**UNCOVER LOCAL WISDOM VALUE OF TRADE AT THE BORDER OF INDONESIA-MALAYSIA**

**(Economic Islamic Perspective)**

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**ABSTRACT**

*This article focuses on the review of trade local wisdom values at Indonesia-Malaysia border (in economic perspective and Islamic education). By conducting the research location 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 of Islamic values, as well as the value of Islamic education. Local wisdom values of Temajuk Malay culture like Belalle ', Talangge ', Sikutuan, and Taware ' in a trading perspective are found in the indigenous ethno linguistic Malay Temajuk. The Ethno linguistics is the liquid value applied in Temajuk Malay customary as a form of communication. And has the value of Sharia trading. Ethno linguistics above contains the value of Fala>h in trade, the form of Ethno linguistics 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 Ethno linguistics 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 behaviour of communities in trade can be implemented.*

***Keywords****: value, trade area, Indonesia-Malaysia border, economics Islamic*

**ABSTRAK**

*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 menunjukan keterkaitan nilai ajaran Islami, serta nilai pendidikan Islam. Nilai-nilai kearifan lokal budaya Melayu Temajuk seperti belalle’, talangge’, 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 fala>h 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 etnolinguistic adat Melayu Temajuk tersebut belum diketahui oleh masayarakat Melayu Temajuk disebabkan terputusnya transfer nilai antar generasi. Sehingga proses internalisasi nilai perlu dilakukan, agar fungsi budaya sebagai wujud ide dan gagasan yang membentuk prilaku masyarakat dalam perdagangan yang dapat diimplementasikan*.

***Kata Kunci:*** *Nilai, Perdagangan Daerah, Perbatasan Indonesia-Malaysia, Ekonomi*

**INTRODUCTION**

Islam has a high business spirit. Prophet Muhammad in many literature is a trader, as well as the companions of the Prophet are business people who even trade between countries. In the study of the archipelago, Islam enters to Indonesia, even Southeast Asia through merchants who conduct business activities and preach. Thus, Islam encourages his 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 of swinger, but the activity is still accompanied by hope of permissible Allah SWT. Therefore, in order to obtain the Falah value in the trading system, a "moral trade" is required. Rasulullah SAW. Clearly give many models of this moral trading system, which is honest and fair trade and does not harm both parties, so that the trade who get welfare 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. The economic activities undertaken by the community at this time are also closely related to the culture that each individual belongs to. 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 the year 1980, 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 border with Malaysia as part of Malay culture that 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, 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 SAW, 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 (Mahmud Ibrahim and A.R. Justices Aman 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 ', Talangge ', Sikutuan and Tawarre '*, communities interpret that as effort to help each other.   
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**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 ingredient is a description of ethnographic form, by discussing the materials obtained from artefacts (materials and prehistory), local language ( of Ethno linguistics), processed into one and integrated into one with the ethnographic material earlier. The purpose of descriptive integration is to find an understanding of the history of development 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 (local knowledge 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 economic Islamic perspective**

Historically the historical sustainability process of the economic system and its relationship with the development of education and educational developments as well as relationships with economic activities. Policy developments related to this can be classify in three main policy trends, among others: (a) various trading activities and policies that support it, so that the growth and development of Muslim traders, the trading system Islamic teaching and Islamic education system. (b) Agricultural policies and activities and its relationship to the development and education system, (c) Industry development policies and activities and its support for the development of Science and education (Fachruddin, 304-334). In fact, the Islamic perspective of trade practices cannot be released from the figure of Prophet Muhammad SAW, as an exemplary figure who has practiced the *muamalah* that has character and nature of honesty, intelligent, trustworthy and communicative.   
 The practice of trading as part of worship is high degree. The main orientation on the side of profit in the world is also looking for the afterlife too. Trading in the perspective of Islamic education with the rise of economic activities will impact the growth and development of Islamic education institutions. In addition, as a tangible manifestation of human means in *muamalah*, with the resulting product must contribute to the creation of human life that is appropriate (welfare). Muslim traders to get the welfare of the world and the hereafter dignified, 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 *Ukhraw*i as a paradigm. To achieve a state of *falah* in the economy is not an easy job. The *Mashlahah* concept must be achieved first. *Mashlahah* can be interpreted any kind of condition, both material and non-material, which is able to increase human standing as the most glorious creature. In the Indonesian-Malaysian border trade practice, trading is not only of material importance, as it is aware of the afterlife, so that the human behaviour of the world will be accountable, and will affect His life in the hereafter. It was recorded at the time of Aaron Al-Rashid alone (786-809) acceptance of *Baitul* Mal 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 Masjid Mosque, 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 clerical scholars who are active for the education in the place. The values of the local wisdom of the Malay community *Temajuk Belalle ', Talangge ', Sikutuan, Tawarre '* already image when benefiting from plantations, fisheries as well as trade profits always share with neighbours and families nearby to Indicates that the work has resulted in the case. Even material gains are also contributed to the development in the village.

