



**Karsa: Journal of Social and Islamic Culture**

ISSN: 2442-3289 (p); 2442-8285 (e)

Vol. 33 No. 2, December 2025, pp. 637–663

DOI: 10.19105/karsa.v33i2.21113

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## **Syncretizing Culture and Faith: The *Kurang Labih* Principle in Kalimantan**

**Yuli Apriati**

Fakultas Keguruan dan Ilmu Pendidikan, Universitas Lambung Mangkurat,  
Banjarmasin, Indonesia

email: yuli.apriati@ulm.ac.id

**Zainudin Bin Hassan**

Faculty of Social Science And Humanities, Universiti Teknologi Malaysia, Malaysia

Email: p-zainudin@utm.my

**Rahmat Nur**

Fakultas Keguruan dan Ilmu Pendidikan, Universitas Lambung Mangkurat,  
Banjarmasin, Indonesia

email: rahmat.nur@ulm.ac.id

**Muhammad Rezky Noor Handy**

Fakultas Keguruan dan Ilmu Pendidikan, Universitas Lambung Mangkurat,  
Banjarmasin, Indonesia

email: rezky.handy@ulm.ac.id

**Cucu Widaty**

Fakultas Keguruan dan Ilmu Pendidikan, Universitas Lambung Mangkurat,  
Banjarmasin, Indonesia

email: cucu.widaty@ulm.ac.id

### **Abstract**

This article aims to identify and analyze the value of the local wisdom “kuranglabih” in the traditional river-based trading system, specifically as a form of local wisdom among the Banjar people. Values rooted in the local wisdom of the Banjar people, such as the value of “kuranglabih,” remain the primary foundation in the governance of

Received: 14 Jul 2025, Accepted: 20 Nov 2025, Published: 16 Dec 2025

their social life, especially in traditional trade practices. This research employs a qualitative approach, utilizing a case study method. Data were collected through observation, interviews, and documentation to produce a comprehensive writing on cultural phenomena. The study's results found that the culture and local wisdom in traditional trade at this floating market possess the value of “kuranglabih,” which can make the trade process *mabrur*, or moral, namely a trade that prioritizes goodness, virtue, and blessings received from Allah SWT. The local wisdom of “kuranglabih” at the Lok Baintan floating market is strongly influenced by Islamic values, considering that all traders are Muslim, and this value is passed down from generation to generation. The value “kuranglabih” reflects the principle of caution in buying and selling, a moderate attitude, and the pursuit of blessings, thus creating acceptable trade. This value also serves as a reminder to avoid sins resulting from inaccurate weighing or defective goods, and as a means of fostering sincerity between seller and buyer. These values are in line with Islamic teachings, which have deeply influenced the cultural patterns and local wisdom of the Banjar people, particularly in the traditional river-based trading system.

[Artikel ini bertujuan untuk menemukan dan menganalisis nilai kearifan lokal “Kuranglabih” dalam sistem perdagangan tradisional berbasis sungai sebagai kearifan lokal masyarakat Banjar. Nilai-nilai yang berakar pada kearifan lokal masyarakat Banjar, seperti nilai “kuranglabih,” tetap menjadi landasan utama dalam tata kelola kehidupan sosial mereka, terutama dalam praktik perdagangan tradisional. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus. Data dikumpulkan melalui observasi, wawancara dan dokumentasi untuk menghasilkan tulisan yang komprehensif tentang fenomena budaya. Hasil penelitian menemukan bahwa budaya dan kearifan lokal dalam perdagangan tradisional di pasar terapung ini memiliki nilai “kuranglabih” yang dapat menjadikan proses perdagangan menjadi *mabrur* atau bermoral yaitu perdagangan yang mengedepankan kebaikan, kebajikan serta keberkahan yang diterima oleh Allah SWT. Kearifan lokal “kuranglabih” di pasar terapung Lok Baintan sangat dipengaruhi oleh nilai-nilai Islam, mengingat seluruh pedagang beragama Islam dan nilai ini diwariskan secara turun temurun. Nilai “kuranglabih” mencerminkan prinsip kehati-hatian dalam jual-beli, sikap moderat, dan upaya untuk mendapatkan keberkahan sehingga tercipta perdagangan yang *mabrur*. Nilai ini juga berfungsi sebagai pengingat untuk menghindari dosa akibat ketidakakurasian timbangan atau barang cacat serta sebagai sarana untuk mewujudkan keikhlasan antara penjual dan pembeli. Nilai-nilai ini selaras dengan ajaran Islam yang secara mendalam memengaruhi pola budaya dan kearifan lokal masyarakat Banjar, khususnya dalam sistem perdagangan tradisional berbasis sungai.]

**Keywords:** Islamic Values; Local Wisdom; Kuraglabih; Floating Market

## Introduction

Every community has a cultural heritage that forms the basis of its identity and is continuously maintained by its members. This cultural heritage includes value systems or ideas, social actions, and material aspects.<sup>1</sup> A system of values or ideas can be manifested in the form of norms, morals or ethics, laws, rules, regulations, and taboos that apply in a society. The action system encompasses the behaviors and actions carried out by society, including ceremonial and ritual traditions, livelihood practices, artistic traditions, and daily social practices, as well as the relationships between humans and their environment. All of this information serves as a guide to determine what may or may not be done, what is appropriate or inappropriate, and the consequences that will be incurred if a violation occurs. This value system reflects the knowledge that forms the basis of societal behavior, both at the individual and group levels. In every society, there is unique knowledge and logic that is considered truth by the community itself. Therefore, each culture has a unique knowledge system, known as local wisdom.<sup>2</sup>

Values rooted in local wisdom are an integral part of the daily lives of its people. Local wisdom can build harmony with others,<sup>3</sup> and can build harmony and peace,<sup>4</sup> can even foster a sense of mutual respect even amidst differences in religion and customs,<sup>5</sup> can be a strength in

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<sup>1</sup> Koentjaraningrat., *Manusia dan Kebudayaan*. (Jakarta, 1984).

<sup>2</sup> Nurma Ali Ridwan, "Landasan Keilmuan Kearifan Lokal," *Ibda* 5, no. 1 (2007): 27-38.

<sup>3</sup> Mohammad Takdir, *Pembelajaran Discovery Strategy dan Mental. Vocational Skill* (Diva Press, 2012).

<sup>4</sup> Mohammad Takdir, "Potret Kerukunan Berbasis Kearifan Lokal: Implementasi Nilai-Nilai Harmoni dalam Ungkapan 'Rampak Naong Bringen Korong' dalam Kehidupan Masyarakat Madura," *Khazanah: Jurnal Studi Islam dan Humaniora* 16, no. 1 (2018): 73, <https://doi.org/10.18592/khazanah.v16i1.2057>.

