activities that support the development of science and education (Fachruddin, 2013). Moreover, the islamic perspective of trade practices cannot be separated from the figure of Prophet Muhammad SAW, as a role model who practiced the *muamalah* with nature of honesty, intelligent, trustworthy and communicative.

The practice of trading as part of worship has a high value in religious practice. The main orientation in this world is to gain profit along with the goals to seek happiness in the afterlife. Trading in the perspective of Islamic teachings with the rise of economic activities will impact the growth and development of Islamic teachings institutions. In addition, as a tangible manifestation of human



means in doing *muamalah*, with the resulting product must contribute to the creation worthy life environment (welfare). Muslim traders to get the welfare in this world and the hereafter generally motivated in the form of materialistic and non materialistic can be described as follows:

1. Material - Materialized means of obtaining value in transactions, material wealth becomes a barometer of human welfare. Contemporary economics does not put the welfare of the *ukhrawi* (hereafter) as a paradigm. To achieve a state of *falah* in the economy is not easy. The *Mashlahah* concept must be achieved first. *Mashlahah* can be interpreted as any kind of condition, both material and non-material, which is able to increase human state as the most glorious creature. In the Indonesia-Malaysian border trading practice, trading is not only driven by profit purpose but also by seeking happiness in the afterlife, as the human should be accountable for his life in the world which will affect his life in the hereafter. It was recorded at the time of Aaron Al-Rashid (786-809), acquisition of *Baitul Mal* was 7 1/2 tons of gold and 150 million dinars (Lapidus, 1991). The large funds that went into the country's treasury were used to fund the importance of advancing education at mosques (Khan Mosque and Jami ' Mosque), the *khalaqah* and Ta'lim Council, the translation of books, copying books and the management of the *Baitul Hikmah*, Libraries, hospitals and observatories as well as for scholars who are actively involved in education there.

The values of the local wisdom of the Temajuk Malay community (*Belalle, Talangge, Sikutuan, Tawarre*) are shown when the community benefiting from plantations, fisheries as well as trade profits. They always share the wealth to their neighbours and families nearby as an indication that their businesses are succeed. Even some materials are also donated to develop their village.

2. Spiritual (religion) - The establishment of the spirit of worship in *muamalah* will be a foundation for business people and policy makers in trading. The concept of *falah*, which puts the importance of placing the welfare in the Hereafter, inevitably, will guide them to run the business and the economy. Islam comes to this world as a guidance with spiritual values that come from God, one in which as the basis of our life objectives in this world.



Business is also the medium for *da'wah*, as practiced by Rasulullah SAW. It has actually been practiced by traders in the village Temajuk. The traders start their business activities with praying to Allah to give them the smooth way in doing business. Some of them also understand that providing information to customers about the price and type of product is kind of worship even the customers do not buy things at the end, and if there is a sales transaction, it means that the seller and the buyer are blessed (by God), so clearly Islam considers the activity of attempting worship and cannot be separated from life and it underlies the spirit of business. As this spirituality existed, lack of material resources never be a business barrier for trader.

This can also be seen in the XII century when Islam began to penetrate into hinterland which almost its people embraced Hindu and mythological beliefs, a strong sufistic approach such as that of the *wali* (Islamic scholars) did was the most appropriate and suitable approach to spread Islamic teachings. As stated by Johns, the main factor for the success of converting is the ability of the Sufis to present Islam in an attractive packaging, especially by promoting conformity to Islam or continuity rather than changing existed local religious beliefs and practices (Johns, 1961). Not only does trading improve welfare but also facilitate the broadcasting of Islam and the mobility of scholars and open the occasion of Muslim Nusantara to do Hajj to Mecca especially during the Ottoman dynasty in XV century.

The spiritual momentum is a rational bridge between the wave of God and human. The harmony of the two must be kept, cared for, and honed in order to experience enlightenment from time to time. The actualization of a person's spiritual is the dynamics that change according to space and time dimensions. In local wisdom, *Belalle* ', *Talangge* ', *Sikutuan*, *Tawarre* ', traders and buyers need each other is a reflection of the religious life that seeks the happiness of the Hereafter, because in the Islamic trade, providing the correct information (telling the truth) is worship.