2. Spiritual (religion)   
 Spiritual (religion), establishes the spirit of worship in *muamalah*. Spiritual will be a fortress for business people and policy makers in trading. Thus, the concept of *Falah*, which sees the importance of placing the welfare of the Hereafter, inevitably, Islam comes to this world as a guide by carrying spiritual values that come from God, one in which as the basis of our life objectives in This world.  
 Trading is the *da'wah* medium, as practiced by Rasulullah SAW. In that era has actually been practiced by traders in the village Temajuk with each start selling with a request to Allah that smooth in trading and they partially understand to provide information to customers about the price and type of product is Worship, not buying is not a problem, if there is a sales transaction means the blessing of the seller and the buyer, so clearly Islam considers the activity of attempting As an activity of worship and cannot be separated from life and it is the underlying the spirituality of business, so for the trader that don't have any capital or material is not a barrier in business. This is evidenced when in the XII century Islam began to move inland the Hinduism is more viscous and mythological as well as powerful sufistic approaches as did the wali are the most appropriate and in accordance with the condition. As Jhons revealed, the main factor of conversion success is the ability of the Sufi to present Islam in attractive packaging especially by emphasizing the conformity with Islam or continuity rather than the change of belief and practice Local religious (A.H. Jhon, 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 century XV. 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 of each other is a reflection of the religious life that seeks the happiness of the Hereafter because in the Islamic trade provides the correct information is worship.

3. Social   
 The world of trading in business ethics has a positive response to social societal, 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 request will continue. This sustainability is the creation of social value that makes the bonds of sustainability require each other. The material gained by a marketer will affect the customer.   
 In the historical perspective of Damascus the second largest city after Baghdad became a trade centre for the territory of Asia Minor and the Eufrat region to Arabia and Egypt or vice versa to the city of Bashrah Kaufah, Medina of Cairo, Kairawan and the cities of Persia. To regulate and supervise the broad trade it was Abasiyah dynasty forming the supervisory board of the regulatory trade and the market. (Lapidus, 1991). The beach towns of Andalus are also a centre of trade in the Mediterranean Sea and Europe. Then, traders with success appear to be an Agniya ' group of interests and obligation to develop science and teaching. Since the time of the prophet, the activity of advancing education from among traders continues to be promoted in addition to the obligation to fulfil *zakat*. Many of these aghiniya' from the traders also established a private library that was used to the public and became the charitable supporting the funding of various scholars and mosques and madrasahs in the very rapid XI century Development. The roles of traders and middle class, including officials and scholars, also took place in various Islamic kingdoms such as the Umaiyah in Spain, Andalusia and Fathimiyah in Egypt and the Islamic kingdoms outside of Arabia including in Nusantara, it creates a long list of of the institution that receive the charitable and the goods that are charitable and the one who giving that charity (Lapidus, 1991). Islam teaches that fairness in the market is when some people are not engaged and incapable and able in the world of the market they deserve social concern for the eight groups who 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 ', Talangge ', 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 Malay community Temajuk becomes a driving spirit in trading because the goal has been set for the profit of the Hereafter, so that the level of submission for the result is handed down to Allah SWT.   
  