<sup>5</sup> Muhammad Taufik, "Nilai Sosio-Religius Masyarakat Desa: Studi Interaksi Antarumat Beragama di Yogyakarta," *Khazanah: Jurnal Studi Islam dan Humaniora* 16, no. 1 (2018): 49–72, <https://doi.org/10.18592/khazanah.v16i1.2154>.

making tourism policies in an area.<sup>6</sup> Including arts and crafts,<sup>7</sup> pillars that function as guidelines for society,<sup>8</sup> can even build social cohesion and social networks<sup>9</sup> and support fair trade.<sup>10</sup> As a means of revitalizing behavioral education.<sup>11</sup>

Local wisdom has relevance to moral and cultural values.<sup>12</sup> The process of adaptation and interaction within a society can create distinctive characteristics, thus embodying a local culture. This local culture emerges from the process of habituation and the habits practiced by the community, influenced by demographic and geographic conditions, as well as lessons learned in preserving and sustaining life. One-way humans make a living is through economic activities, which are divided into production, consumption, and distribution.

Engaging in economic activity is an unavoidable aspect of human life, and the Quran also encourages us to undertake it earnestly. As exemplified by the Prophet Muhammad (peace be upon him), he and his companions were traders, even interstate traders. In trading activities, honesty is the primary key. The Prophet Muhammad (peace be upon him) earned the title Al-Amin, meaning the trustworthy one, due to his honesty in trading. Islam also entered Indonesia through trade routes. Thus, Islam has long encouraged its followers to engage in trade

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<sup>6</sup> Zulfa Harirah et al., “Melacak Eksistensi Kearifan Lokal dalam Kebijakan Pengembangan Pariwisata Kabupaten Siak di Era Globalisasi,” *Jurnal Ilmu Sosial dan Humaniora* 10, no. 1 (2021): 70–81, <https://doi.org/10.23887/jish-undiksha.v10i1.26629>.

<sup>7</sup> Faizal Arvianto and Giri Indra Kharisma, “Budaya dan Kearifan Lokal Kerajaan Insana di Dataran Timor,” *Jurnal Ilmu Sosial dan Humaniora* 10, no. 1 (2021): 117, <https://doi.org/10.23887/jish-undiksha.v10i1.28540>.

<sup>8</sup> Asrul Hamid et al., “Kearifan Lokal Dalihan Na Tolu sebagai Pilar Toleransi Beragama Pada Masyarakat Tapanuli Selatan,” *Jurnal Ilmu Sosial dan Humaniora* 13, no. 1 (2024): 132–43.

<sup>9</sup> Syahrin Syahrin et al., “Kearifan Lokal Mecula Haroano Laa dan Mewuhia Limano Bhisia sebagai Perwujudan Kohesi Sosial,” *Jurnal Ilmu Sosial dan Humaniora* 12, no. 3 (2023): 487–97, <https://doi.org/10.23887/jish.v12i3.66633>.

<sup>10</sup> Yuli Apriati et al., *The Local Wisdom of Floating Market Traders in Supporting Honest and Fair Trade*, 13, no. 2 (2024): 292–99, <https://doi.org/10.23887/jish.v13i2.76019>.

<sup>11</sup> Firdausia Nur Fatimah et al., “Local Wisdom Values in Sayu Wiwit Folklore as the Revitalization of Behavioral Education,” *KARSA: Journal of Social and Islamic Culture* 25, no. 1 (2017): 179–99, <https://doi.org/10.19105/karsa.v25i1.1118>.

<sup>12</sup> Deta Shinta Kusuma Wardani, “Pengaruh Pelatihan Komunikasi Efektif Untuk Meningkatkan Efikasi Diri Mahasiswa. Jurnal Psikologi Pendidikan dan Perkembangan,” *Jurnal Psikologi Pendidikan dan Perkembangan* 1, no. (2012).

as a way to meet their daily needs. Likewise, the Banjar people have always been identified with Islam; they are said to be religious because their ethnicity and Islam are inseparable.<sup>13</sup> The basic principle of trade, according to Islam, is the element of freedom in buying and selling transactions. However, these activities must be accompanied by the hope of gaining the approval of Allah SWT, so that trading activities become ‘mabrur’ or moral trade. That is, trade is carried out with integrity, honesty, and justice, so that it does not harm any of the parties involved, whether the seller or the buyer, so that trading activities achieve prosperity in this world and the hereafter (falah).<sup>14</sup>

One factor influencing a person’s behavior in trade is local culture. Culture is the result or part of human creativity, feeling, and will.<sup>15</sup> Linguistically, the term “culture” comes from the word “budaya,” which refers to the way humans think. To this day, human actions remain closely linked to the cultural values and traditions they embrace. Their daily behavior reflects the knowledge, behavior, and attitudes that have been passed down through generations. Similarly, economic activities, such as trade, carried out by a community are closely linked to their culture. Many ethnic groups are renowned for their trading heritage, influenced by their cultural values, including the Malays, Minangkabau, Acehnese, and Chinese.<sup>16</sup> Their trading behavior is a habit inherited from previous generations, so that interest in trading activities remains high.

The majority of Banjar people are Malay and Muslim. One of the river-based economic activities that is still characteristic of this city, nicknamed the City of a Thousand Rivers, is buying and selling at the Lok Baintan floating market. The area, surrounded by large and small rivers, has had a significant impact on the cultural patterns of the Banjar people. Besides being used for daily activities such as bathing, washing, drinking, and other activities, rivers also serve as water transportation

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<sup>13</sup> Syaugi Syaugi et al., “Peran Kearifan Lokal dalam Upaya Deradikalisasi Faham Radikal di Kalimantan Selatan,” *Khazanah: Jurnal Studi Islam dan Humaniora* 18, no. 2 (2020): 155, <https://doi.org/10.18592/khazanah.v18i2.4155>.

<sup>14</sup> Budi Iswanto et al., “Nilai Falah pada Kearifan Lokal dalam Perdagangan Perbatasan Indonesia-Malaysia,” *Jurnal Diskursus Islam* 5, no. 2 (2017): 242–60, <https://doi.org/10.24252/jdi.v5i2.7027>.

<sup>15</sup> Koentjaraningrat, *Pengantar Ilmu Antropologi. Edisi Baru* (Rineka Cipta, 1990).