3. Social - The world of trading in business ethics has a positive response to society, it is present to establish a relationship with customers through information and communication to create a familiarity between sellers and buyers, this happens even no transactions yet. When a transaction occurs it has a more significant impact on the product that can be used by the customer because it will affect the satisfaction of the customer, when



customers satisfied, the demand will increase. This will create a social value called interdependence bond. The profit gained by a seller will affect the customer.

In the historical perspective of Damascus, the second largest city after Baghdad, was a trade centre for the territory of Asia Minor and the Euphrat region to Arabia and Egypt or vice versa to the city of Bashrah Kaufah, Medina, Cairo, Kairouan, and the cities of Persia. To regulate and supervise that wide trading area, Abasiyah dynasty formed the supervisory and regulatory board of trading and market (Lapidus, 1991). The coastal cities of Andalus are also centre of trade in the Mediterranean Sea and Europe. Then, the successful traders appear to be an Agniya' group that are interested and feel obliged to develop science and teachings. Since the time of the prophet Muhammad, the activity of advancing education from among traders continues to be promoted in addition to the obligation to fulfil zakat. Many of these aghniya' from the traders also established a private library that was used to the public and became the charitable supporting the funding of various scholars, mosques, and madrasahs in the XI century. The roles of traders and middle class, including officials and scholars, also took place in various Islamic kingdoms such as the Umayyah in Spain, Andalusia and Fathimiyah in Egypt and the Islamic kingdoms outside of Arabia including in Nusantara create a long list of the institution that receive the charitable goods as well as the charitable organizations (Lapidus, 1991).

Fairness in market in Islamic teachings is also manifested when some people who are not engaged and incapable to involve in the market deserve social concern to receive *zakat*. A trader who has already conducted their obligation in social care in society in the transaction and business has impacted the application of local wisdom *Belalle*, *Talange*, *Sikutuan*, *Tawarre* in the Indonesian-Malaysian border trade and the application of business ethics in Islam. The value that is reflected in the local wisdom of the Temajuk Malay becomes a driving spirit in trading because the goal has been set for the profit in this world and the hereafter, so that the level of submission is directed to seek the pleased of Allah SWT.

4. *Cultural* - Trading progress since the early Islam era had increased the income of people and countries. Excise on incoming and outgoing goods, which ranges from 5-10% to the state treasury, are partially transferred to the regional treasury and some are transferred to the central government.



Excise is the biggest income after the *kharaj* or *jizyah* income tax which tends to get smaller due to the reduced number of people who pay *jizyah* because they embrace Islam. However, it does not interfere with state revenue because with the progress of trade and other economic sectors the revenue from *zakat* has increased even more than the *kharaj* tax. It was recorded that during the time of Harun al-Rashid (786-809) the receipt of Baitul Mal was 7 1/2 tons of gold and 150 million dinars (Lapidus, 1991). Most of the funds that go to the state treasury are used to fund the interests of advancing education in mosques, the Khan Mosque and the Jami 'Mosque, *halaqah* and *majlis ta'lim*, book translation and management of Baitul Hikmah, libraries, hospitals and observatories. as well as scholars who take part in education in that place.

Culture enhances the habit of mutual cooperation, in a cultural perspective, mutual cooperation and mutual assistance called *Belalle* ', *Talangge*', *Sikutuan*, *And Tawarre*' in the Temajuk Malay community are incorporated with togetherness towards happiness and prosperity, which is reflected in helping the community in supporting children's education by lending money from business profits, even in the form of agricultural and plantation products. Apart from that, helping out at weddings, the commemoration of holidays is always prioritized by mutual cooperation (*Belalle* ', *Talangge*', *Sikutuan*, *And Tawarre*'). Community culture has been formed from generation to generation and cannot be separated from their lives, when a Muslim trader enters this system, it is not too difficult because it is in accordance with Islamic teachings so that the interests of togetherness are always prioritized. This condition is utilized by the Malaysian border community of Telok Melano Village who has the same culture and religion, there is no difference, supported by the same language, so it is easy for a trader to apply ethical trading values in accordance with Islamic law.