4. Cultural   
 Progress in the trade began in the early Islam can increase the income of people and countries. Customs of goods out and enter are around 5-10% go into the state Treasury is partly incorporated into the Treasury and other part is handed over to the central government. Customs is the biggest income after tax of *kharaj* or *jizya* income that tends to be smaller because many people who pay *jizya* are free because they embrace Islam. However it does not interfere with state revenue because with the advancement of trade and other economic sectors the revenue of *zakat* is even more increasing than the *kharaj tax*. It was recorded at the time of Aaron Al-Rashid alone (786-809) revenue of Baitul Mal 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 Masjid Mosque, Khan Mosque and Jami ' mosque, the District and *Ta'lim* Council, the translation of book copying books and the management of the Baitul Hikmah, Libraries, hospitals and observatories as well as clerical scholars who are active for the education in the place.   
 Cultural enhances the habits of mutual help, in the Presbyterian culture of the mutual help, mutual help in the *Belalle ', Talangge ', Sikutuan, Tawarre '* in the Malay community Temajuk is a togetherness to happiness and welfare this is reflected by helping people to support the education of children by lending money from the profits of business, even agricultural and plantation products. In addition, each other at the wedding party, the commemoration of the day-the big day is always forth mutual help (*Belalle ', Talangge ', Sikutuan, Tawarre* '), Culture of society has been formed since the hereditary cannot be separated from its life, when a Muslim trader enters the system it is not very difficult because it is in accordance with Islamic teachings so that the interests of togetherness always at forth. This condition is used by the Malaysian border Society Telok Melano Village which has the same culture and religion there is no difference, supported by the same language, so that a trader to apply the ethical trade value in accordance with Islamic sharia.   
 The Temajuk Malay Community system lives tied by Islamic values and the integrated custom values were poured through the customary value of Temajuk Malay. The integration of customary values with Sharia can be known through the division of the Malay customary type of Temajuk itself. Temajuk Malay customary trade in four divided, each of which has a close relationship with one another:   
A. *Belalle'* is mutual help, mutual help identical to help each others, cooperation, which applies to the Malay community Temajuk already hereditary in the Spiritual, Material, social and cultural, preserved until now. Each entrant must follow and adapt himself to the process of this custom type obediently and applies to all the inhabitants.“*Dimana bumi di pijak di situ langit di junjung”*. In this Life, we needs the help of others, and others also need help, we cannot live alone.

B. *Talangge* ', is capital assistance in trade, this custom is agreed and implemented and shared by the hereditary community, because it is seen and felt good and beneficial by generation by generation, and does not contradict with Islamic religion.   
  
C. *Sikutuan* is a group of capital to buy the completeness of indigenous life that resulted in tranquillity, harmony and happiness because with performs *Sikutuan* individual and the society feels serene and happy because it can be assisted in buying products that are not affordable by gather the money to make each other easier in obtaining the desired goods, the values contained in the *Sikutuan*, giving the benefits and blessings to the community.

D. *Tawarre* ' is the waivers of price in trading, a trader gives the help with lowering the price, gives *tawarre'* to the customer because it is already engaged in the transaction. In this case buy and sell goods at the original price with a reduction of some prices or cuts. For traders and buyers in transaction can be at *Tawarre '* (price lightening), suppose the product is expensive and the money is carried not enough, a trader can be kind or in the other words with discount, usually conducted by traders in Temajuk as long as the product profit has been sold a lot is given in order to help consumers who are not reachable get the price of such goods.

Based on local wisdom in the border trade, the behaviour of society in social life is governed in the indigenous norms sourced from the *sharia*, the deviant behaviour of society will have the consequences of *sharia* and customs. The form of customary norms that people should avoid in Malay customary Temajuk is contained in indigenous norms, such as the act of fraud, including the deviant behaviour of conducted in the society.

**RESEARCH METHOD**

This study uses a descriptive approach. Descriptive approach was developed by using studies from both up-to-date books, as well as from various domestic and foreign journals with the reputation of Moloeng (2007: 4-8). The process of selecting journals by looking at the year and contribution to the depth of the study material. Only selected journals are believed to be able to increase scientific horizons and the depth of the study is included in answering the problem statement. Discussions with colleagues in completing the results of the study were conducted to obtain input and suggestions for the perfection of the study results. The data analysis process was carried out using the four steps of descriptive data analysis from Bogdan and Biklen (1982); Lincoln and Guba (1985) in which includes data collection, data reduction, data classification and data analysis (Miles and Huberman, 1992).   
  
**Trade Local Wisdom Values of Indonesia-Malaysia Border District**   
 Customary value is part of the Temajuk Malay customary value system which serves as a guiding principle for the Temajuk Malay community. Temajuk Malay Cultural value system formulated in people's life, as revealed in the behaviour of Temajuk Malay community in the process of life, especially trading activities (production, distribution, consumption and promotion). Culture through the traditional norms of community society reflects the behaviour and character of the community, ideas developed in life relate to the value system adopted by the social community in all aspects of Life including trade behaviour. The values of trade local wisdom of Indonesia-Malaysia border are among them.