<sup>16</sup> Iswanto et al., “Nilai Falah pada Kearifan Lokal dalam Perdagangan Perbatasan Indonesia-Malaysia.”

routes, fishing sources, and trade networks. The existence of these rivers influences the activities of their residents. One such legacy is the traditional river-based market known as the floating market. The Lok Baintan Floating Market is a traditional market located in Lok Baintan Village, Sungai Tabuk District, Banjar Regency. This market operates on boats, known in the Banjar language as “jukung,” and vendors offer a variety of merchandise, including agricultural and plantation products. This market lasts for approximately three to four hours, starting after morning prayers at 6:00 a.m. and concluding at 10:00 a.m. WITA (West Indonesian Time). It has existed since the time of the Banjar Sultanate. The majority of vendors are women wearing traditional headdresses called “tanggui.” They sell a variety of products, including vegetables, fruits, traditional cakes, and other daily necessities.

There is interesting local wisdom from the Banjar people, especially in traditional trade, known as “Kuranglabih.” Despite the many trade practices, such as gaining greater profits,<sup>17</sup> reduce the scale,<sup>18</sup> hoarding goods and hiding defects in goods are still common. As many as 67% of basic food traders in traditional markets are known to be dishonest in their transactions.<sup>19</sup> Fraudulent practices are also often related to tax evasion in trade.<sup>20</sup> As well as measurements that do not meet standards and do not comply with Islamic legal principles.<sup>21</sup> This contrasts with the Banjarese traders, particularly those at the Lok

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<sup>17</sup> Cahya Arynagara, “Analisis Tingkat Kecurangan dalam Timbangan Bagi Pedagang Sembako dalam Tinjauan Ekonomi Islam di Pasar Pettarani Kota Makassar” (Universitas Islam Negeri Alauddin Makasar, 2018).

<sup>18</sup> Syarifah Gustiawati Mukri et al., “Survei Existing Perilaku Pedagang Pasar Tradisional Terhadap Praktik Bisnis Islam di Kabupaten Bogor,” *SALAM: Jurnal Sosial dan Budaya Syar-i* 7, no. 1 (2020), <https://doi.org/10.15408/sjsbs.v7i1.14542>.

<sup>19</sup> Nova Fauziah, “Analisis Kecurangan dalam Timbangan Sembako Menurut Perspektif Hukum Islam di Pasar Pendidikan Krakatau Medan. Muhammadiyah Sumatera Utara.” (Universitas Muhammadiyah Sumatera Utara, 2019); Nurul Tari Rahmawati et al., “Penerapan Etika Bisnis Islam dalam Transaksi Jual Beli di Pasar Tradisional: Studi Kasus Pasar Leuwiliang, Kab. Bogor,” *El-Mal Jurnal Kajian Ekonomi & Bisnis Islam* 4, no. 4 (2023): 894–907.

<sup>20</sup> C. I Nathalie and T. Setiawan, “Analisis Studi Literatur atas Praktik Penggelapan Pajak pada Kasus yang Terjadi di Indonesia,” *Jesya* 7, no. 1 (2024): 912-922.

<sup>21</sup> Mahathir Ahmad Agil, “Tantangan Regulasi dan Nilai Islami dalam Praktik Jual Beli Tradisional di Pasar Girian, Kota Bitung,” *Al-'Aqdu: Journal of Islamic Economics Law* 3, no. 1 (2023): 48, <https://doi.org/10.30984/ajiel.v3i1.2576>.

Baintan floating market, who still adhere to Islamic values in their trade. These Islamic values are deeply embedded in and aligned with the Banjarese's local wisdom, namely "Kuranglabih." Community harmony can be achieved by implementing the local value of "Kuranglabih." This research aims to identify and analyze the local wisdom values that can coexist with Islamic values within the traditional river-based trading system and the local wisdom of the Banjar people.

## **Methods**

This research employed a qualitative approach, utilizing a case study method, to explore the values of local wisdom within the traditional river-based trading system, specifically the Lok Baintan floating market in Lok Baintan Village, Banjar Regency, South Kalimantan. The case study method was chosen because this research focuses on problems that only occur in a specific location, namely the traditional river-based market or floating market, and involves the indigenous Banjar community. Additionally, the problem being studied has unique and exclusive characteristics for this region. A case study is a strategy where researchers carefully investigate events, activities, processes, or groups of individuals.<sup>22</sup> Data collection was conducted between February–May 2024, using purposive sampling, namely a data collection technique using specific considerations.<sup>23</sup> The criteria for informants include cultural figures, elders of Lok Baintan Village, and traders who still apply local wisdom values to some extent in their trade.

The primary source of this research was conducted through observation and in-depth interviews with predetermined informants, namely Acil Wati, Acil Ibar, Acil Ibay, Acil Isur, Uncle Ali, and Uncle Saini, as well as several buyers at the floating market, including Andre, Siti, and Sanah. The cultural figures and academics are Mr. Rafiq and Mr. Hajriansyah. Meanwhile, secondary data was collected through previous research, scientific journal searches, and relevant references in the literature. After the data was collected, the analysis was carried out using a descriptive analysis approach.

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<sup>22</sup> John W Creswell, *Research Design Pendekatan Kualitatif, Kuantitatif dan Mixed* (Pustaka Pelajar., 2010).

<sup>23</sup> Sugiyono, *Metode Penelitian Kuantitatif Kualitatif dan R&D*. (Alfabeta, 2005).

## Results

### What is Local Wisdom “Kuranglabih” in Trading Practices at the Lok Baintan Floating Market

Noble values have been ingrained in Indonesian society for centuries, and each community has its own unique interpretation of them. The presence of these values undeniably brings a positive impact that is important to pass on to future generations, due to their significant contribution to developing the mental and spiritual aspects of Indonesian society. These noble values comprise both moral and religious dimensions. Local wisdom in a region is the result of positive interactions between the community and its natural environment. This wisdom can originate from traditional values, religion, ancestral heritage, or be formed through local culture. It is an expression of noble values that grow naturally within a community as a form of adaptation to its environment in each location. It can be used by communities for survival,<sup>24</sup> become a source of reference for community norms.<sup>25</sup>

The behaviors practiced by all members of a society, passed down from one generation to the next, will develop into values that form the foundation of that society's culture. This local wisdom typically develops through a continuous process of internalization from one generation to the next, resulting from human interaction with their environment. Through this long evolution, a value system emerges that is deeply embedded in the form of beliefs, customary laws, and local culture.<sup>26</sup>

Local wisdom refers to the knowledge, traditions, customs, and practices that develop within a particular region or society over

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<sup>24</sup> Sahlan Sahlan, “Kearifan Lokal Pada Kabanti Masyarakat Buton dan Relevansinya dengan Pendidikan Karakter,” *El-HARAKAH* 14, no. 2 (2013): 312–25, <https://doi.org/10.18860/el.v14i2.2311>.