The community system of the Temajuk Malay tribe in living life is bound by Islamic religious values and integrated customary values contained in the customary values of the Temajuk Malay. The integration of customary values with sharia can be seen through the division of the types of Temajuk Malay custom itself. Traditional Temajuk in trade is divided into four, each of which has a close relationship with one another:

- a. *Belalle* or mutual assistance, mutual assistance, synonymous with mutual cooperation, has been applied to the Temajuk Malay community from



- generation to generation in spiritual, material, social and cultural, preserved until now. Every newcomer must follow and adapt himself to the process of this type of custom in an obedient manner and it applies to all inhabitants (*di mana bumi dipijak, di situ langit dijunjung*). Life needs help from others, and other people also need help, they cannot live alone.
- b. *Talangge* or capital assistance in trade, this custom which is agreed upon and implemented and obeyed jointly by the community from generation to generation because it is seen and felt good and beneficial by generation after generation, and does not contradict the Islamic law.
 - c. *Sikutuan* or collection of capital to buy the completeness of traditional life. Tranquility, harmony, and happiness are formed by performing *Sikutuan*. Individuals and the community feel at ease and happy because they can be helped in buying products that are not affordable with this pool of money, the values contained in *Sikutuan* provide benefits and blessings for the community.
 - d. *Tawarre* or price reduction in trade. A trader provides assistance by lowering prices to buyers because they are already regular customers. In this case, the sale and purchase of goods at the original price is subject to a reduction or discount. Traders and buyers in transactions can apply the *Tawarre'* (price reduction) if the value of the product is expensive and the money owned by the buyer is insufficient. A trader can be kind. In other words, a discount is usually done by traders in Temajuk as long as many products have been sold. This is intended to help consumers who are unable to get the price of these goods.

Based on local wisdom in border trade, people's behavior in social life is regulated in customary norms derived from sharia, deviant behavior will have consequences for both Sharia and custom. The form of customary norms that must be avoided by the community in the Temajuk Malay custom is contained in customary norms. Fraudulent acts are examples of deviant behavior in society.

RESEARCH METHOD

This study uses a qualitative research approach with a phenomenological method approach, namely research that seeks to explain or reveal the meaning of a concept or phenomenon of experience based on awareness that occurs in some individuals. The reason for using a qualitative approach in this study is because the researcher explores the main focus of uncovering the value of local



wisdom of trade at the Indonesia-Malaysia border (in the perspective of Economics and Islamic teaching) which is a process, event or activity of a person (several people) in a dynamic process that must reveal the substance and the meaning of truth in research, so that in-depth observation with the background is needed naturally to understand social phenomena or phenomena comprehensively and contextually by describing the empirical reality of the object of research.

In accordance with the research approach and design used, the instrument used to collect data is the researcher himself. The presence of researchers in qualitative research is a must. Because this type of research prioritizes the observational findings made by the researcher in the natural setting of direct research.

The research was conducted in Temajuk, Sambas Regency, Indonesia, which is a border area and directly adjacent to Malaysia. In-depth research is directed at data sources to determine activities, behavior, and culture from data sources, resulting in a contextual understanding and a holistic view (Sugiyono, 2005). Observations were made on traditional events and the life of the Temajuk Malay tribe community which contained entolinguistic deliveries that had *falah* values both in community groups and in small families, especially in social forms. Systematic observation and recording of symptoms that illustrate the value of *falah* contained in the Temajuk Malay custom or culture (ethnography), whose implementation increases the entrepreneurial capacity of the Temajuk Malay community, is carried out to look closely at the activities carried out by the object of research, both human behavior and action, natural phenomena, work processes and use of small respondents.

This study uses qualitative data in the form of words, behavior or policies of each cultural actor in schools, data contained in documents, manuscripts, notes and others regarding cultural values. Sources of data in qualitative research can be obtained from key informants who are the main actors of the object under study related to the transformation of cultural values in schools. The principal is the main source of data (key informant). To determine informants, researchers used sampling (especially key informants) with purposive sampling, which was then developed for other informants using snowball sampling.

To obtain data, researchers used data collection techniques that were validly used in qualitative research. In general, qualitative research uses data collection



techniques such as in-depth interviews, participatory observation, and documentation studies. Primary data source data obtained directly from the object of research (authority) or key informants. Among them are obtained by conducting dialogue with speakers consisting of traditional leaders and practitioners who are in Sambas Regency and pay attention to traditional events in society based on dialectical motives so that unlimited data can be found. Authority is determined deliberately, because it is considered to have knowledge of traditional Malay values and themes of Malay local wisdom and to understand the meaning of trade at the Indonesian-Malaysian border contained in these values (during the research process, twelve relevant authorities determined).