## 1. Belalle ' The ethno linguistic meaning of the sentence Belalle ' (Mutual help) in language has meaning mutual help in the life affairs including the Economy (Erwin Mahrus2013). Based on the data from the authority, the meaning of ethno linguistic can be examined in the terminology, there is a relation between the mutual help (Belalle ') between relatives to realize a big dream like home, which could not be realized by Immediately if conducted alone, because building a house requires funds and finances that are so expensive to buy building materials. The integration of the world and the Hereafter is the meaning conveyed by this philosophy. From these pursuits can be understood that trade (economic) activities cannot be separated from the provisions of the religious forces and indigenous norms. In the Temajuk Malay customary in the Belalle' is suitable with the teachings of religion contained in the word of Allah SWT in QS al-Maidah/5:2. And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty. Religion governs human in order to fulfill the needs of human life so they can help each other, because since human was born to this earth until death was not separated from the others help. The various assistance of social life, to the material in order to fulfill the needs of life and build a better life. However, religion also governs the way in mutual help not in mistakes or sin, but in the benefit of goodness. In getting the *Falah* value from this local wisdom of Malay community Temajuk There is a social sensitivity that is based on each other in doing a job or get a product that is not able to do it by itself in this case others assistance is necessary as delivered. Mutual help is a social aspect that forms the behaviour of a person. Without a *Belalle* ' in social and economic activities, it will cause the existence of the Zhalim and the detriment of a particular group or individual will destroy cultural order of the community. Mutual helps is closely related to prosperity, welfare refers to the Ethno linguistic Malay culture Temajuk *Belalle* ' is a value that must be uphold especially in social and economic activities. The transformation of custom value is carried out in the daily life of Temajuk Malay people, in the process of need each others to be realized by mutual help in obtaining a trading product that is outside the establishment of individuals can be realized In the local wisdom through *Belalle* '. This value actually is realizing the life of the society that corresponds with Falah, for the sake of benefits. Ethno linguistics of the sentence” *mun nak bangun rumah semue dek beradek pakai belalle’, mun daan susah nak tibangun”* actually contains the economic value of equity and justice that is the principle in conducting economic activities, the value can be used as Community in trading activities by integrating the value with the meanings contained in the Qur'an and hadith. Based on the research conducted from local wisdom *Belalle '* in trading at the value of Falah is: (1) Mutual Help (Social) (2) professionalism in the Economy (Social) (3) Receive Blessings (Spiritual), (4) Motivation for worship (Spiritual). Spiritualism is a value that is a motivation for the community in conducting economic activities, by combining the earthly dimension and Ukhrawi that believes the impact of the deeds committed by society will be related to life after. So the behaviour of the Malay community Temajuk is to build and develop economic efforts in accordance with the rules of religion. Making religion as a rule in economic activities will benefit not only temporal but also Ukhrawi (blessings, halal, goods). The second value is social. Social is a form of professionalism in conducting economic activities. Economic activities that are motivated by spiritualism, and poured into a social form, the economy will build a mechanism of trading activities that fit the needs of the economy and do not violate the rules of religion. Good social life will guide trading activities on the goals to be achieved.

## 2.*Talangge '* The value contained in Ethno linguistics; *Talangge* ' (Capital assistance in trading) is a manifestation in the trading effort in aspire but a person has no capital in trading, there are some Malay people Temajuk not able to trade but have capital, when They meet them doing a mutual need with the concept of *Talangge '*. In Malay customary Temajuk the obligation to strive and make a living to meet the basic needs of human beings, covering the needs of primary, secondary and testier. Fulfillment of such needs are conducted with good process and source (halal), fulfill needs with good process and resources can be obtained if motivated by idea, good value or idea including from capital owner. Conversely, good processes and good sources of fulfillment, there is no motivation and capital will have an impact in creating a good trade means, in the business of trading, must begin with a clear capital with a clear covenant so that the spiritual aspect becomes an important element in the trading process.