<sup>25</sup> Fitria Shalza Rahmaniar et al., “Keselarasan Kearifan Lokal dengan Nilai Keislaman pada Tradisi Labuhan Gunung Kombang di Kabupaten Malang,” *Jurnal SMART (Studi Masyarakat, Religi, dan Tradisi)* 6, no. 1 (2020): 113–25, <https://doi.org/10.18784/smart.v6i1.805>.

<sup>26</sup> Ernawi, “Kearifan Lokal dalam Perspektif Penataan Ruang, Makalah Utama pada Seminar Nasional Kearifan Lokal dalam Perencanaan dan Perancangan Lingkungan Binaan,” (Malang), Arsitektur Unmer, 2009.



generations.<sup>27</sup> Local wisdom embodies cultural values held by local communities and serves as the foundation for their lives. The knowledge and practices contained within local wisdom are generally based on empirical experience, inherited from ancestors, and adapted to current conditions and needs. It can even be used in developing national character,<sup>28</sup> as well as national character development.<sup>29</sup> South Kalimantan boasts a wealth of local wisdom, embedded in various aspects of life, including agriculture, fisheries, plantations, and trade. One such local wisdom is evident in traditional trade practices, particularly in transactions between sellers and buyers at the Lok Baintan Floating Market, which the Banjar community calls “Kuranglabih.” Based on statements from several traders and buyers at the Lok Baintan floating market, “disputes” can occur between sellers and buyers, between sellers, and between buyers and sellers.

The concept of “kuranglabih” is realized in the relationship between seller and buyer when, first, sellers do not offer excessively high prices for their merchandise to buyers, which is called ‘harganya sedang haja.’ Some sellers even explain that they will only get a small profit, as long as it does not make the buyer ‘deny’ or upset, that is, according to him, halal trade. Second, when traders invite buyers to sample their merchandise for free, often in the form of fruit, before making a purchase, it is to ensure that the taste of the fruit to be purchased suits the buyer’s taste. However, when the transaction does not go through (the buyer does not agree to buy because of the taste of the fruit), the seller accepts the buyer’s decision wholeheartedly, as the trader said, “It’s not my fortune.” Third, the application of this local wisdom will be more effective in traditional trade, when there is an interaction between the seller and the buyer in the bargaining process, either the buyer will say first to bargain the price with the words “kuranglabih haja cil harga,” or the trader will precede with the words “ini sudah harga kuranglabih” or “harga papadaan,” then at this

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<sup>27</sup> James Ronald Tambunan, “Pengembangan Pendidikan Karakter dan Budaya Bangsa Berwawasan Kearifan Lokal,” *Jurnal Widya* 1, no. 2 (2021): 1–14, <https://doi.org/10.54593/awl.v1i2.3>.

<sup>28</sup> Aan. Hasanah, “Pengembangan Karakter pada Masyarakat Minoritas (Studi atas Kearifan Lokal Masyarakat Adat Suku Baduy Banten),” *Analisis* 12 (2012): 209–29, <https://doi.org/10.24042/ajsk.v12i1.637>.

<sup>29</sup> Rasid Yunus, *Nilai-Nilai Kearifan Lokal (Local Genius) sebagai Penguat Karakter Bangsa*, in *Deepublish Publisher* (CV Budi Utama, 2014).

sentence the buying and selling process will end with *ijab qabul* as a symbol between the seller and the buyer who have agreed. Fourth, saying *ijab qabul* at the end of the buying and selling transaction, because without this *ijab qabul*, the buying and selling process is not valid.<sup>30</sup> The pronunciation of the sale and purchase agreement is ‘sell it,’ which is said by the seller, then the buyer answers with the word ‘exchange.’<sup>31</sup> Therefore, to ensure the preservation of this local wisdom of “*Kuranglabih*,” buying and selling transactions must involve interaction and mutual bargaining. The term “*Kuranglabih*” is considered by traders to have long been a cultural and customary practice at the Lok Baintan floating market.

The concept of “*kuranglabih*” is also manifested in the relationship between fellow sellers when buyers prefer goods from the back of their *jukung*, the *jukung* in front must give way to the *jukung* behind it. As a result, the *jukung* will automatically exchange positions, namely behind the trader whose *jukung* the buyer has chosen. The uniqueness of this floating market lies in the fact that buyers remain in place, either on the dock or inside their boats. Those who approach the buyers are all traders who use *jukung* in the floating market. *Jukung* is a place to trade in this market, namely a boat without an engine that only uses oars.<sup>32</sup> Bartering or exchanging goods between traders can even occur.<sup>33</sup>

The concept of “*kuranglabih*” is also manifested in the relationship between buyers and sellers, when “*kuranglabih*” means just enough, or the price is not too far, when the buyer bargains for the item to be purchased. For example, if we are buyers bargaining for an item for Rp. 10,000, - from the offered price of Rp. 15,000. Then the seller will give a price that is less than. “*Kuranglabih*” means finding a price

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<sup>30</sup> Muhammad Arsyadi, “Tinjauan Antropologi Hukum Islam Terhadap Praktik *Ijab-Kabul* dalam Transaksi Jual Beli di Pasar Terapung Banjarmasin,” *DIVERSI : Jurnal Hukum* 4, no. 1 (2018): 1–27, <https://doi.org/10.32503/diversi.v4i1.170>.

<sup>31</sup> H M Hanafiah, “Akad Jual Beli dalam Tradisi Pasar Terapung Masyarakat Banjar,” *Al-Tahrir* 15, no. 1 (2015): 201–17, <https://doi.org/10.21154/al-tahrir.v15i1.170>.

<sup>32</sup> Yuli Apriati, “Strategi Berdagang di Pasar Terapung Lok Baintan (Studi Kasus Perempuan Pedagang di Pasar Terapung Lok Baintan, Desa Lok Baintan, Kecamatan Sungai Tabuk, Kabupaten Banjar, Kalimantan Selatan)” (Universitas Gadjah Mada, 2013).

<sup>33</sup> Yuli Apriati et al., *The Social Capital Transformation Women Trader in Lok Baintan Floating Market, Banjar Municipality, South Kalimantan Province*, 147, no. Icsse 2017 (2018): 349–51, <https://doi.org/10.2991/icsse-17.2018.76>.

that is neither too expensive nor too cheap, ensuring it does not burden either the seller or the buyer, so that neither feels disadvantaged. In this case, the trader stated that they were both “beamal,” which refers to an act that will receive a reward in the sight of Allah SWT. In addition, kuranglabih for buyers means it is permissible to bargain. It can be concluded that the buyer’s understanding of the local wisdom of kuranglabih in the trading process at the Lok Baintan floating market involves a form of negotiation through bargaining to reach an agreement between the seller and the buyer, characterized by the ‘generosity’ of both parties. Local wisdom kuranglabih is a term for a bargaining system in Banjar society that is based on the ‘sincerity and generosity’ of both sellers and buyers.