Source of primary data in this study came from religious leaders, community leaders, and Muslim traders. Meanwhile, secondary data is in the form of documentation, to support existing data, documentary techniques are used to track official documents, such as historical data, letters, reports, instructions, announcements, institutional rules, decisions and so on. This data was obtained by reading, understanding, and analyzing various primary literatures related to understanding the philosophical values of *falah* in the Malay tradition in Temajuk.

This study uses individual case data analysis (individual cases). The data analysis steps were carried out together with data collection and followed the directions of Miles & Huberman: (1) data reduction, (2) data presentation and (3) conclusions (provisional conclusions, verification, and final conclusions) (Miles & Huberman, 1992).

RESULT AND DISCUSSION

Wisdom Values of Local Trade at Indonesia-Malaysia Border Area

Customary values are part of the Temajuk Malay value system which plays a role in providing principle direction for the Temajuk Malay community. The Temajuk Malay cultural value system is formulated in people's lives, as expressed in the behavior of the Temajuk Malay community in the process of life, especially in trading activities (production, distribution, consumption, and promotion). Culture through the customary norms of the community reflects the behavior and character of the community. Ideas developed in life are related to the value system adopted by the social community in all aspects of life,



including trading behavior. The values of local trade wisdom in the border area between Indonesia and Malaysia are discussed as follow:

Belalle

The entolinguistic meaning of the word *belalle* in language means helping each other in life, including economics (Mahrus, 2013). Based on data from authorities, the terminology of the entolinguistic meaning can be examined, there is a relationship between helping each other (*belalle*) to realize big dreams such as a house, which cannot be realized immediately if done alone, because building a house requires large funds to buy building materials. Integration of the world and the hereafter is the meaning conveyed from this philosophy. From this meaning, it can be understood that trading (economic) activities cannot be separated from the existing provisions in the power of religion and customary norms. In the Temajuk Malay custom, *belalle* is very in accordance with the teachings of the Religion contained in the word of Allah Almighty in the Al Quran:

... وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

“.... And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in punishment” (QS. Al-Maidah 5:2)

Religion regulates humans to help each other in fulfilling the necessities of life, because since humans are born on this earth until they die, they cannot be separated from the help of others. Assistance varies from social life to material in order to meet the needs of life and build a better life. However, religion also regulates how to help by not helping in evil and sin, but helping each other in benefit and goodness (virtue).

In getting the value of *falah* from this local wisdom, the Temajuk Malay community has a social sensitivity which is based on helping each other in doing a job or getting products that cannot be done alone, in this case the help of others is needed. Helping is a social aspect that shapes a person's behavior. Without *belalle* in social and economic activities, it will cause injustice and loss of a group or individual so that it will destroy the cultural structure of a society. Helping each other is closely related to prosperity, welfare refers to the ethnolinguistic of the Temajuk Malay culture, namely *belalle* which is a value that must be upheld, especially in social and economic activities.



The transformation of customary values is carried out in the daily life of the Temajuk Malay community, in the process of mutual need to be manifested by helping to obtain a product that is beyond the capabilities of a certain individual. This value actually embodies the life of a society in accordance with *falah*, for the sake of a wealth. The entolinguistics of the sentence “*mun nak bangun rumah semue dek beradek pakai belalle, mun daan susah nak tibangun*” actually contains economic values of equity and justice which are the principles in carrying out Islamic economic activities, these values can be used by the community in trading activities by integrating these values. with the meanings contained in the Quran and Hadith. Based on research conducted on *belalle* 'local wisdom in trade, the value of *falah* are: (1) Mutual help (Social) (2) Professionalism in the economy (Social) (3) Get Blessings (Spiritual), (4) Motivation for Worship (Spiritual).

Spiritualism is a value that becomes a motivation for people to carry out economic activities, by combining the worldly and ukhrawi dimensions, namely believing that the impact of actions carried out by society will be related to the afterlife. The behavior of the Temajuk Malay community in building and developing economic enterprises is in accordance with religious rules. Making religion a rule in economic activity will benefit not only worldly but also ukhrawi (blessing, *halal*, good).