*Talangge '* in language means the meaning of capital assistance as described by the authority, *' Nak bedogong disartae ade jua yang talangge '* dan *semangate ', mun sian dan bise maju Bedogong '.* (Iwan, 2018). The purpose of this philosophy can be achieved if the trade is conducted with the capital (material) especially motivation (spiritual) and aims to improve the quality of faith. Islamic law derived from the Qur'an and hadith that is poured in Islamic teachings into the rules and guidelines in fulfilling the basic needs of the community, so that the purpose of fulfilling trade needs can support the faith (spiritualism) of individuals , fulfilment of needs not only based on desire (want) and value (utility) on a commodity only but beginning with good cooperation such as *Talangge* culture ' because in applying local wisdom there is no conflict with Islamic jurisprudence in the trade as in the Hadith Ibnu Abbas radhiyallahu anhuma narrated that:كَانَ الْعَبَّاسُ بْنُ عبد المطلب رَضِيَ الله عَنْه إِذَا دَفَعَ مَالًا مُضَارَبَةً اشْتَرَطَ عَلَى صاحبه ألا يَسِيرَ بَرًّا وَلَا بَحْرًا وَلَا ينزل به وَادِيًا وَلَا يَشْتَرِيَ بِهِ ذَاتَ كَبِدٍ رَطْبَةٍ فَإِذَا فَعَلَ ذَلِكَ فَهُوَ ضَامِنٌ فَرَفَعَ شَرْطَهُ إِلَى النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَأَجَازَهُ

"Abbas bin Abdul Muthallib (the Prophet's uncle) when he handed over the treasures as Mudharabah, he required his mudharib (manager) to not roam the land, not to sail the seas and not descend down the valley, and not to buy any farm animals. If the requirement is violated, he (Mudharib/manager) has to bear the risk. When the requirement of Abbas was heard by the prophet, he justified it. ".(HR. Al-Baihaqi, 1459).   
 According to the Fiqih term, Mudharabah is a treaty agreement (joint venture) between two parties, which one of them gives capital to another to be developed, while the profit will be share between the two is in accordance with the rule that agreed. The value of local wisdom in the Malay community of Temajuk *Talangge*' has the requisite meaning and give the values obtained between the capital owner (material) and the organizer in the economy (trade) because when both agreed to run it In accordance with the requirements of Islam and Malay culture Temajuk will be fulfilled in daily life, and the motivation of the business will increase in will increase the faith so that the value of welfare (Falah) between Sahibul Mall and Mudharib will be obtained. According to what is delivered: Provide motivation to trade for the community, support the form of capital (material) and will have an impact on basic needs fulfilled , because more trade can increasingly ease to get the products especially in a way that the product that Maruf halal so trading would be an example in the border community. (Muhammad Amin Suma, 2018).

Economic advancement is supporting the stability of faith. Human consist two main element namely physical and spiritual, worlds and the hereafter happiness. The most basic physical needs is halal and good food, in Malay custom Temajuk *Talangge'* is the beginning of realizing the trade, if the beginning of the process is correct will have an impact on the correct transaction. Physical necessity or adequate economic progress must be able to establish a person's faith, so that he will be happy. There are two economic values in the Ethno linguistic *Talangge'* as the value of *Falah* includes; fulfilling the basic needs of life (material), and faith as a motivation for trade (spiritual) Based on the philosophical value in the Malay culture of Temajuk *Talangge'* there is one to meet the needs of the requirement, the necessity is the need expressed by A. Maslow is the fulfillment of physical needs in each Level, individuals should strive to meet those needs. A key point that makes fulfillment of the needs of the Ethno linguistic Malay Temajuk is the word of faith. Being a distinct value in fulfilling the needs of individuals or groups is due to include spiritual aspects. When associated with the Islamic economy, which is based on the spiritual economic that refers to the Qur'an and Hadith, the faith and context of Temajuk Malay culture becomes relevant in the process of fulfilling human needs, including economic habits (production, Distribution, consumption, promotion) and other material fulfillment. If these two aspects are fulfilled *Talangge'* value in the local wisdom of the Malay community Temajuk is consistent with the value of Falah.   
  