So, from the description above, it can be concluded that “kuranglabih” is one of the local wisdoms of the Banjar people, which reflects a flexible attitude, agreement, tolerance, avoiding problems in transactions that occur between sellers and buyers, both in measurements/weights and prices of goods or payments “Kuranglabih.” It reflects the local wisdom of Kuranglabih in trade at the Lok Baintan floating market. The Banjar people’s understanding of Kuranglabih in trade is not much different from bargaining in general. The only difference is the pronunciation. Kuranglabih comes from the local Banjar language. Compared to people in other regions of Indonesia, they sometimes view it as a form of ordinary trade negotiation. In contrast, kuranglabih is inspired by the Banjar people as a manifestation of sincerity and generosity in the trade they typically engage in. Therefore, to this day, Kuranglabih local wisdom is still strongly held by the Banjar people.

## **Discussion**

### **The meaning of the local wisdom value “Kuranglabih” in Banjar society, which is in harmony with Islamic Values**

In the Nusantara study, Islam also entered Indonesia through trade routes, which were accompanied by commercial activities and da’wah (Islamic outreach). Therefore, Islam strongly encourages its followers to become traders to meet their daily needs.<sup>34</sup> Speaking of the

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<sup>34</sup> Iswanto et al., “Nilai Falah pada Kearifan Lokal dalam Perdagangan Perbatasan Indonesia-Malaysia.”

Banjar people (the term for the Banjar ethnic group), they have long been known as traders. Many previous studies have shown that the Banjar people are closely involved in trade.<sup>35</sup> Likewise, in meeting their daily needs, the Banjar people predominantly work as traders.<sup>36</sup> Even the Dayak Bukit people refer to the Banjar people as traders or merchants.<sup>37</sup> Until now, Banjar traders still adhere to Islamic values in trade, which began in the 16th century. Even at that time, when international trade was involved, most traders were Muslim or pilgrims.<sup>38</sup> The Islamic values in this trade are embedded in and aligned with the local wisdom of the Banjar people, namely “Kuranglabih.”

When discussing trade, the Prophet Muhammad (peace be upon him) is inseparable. He was a role model in trade, earning the nickname “Al-Amin,” or the trustworthy one. He possessed honesty and character, never lying, was fair, communicative, and did not harm buyers when trading. He practiced his trade according to the values of *falah* (trade that leads to prosperity in this world and the hereafter), setting a perfect and complete example for the people of his time and those who will come after him.<sup>39</sup>

Value is an abstract concept. Value is a characteristic and understanding that is generally used to express appreciation for goods

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<sup>35</sup> Lesley Potter, *Orang Banjar di dan di Luar Hulu Sungai Kalimantan Selatan Studi Tentang Kemandirian Budaya Peluang Ekonomi dan Mobilitas*, dalam *Sejarah Ekonomi Modern Indonesia* (LP3ES., 2000); Hairus Salim, *Islam Banjar, Relasi Antar Etnik, Dan Pembangunan*, dalam *Kisah dari Kampung Halaman Masyarakat Suku, Agama Resmi dan Pembangunan* (Interfidei Samuelsson., 1996); Alfisyah Alfisyah, “Agama dan Tingkah Laku Ekonomi Urang Banjar: Studi atas Pedagang Sekumpul Martapura Kalimantan Selatan.” (Universitas Gadjah Mada., 2005); Alfani Daud, “Perilaku Orang Banjar dalam Berbagai Tata Pergaulan’, dalam Makalah Sosial Budaya yang Disampaikan pada Musyawarah Besar Pembangunan Banua Banjar Kalimantan Selatan Tanggal 10-13 Agustus 2020.,” *Sosial Budaya Yang Disampaikan pada Musyawarah Besar Pembangunan Banua Banjar Kalimantan Selatan Tanggal 10-13 Agustus 2020* (Banjarmasin), 2020.

<sup>36</sup> Daud, “Perilaku Orang Banjar Dalam Berbagai Tata Pergaulan’, Dalam Makalah Sosial Budaya yang Disampaikan pada Musyawarah Besar Pembangunan Banua Banjar Kalimantan Selatan Tanggal 10-13 Agustus 2020.”

<sup>37</sup> Noerid Haloei Radam, *Religi Orang Bukit: Suatu Lukisan Struktur dan Fungsi dalam Kehidupan Sosial-Ekonomi* (Semesta., 2001).

<sup>38</sup> Alfisyah, “Budaya Kerja Pedagang Banjar (Studi Tentang Etos Kerja Pedagang Sekumpul). UGM.” (Universitas Gadjah Mada., 2006).

<sup>39</sup> Iswanto et al., “Nilai *Falah* pada Kearifan Lokal dalam Perdagangan Perbatasan Indonesia-Malaysia.”

or objects.<sup>40</sup> Values are very important human beliefs about what is appropriate and inappropriate to do.<sup>41</sup> The presence of values is very important in human life because values give meaning to everything, so that something has a meaningful existence for humans.

To actualize the existence and sustainability of traditional river-based trade, namely the Lok Baintan floating market, the value of local wisdom must be maintained. One of the local wisdom values in the Banjar community that aligns with Islamic values, which is embraced by the majority of Banjar people, is the local wisdom of *kuranglabih*. It is *kuranglabih* this local wisdom value that makes the trading process produce *mabrur* or moral trade, namely, both parties (seller and buyer) involved in the trade both receive goodness and virtue, so that the trading process is accepted by Allah SWT.

Local wisdom at the Lok Baintan floating market is heavily influenced by Islamic values, as all the vendors there are Muslim, and this local wisdom has been passed down through generations. Islamic values view work not as an end in itself, but as a means to foster social relationships. Therefore, generosity and fairness in the workplace are virtues.<sup>42</sup> As mentioned above, some sellers and buyers in the floating market understand “*kuranglabih*” as a way to achieve a compromise, one of which is through bargaining to reach an agreement between the seller and buyer, using the generosity of both parties. It is achieved through the “*bakuranglabih haja*” bargaining system in Banjar society, which is based on the sincerity and generosity of both sellers and buyers.

“*Kuranglabih*” is a symbol of social power that unites the Banjar community. Through this symbol, they affirm shared values and strengthen social cohesion. The value of “*kuranglabih*” is internalized through a long and complex socialization process, beginning with the family, the surrounding environment, and extending to social institutions such as markets.