The second value is social. Social is a form of professionalism in carrying out economic activities. Economic activities that are motivated by spiritualism and expressed in a social form will build a mechanism for trading activities in accordance with economic needs and do not violate religious rules. A good social life will direct trading activities towards the achievement of goals.

Talangge

The values contained in ethnolinguistics; *talangge* '(capital assistance in trading) is a form of trading business where someone who does not have capital in trading is given capital by some other Temajuk Malay people who are unable to trade but have capital, when they meet they make mutual agreements with the concept of *talangge*'. In the Temajuk Malay custom, the obligation to work and earn a living to meet basic human needs, including primary, secondary and tertiary needs. Fulfilling these needs is carried out with good (*halal*) processes and sources, meeting needs with good processes and sources can be obtained if motivated by good ideas, values or ideas including those of the owner of capital. In creating a good trade, trading business must start with clear capital and agreements so that the spiritual aspect becomes an important element in the trading process.

In linguistic terms, *talangge* means capital assistance. As explained by the authorities, "*Nak bedogong disartae ade jua yang talangge dan semangat,*



mun sian dan bise maju Bedogong” (Iwan, 2018). The purpose of this philosophy can be achieved if trading is carried out with capital (material), especially motivation (spiritual) and aims to improve the quality of faith. Islamic law which is derived from the Quran and Hadith as outlined in Islamic teachings becomes the rules and guidelines for fulfilling the basic needs of society, so that the purpose of meeting trade needs can support individual faith (spiritualism), fulfillment of needs is not only based on desire (want).) and use value (utility) for a commodity only but begins with good cooperation such as the talangge 'culture. Therefore, in applying local wisdom there is no conflict with the teachings of Islamic law in trade as in the hadith of Ibn Abbas *radhiyallahu anhum*a narrating that (Al-Baihaqi):

كَانَ الْعَبَّاسُ بْنُ عَبْدِ الْمَطْلَبِ رَضِيَ اللَّهُ عَنْهُ إِذَا دَفَعَ مَالًا مُضَارَبَةً اشْتَرَطَ عَلَى صَاحِبِهِ
أَلَّا يَسِيرَ بَرًّا وَلَا بَحْرًا وَلَا يَنْزِلَ بِهِ وَادِيًا وَلَا يَشْتَرِيَ بِهِ ذَاتَ كَيْدٍ رَطْبَةً فَإِذَا فَعَلَ ذَلِكَ
فَهُوَ ضَامِنٌ فَرَفَعَ شَرْطَهُ إِلَى النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَأَجَازَهُ

"Abbas bin Abdul Muthallib (Prophet's uncle) if he gave up his property as *mudharabah*, he required his *mudharib* (manager) not to roam the land, not to cross the sea and not to go down the valley, and not to buy livestock. If these requirements are violated, he (*mudharib* / manager) must bear the risk. When the conditions set by Abbas were heard by the Prophet, he confirmed them" (Al-Baihaqi, 1459).

According to the term *fiqh*, *mudharabah* is a contract agreement (business cooperation) between the two parties, one of which provides capital to the other to do business, while the profits are shared between the two according to the agreed terms. The value of local wisdom in the Temajuk Malay community, namely *talangge* 'is full of meaning and provides a value that is obtained by the owner of capital (material) and the manager in the economy (trade) because when both agree to carry out the contract according to Islamic conditions and the Malay Temajuk culture, the necessities of daily life will be fulfilled, and business motivation will increase and it will increase faith so that the value of welfare (*falah*) between *sahibul mal* and *mudharib* will be obtained. According to what was conveyed:

“Providing trade motivation for the community, support in the form of capital (material) and will have an impact on basic needs that will be met, because more and more people trade it is easier to get products in a halal and legal way so that trade like this will become an example in border communities” (Suma, 2018).