3. Sikutuan   
 This sentence consists of several words that have a very close meaning to the business (trade) including joining, partners, cooperation, and Union. In languages, sequences can be interpreted; capital business collection, while the meaning contained in the ethno linguistics is; *betol mule’kan bodogong kemaoan, otak jolon, mun digobongkan pakai sikutuan bedogong jodi berosel, sige age doon pemullo* (Asman, 2018). The linkages between knowledge and results are enormous; mind can be illustrated as science, intelligence and expertise. The mind is a capital in conducting economic activities. This Ethno linguistic becomes interesting, because it puts the money at the end instead of as capital. The main capital in conducting economic activities is knowledge, expertise and business and honesty. In the sequences is strictly forbidden in lying, dishonest even betrayed because it will damage the relationship of silaturrahmi and affect social life, cultural, material and spiritual.  
 A trader should be able to use his knowledge to be able to develop his business such as, opening new market, introducing new product and other activities that support the economic effort undertaken. A trader who does not upgrade science, ideas, and innovations will be 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 if the stand of the Temajuk Malay philosophy. Firstly, the process of forming and developing capabilities through science in particular business and financial economics, this science can also be gained from experience and training. The ability of a person to a specific field that he mastered in Temajuk Malay philosophy called a *Sikutuan* (group of Capital), the concept of group of capital here is an alternative in building a business when it has no capital (money) because of the classic problem someone starting a new venture is capital. Second, having the knowledge, ability, experience of a certain field of business can be creative, innovate, follow the development and change, especially in the economic aspects of production and marketing because the market changes very quickly In the digital age of unlimited information, especially the country border areas of Indonesia-Malaysia. A person who has a high science but does not force himself to innovate and create will be difficult to develop, so also in business it takes other elements in developing the business so that it can compete. Third, after going through and doing the two previous stages, it will be obtained the result of the effort, the result is in the final stage is not in the beginning (output or income), in the Malay philosophy Temajuk called a blessing (Barokah) means the value of The *Sikutuan* has a basic value of Islamic religion that is equally happy, equally profitable. In the context of Sharia trading, the profit in question is the profit of the world-the Hereafter (Falah), this Ethno linguistic used the Malay community Temajuk as advice to his son, as expressed by the following authority; *banglong otak asah tolen, age jua tinggi macam ape pun kepintaran mu usah sekali-kali bula, mun pembula sian age ratinye kepintaran mu* (M.Ihsan Noor, 2018)  
It was an example of a father's advice to his eldest son. If we are honest, even if we do not have the capital, we will trusted by others, but the science was first '. Word "otak asah" means adding knowledge, meaning that the trading activity is done by prioritizing the structured process by following the planned (systematic) and consistent (Istiqomah) stage in conducting an honest mindset, because This word is in the dimension of spiritualism and cultural by promoting the process that does not violate the rules (sharia) so that the effort can be beneficial (lucky-profit) the world and the hereafter.

This Temajuk Malay philosophy is a form of communication in the form of advice to the younger person, who aims to establish a mindset in working by the ability to strengthen self-skills, knowing the risk of a job done, Good managerial. This advice relates to all aspects of activities including trading activities. The mutual meaning in the Malay customary phrase Temajuk is not a community conduct economic activity together, or do something must be together. However, the meaning of sustainability is unity with the same principle; the Malay people of Temajuk hold the principle of religion in life. Trading activities can be done in a different form but still in the frame of the unity of fellow Malay community Temajuk that is the same principle. Because humans need others and other groups in fulfilling economic needs, including in trading activities. Cooperation is absolutely done as an effort to develop an economic business, without cooperation with the other party, the trade effort will be increasingly difficult to be developed. The relationship or network in building a business is absolutely necessary, the customary value of Temajuk Malay sikutuan directing to build the network and relation that is meant by equating the perception of a business effort so that it can help each other. With the unity of business will awaken cooperation between people, although the cooperation in question is not limited between the Malay tribe Temajuk only, but is open and accept other tribes. Mufakat carries the value of cooperation, agreed to mean an agreement that has a spiritual value (sacred), a situation said sacred if the activity is conducted by the ancestors or generations before, where the activities are Do not violate customary and religious norms. As our analogy is “bersatu kita teguh bercerai kita runtuh”. The cooperation conducted on the basis of a good deal will encourage professional behaviour and to form a trustworthy character. Cooperation in the perspective of Malay customary local wisdom Temajuk uphold a principle that is based on religious value. The value of religion that has been integrated with Customs will build the same principle; this value is also the principle in the business network. This activity is the result of a deliberation that is also based on sacred value (religion).