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<sup>40</sup> A Hakam, *Bunga Rampai Pendidikan Nilai* (Universitas Pendidikan Indonesia., 2007).

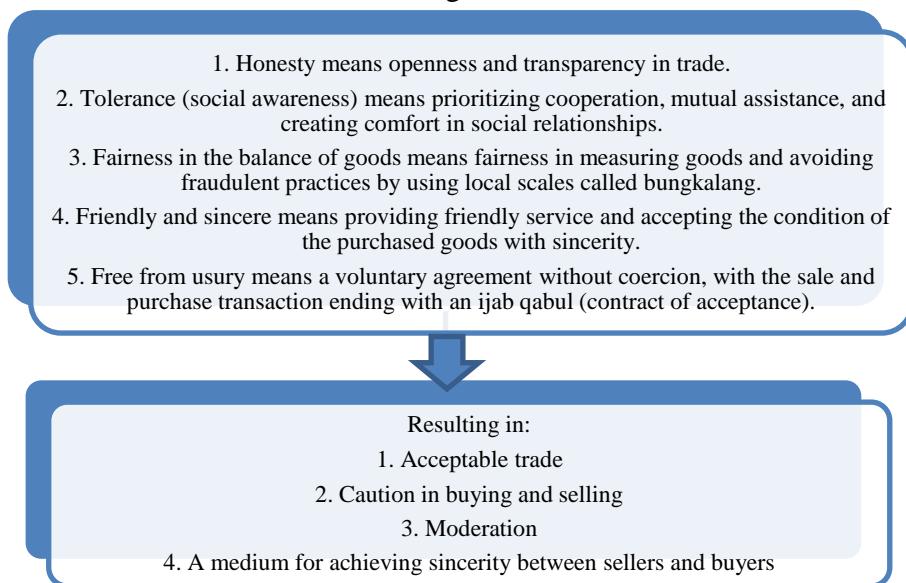
<sup>41</sup> Yunus, *Nilai-Nilai Kearifan Lokal (Local Genius) sebagai Penguat Karakter Bangsa*.

<sup>42</sup> A. Ali and A. Al-Owaidan, “Islamic Work Ethic: A Critical Review,” *Cross-Cultural Management: An International Journal* 15, no. 1 (2008): 5–19, <https://doi.org/10.1108/13527600810848791>.

In character education, the local wisdom of “kuranglabih” teaches the younger generation good character, emphasizing the importance of moderation, empathy, prudence, fear of sin, and justice. It prevents greed and excess, dishonesty, and individualism. Education focused on these local values helps shape individuals who are not only academically competent but also behave well and fairly, and possess strong morals and ethics. It is essential for building a harmonious and sustainable society.

The concept of “Kuranglabih” is realized in the relationship between sellers and buyers when the bargaining process is carried out fairly and with mutual sincerity, namely through setting prices that do not burden either party, openness regarding the quality of goods, willingness to provide leniency in transactions, and ending with a mutual agreement that is voluntarily accepted as a form of fair and meaningful trade *mabrur*. As depicted in the diagram of the meaning of the local wisdom value “kuranglabih” in trading practices at the Lok Baintan floating market, as follows:

Diagram 1. The Meaning of the Values Contained in the Local Wisdom “Kuranglabih” in Trading Practices at the Lok Baintan Floating Market



Based on the diagram, there are four meanings contained in the local wisdom “kuranglabih” in trading practices at the Lok Baintan floating market. First, the local wisdom “kuranglabih” is a form of trade that is *mabrur*, so it receives blessings. The value is not only limited to price negotiations, but goes deeper into ethics, trade morals, and social relations in transactions. In the Islamic context, trade conducted according to sound principles (*mabrur*) will bring blessings. The traders at the floating market desire blessings in their trade, even if the profits are small. To achieve this, fair trade, of course, requires that the goods sold must be halal, honest, and transparent in informing buyers of the merchandise's condition, acting fairly and being sincere. Many hadiths of the Prophet Muhammad SAW relate to trade, narrated by Ahmad (Imam Hambali):

الْكَسْبُ أَطْيَبُ قَالَ عَمَلُ الرَّجُلِ بِيَدِهِ وَكُلُّ بَيْعٍ مَرْزُورٍ ۖ أَوْ

Meaning: O Messenger of Allah, what is the best livelihood? He said, “A man’s work is with his own hands and every sale and purchase is *mabrur* (blessed)” (HR. Ahmad 4:141). Likewise, the virtue of honest and transparent traders was stated by the Prophet, who said, “Indeed, honest and trustworthy (trusted) traders will be gathered together with the prophets, the *siddiq* people, and the martyrs on the Day of Judgment (in heaven).” The local wisdom of “kuranglabih” (less than) is closely linked to Islamic values, particularly since 100% of the traders at the Lok Baintan floating market are Muslim. The meaning of “Kuranglabih” aligns with the Islamic principles taught by the Prophet Muhammad (peace be upon him). Islam views trade not merely as an economic activity but also as a means of strengthening social ties and gaining blessings, as explained by Ali & Al-Owaihian<sup>43</sup>. Islamic values in trade, as taught by the Prophet Muhammad SAW, namely honesty.<sup>44</sup> The traders at the Lok Baintan floating market are dominated by local fruit traders. So, they prefer buyers to taste the fruits themselves, because they are afraid of having to lie.

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<sup>43</sup> Ali and Al-Owaihian, “Islamic Work Ethic: A Critical Review.”

<sup>44</sup> Mukri et al., “Survei Existing Perilaku Pedagang Pasar Tradisional Terhadap Praktik Bisnis Islam di Kabupaten Bogor.”

Figure 1. Buyers Taste Fruit Before Purchasing



Source: Personal Documentation 2025

In addition, traders at this floating market generally use local scales, one of which is called *bungkalang*. The reason for not using commercial scales in general is that they trade on water, so the traders say “they are afraid the scales will not be appropriate, because they are rocked by the river waves.” Many previous studies have described the honesty of traders at the Lok Baintan floating market; one of their high work ethics is due to their honesty.<sup>45</sup> The use of a sale and purchase agreement *shigat* is a good faith gesture of the Banjar people for honesty, frankness. It is a form of respect for other people. The pronunciation of the contract “sell – exchange” at the end of each transaction is unique. It is the result of the local culture of the Banjar people, who uphold the principles of justice and openness, so that transactions between sellers and buyers are declared halal trade and provide benefits.<sup>46</sup>

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<sup>45</sup> Hendraswati, “Etos Kerja Pedagang Perempuan Pasar Terapung Lok Baintan di Sungai Martapura,” *Pendidikan dan Kebudayaan* 1, no. 1 (2016).