Economic progress, supports the stability of faith. Humans consist of two main elements, namely body and spirit, happiness in the world and the hereafter. The most basic physical need is halal and good food, in the Malay Temajuk *talangge* is the beginning of realizing trade, if the beginning of the process is correct it will have an impact on the right transaction. Physical needs or adequate economic progress must be able to strengthen a person's faith, so that he is happy. There are two economic values in talangge ethnolinguistics' while the *falah* values include; fulfillment of the basic needs of life (material), and faith as a trade motivation (spiritual)

Based on the value of the philosophy in *talangge*, there is mutual fulfillment of needs, so the needs in question are needs expressed by A. Maslow which are the fulfillment of physical needs at each level, individuals must try to meet these needs. The important point that makes the fulfillment of needs based on the ethnolinguistic of Malay Temajuk is the word *iman* (faith). Faith as a spiritual aspect becomes its own value in the process of meeting individual or group needs. When it is related to the Islamic economy, which is based on a spiritual economy which refers to the Koran and hadith, the faith and the context of the Temajuk Malay culture becomes relevant in the process of meeting human needs, including economic practices (production, distribution, consumption, promotion) and other material fulfillment. If these two aspects are fulfilled the *talangge* value is very much in line with the *falah* value.

Sikutuan

This sentence consists of several words which have a meaning that is closely related to business (trade) including joining, partnering, cooperation, and association. In language, *sikutuan* can be interpreted as a collection of venture capital for business, while the meaning contained in the ethnolinguistics is; “*betol mule’kan bodogong kemaonan, otak jolon, mun digobongkan pakai sikutuan bedogong jodi berosel, sige age doon pemullo*” (Asman, 2018). The relationship between knowledge and the results obtained is very close, the mind can be analogized as knowledge, intelligence and expertise. This sense becomes the capital in carrying out economic activities. This ethnolinguistic becomes attractive, because it puts money at the end, not as the main capital. The main capital in carrying out economic activities is knowledge, expertise and effort as well as honesty. In *sikutuan*, it is strictly forbidden to lie, be dishonest, and betray because it will damage the relationship and have an impact on the order of social, cultural, material and spiritual life.



A trader must be able to use his knowledge to be able to develop his business, such as opening a new market, introducing new products and other activities that support his economic business. A trader who does not upgrade knowledge, ideas, innovation will find it difficult to compete. There are stages that must be passed by individuals who want to play a role in the business world (entrepreneur) and can compete based on this Temajuk Malay philosophy.

First, the process of building and developing capabilities through science, especially business economics and finance, this knowledge can also be obtained from experience and training. The ability of a person in a certain field that is mastered in the Malay Temajuk philosophy is called *sikutuan* (pool of capital), the concept of a pool of capital here is an alternative in building a business if you don't have capital (money) because the classic problem of starting a new business is capital.

Second, after having the knowledge, ability, experience in a certain business field, you can create, innovate, keep up with developments and changes, especially in the economic aspects of production and marketing because market changes are very fast in the era of unlimited digital information, especially in the border areas of Indonesia and Malaysia. A person who has a lot of knowledge but does not force himself to innovate and be creative will find it difficult to develop, as well as business. Other elements are needed in developing a business so that it can compete.

Third, after going through and carrying out the two previous stages, the results of the business will be obtained, the results are at the final stage not the beginning (output or income), in the Temajuk Malay philosophy it is called blessing (*barokah*) which means the *sikutuan* value has the basic value of Islamic religion, namely *falah*, which makes people are equally happy, mutually profitable. In the context of sharia trading, the profit mentioned earlier are worldly profit and the benefit in the hereafter (*falah*). This ethnolinguistic was previously used by the Temajuk Malay community as advice to their children, as expressed by the authorities as follows, "*banglong otak asah tolen, age jua tinggi macam ape pun kepintaran mu usah sekali-kali bula, mun pembula sian age ratinye kepintaran mu*" (Noor, 2018). Those are examples of old advice from a father to his eldest son. "If we are honest, even though we don't have capital, we will still be trusted by people, but knowledge first". The word *otak asah* means adding knowledge, meaning that trading activities are carried out by prioritizing a structured process by following planned (systematic) and consistent (*istiqomah*) stages in carrying out an honest



mindset, because this word has spiritual and cultural dimensions by promoting a process that does not violate rules (sharia) so that the effort that is carried out can be beneficial (profit) in the world and the hereafter.

This Temajuk Malay philosophy is a form of communication in the form of advice to younger people, which aims to build a mindset at work by preparing one's abilities, knowing the risks of a job being carried out, with good managerial. This advice relates to all aspects of activities including trading activities.