4. Tawarre '

The value contained in Ethno lingustics; Tawarre ' (The price lightening) is to have the value of helping consumers who are unable to buy an item but he is in need of the goods while the capital or money is not enough, the trader handed the item with no condition for the buyer, only usually that seller's merchant is already sold a lot of goods and profitable and the capital is back so that he gave give waivers in price, but not all buyers get the waivers Because the buyer's condition is in need. In Malay customary Temajuk tawarre ' conducted because of kinship ties, often silaturrahmi make buyers and traders have a kinship ties mutual help, this price lightening (Tawarre ') based on Ataradhim Mingkhum in accordance with the word Allah SWT in the QS. An-NISAA/4:29 O you who have believed, do not consume one another's wealth unjustly but only in lawful business by mutual consent.It is very important to give the value of local wisdom tawarre' based on each other same like because it will give happiness and tie a silaturrahmi between merchants and buyers. Happiness and pleasure in trading between buyers and sellers will create the value of Falah that is impact in the perfect market, despite the slight profit, the market will experience the smooth supply of goods even though it is far from the district capital To the Indonesian-Malaysian border area is not an obstacle. Excavated 14 (fourteen) components containing the trading values of each of the Temajuk Malay philosophy, as described in the following table:   
**Table: Trade Value on Malay Temajuk Custom Ethno Linguistic**

|  |  |  |  |
| --- | --- | --- | --- |
| No | Malay Temajuk Custom On Trade | *Falah Value* | Form |
| 1 | *Belalle’*  (Mutual Help) | *- Social* | 1. Mutual Help  2. Professionalism in trading |
| *- Spiritual* | 3. Gain blessing  4. Motivation to worship |
| 2 | *Talangge’*  (Capital Help) | * *material* | 5. Life needs fulfilled |
| * *Spritual* | 6. Faith as trade motivation |
| 3 | *Sikutuan (*Capital Group) | * *Material* | 1. Sequence in business step planning, consistency 2. Understand business risk. |
| * *Spritual* | 1. Honest information |
| * *Sosial* | 1. Business management |
| * *Cultural* | 1. Receive parent’s advice |
| 4 | *Tawarre*’ (Price Lightening) | * *Cultural* | 1. Increasing Silaturrahmi |
| * *Material* | 1. Market balance |
| * *Spritual* | 1. Trade that create each other like same |

## Based on the meaning of Malay customary local wisdom Temajuk which has been identified through events and dialogue that occurred in Temajuk Malay community, there are eight values that encourage trade behaviour, then the researcher will implementing the value of Falah wisdom of local Malay culture Temajuk in the perspective of trading by analyzing each value by using the domein sourced from the Qur'an and Hadith and the grand theory about the trade. Trading activity in obtaining a response from the market of a merchant is requiring value in the business context to achieve its objectives in order to market products or services effectively to the target customer group, as customers will feel the satisfaction in the transaction because of goods or products and services not only measured by form and shape but give a sense of satisfaction to the both party (Philip Kotler, 2000). The decision taken by the buyer is the interaction of traders who require each other, the buyer needs the goods, the seller provides his services so that each need is created because it is based on mutual help, in Islam called antarodhim minkumu. Each others likes be the basis of trading in the border of Indonesia-Malaysia so create Temajuk Malay culture. The local wisdom was originally from the desire to require each other and materialize the value of satisfaction as well as fond of the social reaction bearing the value of culture preserved by Malay Temajuk until now, the value of local wisdom already entered in the joints of social life, religious to trade. In Islam, trade activities should always be based on the spirit of worship only to Allah SWT. Trading activities should be undertaken as an effort to gain welfare (Falah) together and not for the sake of momentary interest, group, or self interest. Islam is a remarkable religion that governs all things pertaining to human life. Islam sees trade as a business discipline strategy that directs the process of creating, bidding, and changing the values of an initiator to its stakeholder. According to Abuznaid in Islam every business activity and trade must obey two principles, that is, first obey the rules or moral order that has been appointed by Allah SWT, and secondly, empathy for the mercy and creation of Allah SWT by way of restraint actions that harm others and prevent the dissemination of unethical practices (Abuznaid, Samir, 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 Indoesia-Malaysia. According to Abuznaid, trade like this is a obedience to the rules and the existence of the value of empathy from the customary customs that have been embedded in the Malay community Temajuk to avoid unethical trade practices. Trading is conducted as the informant makes the transaction lasting and sustainable the impact is very large for both countries so that interdependence between sellers and buyers. Based on the fact that some important terms expressed by Abuznaid, namely the Wisdom (wisdom) In this case is "Hikmah" understand the Qur'an, next is the need (needs), Muslim consumers (Muslimin Consumers), the market (Market), Good treatment (Good conduc): Ethical behaviour, Halal (Toyiban), mutual agreement, Welfare (Falah). REFERENCES: A.H. Jhon. 1961. Muslim Mistics and Historical Writing in DGE Hal, Historis of South East Asia, London: Oxford University Press.

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