<sup>46</sup> Arsyadi, “Tinjauan Antropologi Hukum Islam Terhadap Praktik Ijab-Kabul dalam Transaksi Jual Beli di Pasar Terapung Banjarmasin.”



Figure 2. Bungkalang is a Local Scale Used by Traders at The Lok Baintan Floating Market.



Source: Personal Documentation 2025

These values go hand in hand with Islamic values, As taught by the Prophet Muhammad, 1) honesty; 2) social awareness or what is called *ta'awun* (helping others), meaning not just pursuing profit; 3) not swearing falsely; 4) not badmouthing other traders; 5) being friendly, so that others hope to only buy from him; 6) not hoarding goods; 7) measuring (correct weighing measurements); 8) goods sold must be pure and halal 9) trading is carried out in avoluntary, without coercion; 10) free from usury elements.<sup>47</sup>

The local wisdom “*kuranglabih*” holds significant religious importance, as it serves as a cultural mechanism through which Islamic teachings are translated into the everyday economic practices of the Banjar community. In the context of the Lok Baintan Floating Market, *kuranglabih* is not merely understood as a bargaining technique, but rather as a form of moral awareness that situates trading activities within a framework of divine values. This principle reinforces the Islamic view that trade is not only an economic activity but also an ethical and devotional space that demands honesty, justice, and social responsibility in *muamalah*.

The value of *shidq* (honesty) is deeply internalized in the practice of *Kuranglabih* through traders’ openness regarding the quality

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<sup>47</sup> Mukri et al., “Survei Existing Perilaku Pedagang Pasar Tradisional Terhadap Praktik Bisnis Islam di Kabupaten Bogor.”; Veithzal Rivai et al., *Islamic Business And Economic Ethics* (Bumi Aksara, 2012).

of goods, their willingness to respect buyers' decisions, and their avoidance of excessive profit-taking. Such practices reflect adherence to Qur'anic principles that strongly condemn fraudulent behavior in trade, particularly as articulated in Surah Al-Mutaffifin (1–3), which emphasizes that dishonesty in weights and measures constitutes a moral and religious violation. In this sense, *Kuranglabih* operates as a culturally embedded ethical control that guides traders to maintain integrity and spiritual accountability in economic transactions.

Furthermore, *kuranglabih* embodies the principle of *ta'awun* (social awareness and mutual assistance), as reflected in traders' readiness to offer flexibility, preserve transactional comfort, and avoid practices that may harm others. This orientation aligns with Islamic teachings that promote cooperation and solidarity in economic life, as emphasized in Surah Al-Maidah: 2. Through the integration of *shidq* and *ta'awun*, *kuranglabih* transforms trade into an activity that is not only legally valid but also morally meaningful and spiritually oriented, contributing to the realization of fair, harmonious, and blessing-oriented (*barakah*) economic practices. Thus, the value of "Kuranglabih" is not only part of the local wisdom of the Banjar people but also a concrete implementation of Islamic teachings. This tradition demonstrates that trade can be an act of worship when conducted in accordance with Islamic principles, while simultaneously fostering social harmony and blessings.

Second, the local wisdom of "kuranglabih" means caution in buying and selling. It relates to the seller's wisdom, when determining the price of goods, do not set a high price, because in Islam, a price limit is set for a merchandise, by not oppressing the seller and not mistreating the buyer. Even traders are afraid to commit sins in trade by reducing the weight or engaging in other forms of fraud.

Trader caution. In trading practices, besides fear of sin, it also includes the following things: 1) Having a humanistic touch, traders in the floating market show empathy and attention to buyers by providing friendly physical touch, such as showing a pleasure in talking, socializing, and working well with other traders. It creates a warm and friendly atmosphere, making buyers feel comfortable and valued. 2) Smiling readily and loving to recite rhymes, a friendly demeanor, and a love of joking around with rhymes are hallmarks of floating market vendors. It demonstrates their friendliness and hospitality, fostering pleasant communication and lightening the mood. Vendors should also

refrain from using coercive methods (*bilih cina*) to collect debts or seeking excessive profit from customer debts. Friendliness with buyers can be achieved by greeting them using rhymes. 3) You are welcome to taste the fruit before purchasing; this tradition demonstrates trust and generosity on the part of the vendors. They allow buyers to taste the fruit before purchasing, demonstrating their desire to provide the best product and satisfy their customers. This aligns with the values of friendly and communicative interactions, which demonstrate a sense of enjoyment in talking, socializing, and working together with others.<sup>48</sup>

*Third*, local wisdom can be “*kuranglabih*,” moderate. According to the Big Indonesian Dictionary (KBBI), moderation is the avoidance of violence<sup>49</sup>. It refers to an attitude that tends to seek a middle ground to avoid extreme or violent behavior. Adherents of “*Kuranglabih*” in Banjar culture avoid behavior that is considered arrogant or overly assertive by maintaining balance in behavior. Banjar people who respect local wisdom, known as “*Kuranglabih*,” tend to avoid behavior that is considered arrogant, haughty, or excessively *showy*. According to Ir. A. Rafieq, M.Si., a Banjar cultural figure and academic, “*kuranglabih*” is a Banjar perspective on making life practical and flexible, especially in interpersonal relationships. More or less, it is useful in avoiding conflict and providing a mutually agreed-upon middle ground.”

*Fourth*, local wisdom *kuranglabih*” as a medium to gain sincerity between sellers and buyers. “*Kuranglabih*” in trade, negotiation involves a willingness to negotiate and agree on a price that satisfies both parties. The key lies in sincerity and agreement between the buyer and seller. In this practice, sellers often accommodate the buyer’s preferences and circumstances, even if it means accepting a smaller profit.

In local wisdom, “*kuranglabih*” refers to being a sincere trader or buyer, willing to accept differences, offering a fair price, being generous (by giving bonuses or allowing customers to taste the product before buying), and possessing a generous heart. It is not merely a tradition or custom, but a manifestation of the religious values held by the Banjar people. These values are taught in Islam in particular and

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<sup>48</sup> P Fathurrohman et al., *Pengembangan Pendidikan Karakter* (PT. Refika Aditama, 2013).