Togetherness in this traditional Temajuk Malay expression does not mean that people carry out economic activities together, or that they must do something together. However, what is meant by togetherness is unity with the same principles, the Temajuk Malay community holds religious principles in life. Trading activities can be carried out in different forms but still within the framework of unity among the Temajuk Malay people, in the same principle because humans need other people and other groups to meet economic needs, including in trading activities.

Cooperation is absolutely necessary as an effort to develop an economic business, without cooperation with other parties, the trade business will be more difficult to develop. Relationships or networks in building a business are absolutely necessary, the value of SIKuttuwan directs to build networks and relationships that are meant by equating perceptions about a business venture so that they can help each other. With business unity, cooperation will be built between communities, although the cooperation meant is not limited to the Temajuk Malay, but is open to and accepting of other tribes. Consensus to bring blessings is the value of cooperation, to agree means an agreement that has spiritual values (sacred), an activity is said to be sacred if the activities carried out are approved by ancestors or previous generations and the activities carried out do not violate customary and religious norms. Like an analogy that says, "united we stand, divided we fall". Cooperation carried out on the basis of a good agreement will encourage professionalism and form a trustworthy character. Cooperation in the perspective of local wisdom, the Temajuk Malay custom upholds a principle based on religious values. Religious values that have been integrated with adat will build the same principles, these values are also principles in business networks. This activity is the result of deliberation which is also based on sacred (religious) values.



Tawarre

The values contained in ethnolinguistics; *tawarre* (price reduction) is the value of helping a consumer who is unable to buy an item but he really needs the item while the capital or money is not enough, usually the trader gives the item with no conditions for the buyer, it's just that usually this condition occurs when the merchant has sold the same goods in large quantities so that he has made a profit and his capital has returned. This causes the trader to provide a price reduction.

However, not all buyers get this relief only because of the condition of the buyer who is in shortage, in the Malay Temajuk custom, *tawarre* is also carried out because of kinship ties, frequent *silaturrahmi* makes buyers and traders have kinship ties to help each other, this price relief (*tawarre*) is based on the principle *antaradhim minkum* which is accordance with the Word Allah SWT in the Quran: *surah An-Nisa* verse 29:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَن تَرَاضٍ مِّنكُمْ ...

“O believers! Do not devour one another’s wealth illegally, but rather trade by mutual consent...” (QS. An-Nisa 4:29)

Table 1. Trade Value on Malay Temajuk Custom Ethnolinguistics

No	Malay Temajuk Custom In Trading	Value of <i>Falah</i>	Form
1	<i>Belalle</i> (Mutual Help)	- <i>Social</i>	1. Mutual Help
		- <i>Spiritual</i>	2. Professionalism in trading
			3. Gain blessing
			4. Motivation to worship
2	<i>Talange</i> (Capital Help)	- <i>material</i>	5. Life needs fulfilled
		- <i>Spiritual</i>	6. Faith as trade motivation
		- <i>Material</i>	1. Sequence in business-step planning, consistency
3	<i>Sikutuan</i> (Capital Collection)		2. Understand business risk.
		- <i>Spiritual</i>	3. Honest information
		- <i>Social</i>	4. Business management
		- <i>Cultural</i>	5. Receive parent’s advice
		- <i>Cultural</i>	6. Strengthen <i>Silaturrahmi</i> (friendship/gathering)
			7. Market balance
4	<i>Tawarre</i> (Price Reduction)	- <i>Material</i>	8. Trade that create mutual consent
		- <i>Spiritual</i>	



It is very important in providing the value of the local wisdom of the *tawarre'* based on mutual consent because it will create mutual happiness and tie a relationship between traders and buyers. Happiness and pleasure in trading between buyers and sellers will create value of *falah* which has an impact on perfect market development even though profits are small, the market will experience a smooth operation so that the supply of goods, even though it is far from the Regency Capital to the Indonesia-Malaysia border area, does not experience any obstacle. There are 14 (fourteen) components that can be written that contain the trading values of each of the Temajuk Malay philosophies, as described in Table 1.

Based on the interpretation of the local wisdom of the Temajuk Malay custom which has been identified through the events and dialogues that occur in the Temajuk Malay community, there are four values that encourage trade behavior, then the researcher will implement the values of local wisdom of the Temajuk Malay culture from a trade perspective by analyzing each of them. each value using the domein which comes from the Quran and hadith and the grand theory of commerce. A trader in obtaining a response from his target market requires value in a business context to achieve his goal of selling a product or service effectively to a target customer group, a customer will feel satisfaction in trading because a product or service is not only measured based on shape and quality but provides impression of satisfaction on both sides (Kotler, 2000).

The decision taken by the buyer is the interaction with traders who need each other, the buyer needs the goods, the seller provides his services so that mutual need is created because it is based on mutual help, in Islam it is called *antarodhim minkum*. Mutual consent is the basis of trade on the border between Indonesia and Malaysia which creates a Temajuk Malay culture. This local wisdom initially comes from a desire for interdependence, then the value of satisfaction with this value is realized so that social reactions create cultural values that have been preserved by Malay Temajuk to date, the value of local wisdom has entered the joints of social, religious to trade life. In Islam, trading activities should always be based on the spirit of worship only to Allah SWT. Trading activities should be carried out as an effort to gain common prosperity (*falah*) and not for momentary interests, certain groups, or their own interests. Islam is an extraordinary religion that governs all matters relating to human life. Islam views trading as a strategic business discipline that directs the process of creating, offering, and changing values from an initiators to the stakeholders.



According to Abuznaid, in Islam every business and trade activity must comply with two principles, first obeying the rules or moral order that Allah has set, and second, empathy in being grateful for Allah's grace and creation by refraining from actions that harm people and preventing the spread of unethical practices (Abuznaid, 2012). The desire to get profit together preceded the correct information of the customs and ethical in trading, as the informant narrative above, became an inquisitor of the desire of the border of Indonesia-Malaysia. The desire to gain profit together begins with correct information according to custom and ethics in trading, as said by the informant above, a signal of a desire to become a trader in the Indonesia-Malaysia border area. According to Abuznaid, trading like this is a trade that abides by the rules with the value of empathy from the customs that have been embedded in the Temajuk Malay community by avoiding unethical trading practices.

Trade carried out as conveyed by the informants makes transactions lasting and sustainable and has a very big impact on both countries due to the interdependence between sellers and buyers. Based on the fact, some important terms expressed by Abuznaid, namely the existence of wisdom in this case is "*hikmah*" in understanding the Quran, then the needs, Muslim consumers, market, good conduct: ethical behavior, *halal (toyiban)*, mutual agreement, welfare (*falah*) (Abuznaid, 2012).

CONCLUSIONS

There are eight values that promote trade conduct based on the understanding of the local wisdom of the Temajuk Malay custom that has been established through the events and dialogues that occur in the Temajuk Malay community, they are: *Belalle* (Mutual Help), *Talangge* (Capital Help), *Sikutuan* (Capital Collection), and *Tawarre* (Price Reduction). Each value established based on the Islamic values in the Quran and hadith and the values of grand theory of trade. In order to achieve its goal of successfully selling a product or service to a target consumer, a trader needs value in order to receive a response from his target market, a customer would feel satisfaction in trading because a product or service is not only evaluated on the basis of form and quality, but offers an impression of satisfaction on both sides. The decision made by the buyer is to deal with traders who need each other, the buyer needs commodities, the seller offers services in such a way that mutual need is generated because it is focused on mutual assistance, in Islam it is called *antaradhim minkum*. Mutual consent forms the basis for trade that establishes a Temajuk Malay community on the border between Indonesia and Malaysia. Trade operations should be carried out



as an attempt to achieve collective prosperity (*falah*) and not for the sake of transient interests, groups or their own interests. Islam is an extraordinary religion which governs all matters relating to human life. Islam sees trade as a strategic business discipline that guides the process of developing, offering and changing values from initiators to the stakeholders.

The desire to make a profit together was followed by the right knowledge on customs and trade ethics, as the informant's narration above has been an inquisitor of the desire of the Indo-Malaysian frontier. The desire to make a profit together starts with the correct knowledge in terms of customs and trading ethics, as mentioned by the informant above, as a sign of a desire to become a trader in the border region of Indonesia-Malaysia. Trade carried out as stated by informants makes transactions long-lasting and sustainable and has a very large effect on both countries due to the interdependence between sellers and buyers.

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