<sup>49</sup> Depdikbud, *Kamus Besar Bahasa Indonesia* (Balai Pustaka., 1989).

serve as a guide for the lives of its followers, so that they only expect 'blessings' from their God. Practicing these local wisdom values not only benefits others but also strengthens an individual's faith and devotion to God. When someone gives sincerely (with consent), they will experience happiness and peace of mind because they have done something that pleases God. Likewise, by being generous and forgiving, a person will draw closer to God and improve their faith. It aligns with the religious values, attitudes, and behaviors that involve obedience in adhering to the teachings of the religion, tolerance towards others, and living in harmony with them.<sup>50</sup>

Local wisdom encompasses several fundamental aspects of community life. First, local knowledge is an expression of a community's deep understanding of its physical and social environment, which serves as the foundation for adaptation in the face of change. Second, local values play a central role in creating a shared framework of rules that govern human relationships with one another and with nature. Third, local skills are vital for daily survival, from hunting to household and industrial activities. Fourth, local resources encompass the natural wealth that forms the foundation of community life, with collective or communitarian ownership as a hallmark. Ultimately, local decision-making mechanisms lay the foundation for a sustainable social, economic, and political life within a community.<sup>51</sup>

According to Pesurnay, the function of local wisdom values is to inspire knowledge that can support life<sup>52</sup>. Local wisdom is a social, communicative, and knowledge system that can support the existence of natural resources and a source of life for all creatures in the local environment. In this case, Mr. Ir. A. Rafieq, M.Si, as Banjar Academics and Cultural Figures. He stated that the local wisdom of "kuranglabih" refers to an agreement on calculating profits and losses in an activity, event, or occurrence. In trade, "kuranglabih" refers to an agreement between a seller and a buyer regarding measurements/weights and

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<sup>50</sup> P Fathurrohman et al., *Pengembangan Pendidikan Karakter* (PT. Refika Aditama, 2013).

<sup>51</sup> Jim Ife and Frank. Tesoriero, *Community Development: Alternatif Pengembangan Masyarakat di Era Globalisasi* (Pustaka Pelajar., 2008).

<sup>52</sup> Althien John Pesurnay, "Local Wisdom in a New Paradigm: Applying System Theory to the Study of Local Culture in Indonesia," *IOP Conference Series: Earth and Environmental Science* 175, no. 1 (2018), <https://doi.org/10.1088/1755-1315/175/1/012037>. Alwasilah, *Etnopedagogi* (PT Kiblat Buku Utama, 2009).

prices of goods or payment. Therefore, “kuranglabih” does not apply to only one party.

Local wisdom, “kuranglabih,” has taught that being a trader involves more than just maximizing profits; it also emphasizes customer satisfaction through aspects such as competitive prices, a friendly attitude, honesty, and respect for the principle that “the customer is king.” These are key to keeping customers loyal and preventing them from switching to other shopping destinations. At this Floating Market, buyers do not just come to buy merchandise; rather, it is the traders who approach and serve them with a royal attitude.

As stated by Alwasilah, local wisdom is closely related to *indigenous knowledge*, which refers to the heritage of knowledge and culture that has developed over time and continues to evolve.<sup>53</sup> As Haba explains, this cultural wealth not only serves as a community's identity but also reflects the changes and developments that continue to shape their history and lives.<sup>54</sup> In this context, local wisdom encompasses not only the values of the local community's wise views and understanding, but also relates to a mature system of ideas and meanings resulting from the process of learning and social interaction. Local wisdom becomes an important foundation in guiding the way of thinking, behaving, and acting in society, thus playing a significant role in environmental regulation in various aspects of life (Yusri, 2008).

Thus, local wisdom within society can manifest in various forms, including local values, knowledge, skills, and rules or decision-making processes. To socialize and maintain the value of local wisdom realized through the customs and practices in traditional river-based trade at the Lok Baintan floating market which have values for the character building process in this case called the local term “Kuranglabih,” although it is also acknowledged that these values are starting to fade due to the process of development of the times, however the local wisdom value of “Kuranglabih” contains values for the development of the character of the community.

Based on data from several informants above, it can be concluded that there are several applications of local wisdom

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<sup>53</sup> Alwasilah, *Etnopedagogi*.

<sup>54</sup> J. Haba, *Analisis SWOT Kearifan Lokal dalam Resolusi Konflik*. dalam Alpha Amirrachman (Ed). *Revitalisasi Kearifan Lokal: Studi Resolusi Konflik di Kalimantan Barat, Maluku, dan Poso*. (ICIP, 2007).

“kuranglabih” in the Lok Baintan floating market, namely: first, fair pricing; traders in the Lok Baintan floating market will set fair prices for their merchandise, by paying attention to the balance between buyer needs and the profits expected by the traders. Second, cooperation; traders in the Lok Baintan floating market will help each other and work together by paying attention to common interests (high tolerance). They will not compete unfairly or harm other traders, as this can damage good relations between traders, disrupt market stability, and result in losses for their friends. Third, traders in the Lok Baintan floating market will exhibit polite and friendly behavior towards buyers, paying attention to the ethics and norms that apply in society. They will not cheat or deceive buyers, because this can damage the trust and image of the market.

By implementing the local wisdom of “Kuranglabih” in trading activities at the Lok Baintan floating market, the community can create a healthy, harmonious, and sustainable environment where economic needs can be met in a fair and ethical manner. The results of the study indicate that the Lok Baintan floating market is effective in strengthening the character education of the Banjar community through the internalization of the local wisdom value of “Kuranglabih.” Traders at the Lok Baintan floating market possess strong local wisdom values and apply the concept of “Kuranglabih” in running their businesses. Traders also often advise buyers on the importance of living simply and being grateful for what they have.

Local wisdom “kuranglabih” is inseparable from efforts to regulate behavior or etiquette in buying and selling transactions or trade relations, guided by the Prophet’s methods and style of trading. Therefore, local wisdom “kuranglabih” holds high value and is a distinctive characteristic of the Banjar people. Its existence should be continuously protected, nurtured, and preserved, as local wisdom reflects the identity of its people.

## **Conclusion**

The Lok Baintan Floating Market represents the integration of Islamic values and Banjar traditions through the internalization of kuranglabih local wisdom in daily trading practices. The values of honesty, social awareness and tolerance, fairness in the balance of things, hospitality and sincerity, and the principle of being free from usury (*riba*) shape economic practices that are oriented not only toward

material gain but also toward ethics, social justice, and blessings (*mabrur*). These findings demonstrate that traditional economic activities can serve as a space for character formation and social relations based on Islamic values.

Practically, this study emphasizes the importance of utilizing local wisdom as a basis for formulating policies for cultural tourism development and sustainable traditional market management. The integration of *kuranglabih* values allows the Lok Baintan Floating Market to be developed as a model for tourism based on local wisdom and humane economic relations. Theoretically, this research contributes to the development of contextual Islamic economics by demonstrating that Islamic economic principles can be internalized and function effectively through local cultural practices. Thus, the Lok Baintan Floating Market serves as an empirical example that Islamic values and local traditions not only remain relevant amidst modernization, but also have strategic potential in the development of economic policies and Islamic economic theories based on social context.

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