
SOCIUS:

Jurnal Pendidikan dan Pembelajaran Ilmu Pengetahuan Sosial

Volume 15, No 1, April 2026, pp. 80-86

P-ISSN: 2089-9661 | E-ISSN: 2089-967X

DOI: 10.20527/js.v15i1.23453

Open Access: <https://ppjp.ulm.ac.id/journal/index.php/JS/index>



THE VALUE OF LOCAL WISDOM IN THE ECONOMIC PRACTICE OF THE BANJAR COMMUNITY IN BANJARMASIN

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ARTICLE INFO

Article history:

Received 29 July 2025

Accepted 18 December 2026

Available online 25 April 2026

Kata Kunci:

Kebijaksanaan lokal; Transaksi ekonomi; komunitas Banjar Banjarmasin

Keywords:

Local wisdom; Economic transactions; Banjar Banjarmasin community

ABSTRACT

This research aims to examine the values of local wisdom, especially honesty and respect for customs, in the economic transactions of the Banjar community in Banjarmasin, South Kalimantan. Local wisdom plays an important role in social and economic interactions. Honesty is considered the main value that builds trust in every economic transaction, while respect for custom serves as a social norm that regulates economic behavior and strengthens societal cohesion. With a qualitative approach through in-depth interviews, observation, and documentation, it was found that honesty is very important in maintaining social and economic stability, building networks of trust, and reducing conflict. Economic actors in Banjarmasin uphold honesty as social capital that binds the relationship between traders and consumers. Respect for customs also influences the way the Banjar people conduct transactions, creating harmony within the community. These values are starting to change due to the influence of modernization and globalization, which are more oriented towards short-term profits. This research emphasizes the importance of preserving local wisdom to maintain the sustainability of economic transactions based on honesty and respect for customs in Banjar society.

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INTRODUCTION

Local wisdom is a key element in the culture of a society that includes knowledge, values, and practices that are passed down from generation to generation. In Indonesia, local wisdom serves as a foundation in shaping the character and identity of the community, playing an important role in maintaining social harmony ([Rangga Kala Mahaswa & Jagat Patria, 2023](#); [Setiawan, 2021](#)). One of the communities that is rich in local wisdom is the Banjar community in Banjarmasin, South Kalimantan. The values of local wisdom in the Banjar community not only influence the pattern of social interaction but also become an important foundation in their economic transactions ([Rahmat, 2022](#); [Alfiyanti & Lestari, 2022](#); [Kalionga et al., n.d.](#)).

The economy of the Banjar people, the two most prominent values are honesty and respect for customs. Honesty is considered a fundamental principle in building trust, both among individuals and in economic relationships. The people of Banjar do not view honesty solely as a moral character, but also as social capital that strengthens the network of relationships among members of the community. Respect for customs, on the other hand, regulates economic behavior, ensuring that every transaction is carried out with due regard to existing cultural values ([Koentjaraningrat, 2000](#)).

Honesty in transactions not only reduces the potential for conflict, but also improves economic welfare by strengthening mutual trust among economic actors. Transactions based on honesty encourage continuous interaction, both in traditional markets and in the broader economic context ([Aprilia, 2023](#)). Meanwhile, respect for customs creates social stability in the Banjar society, where individuals who adhere to customs will be valued and trusted by the community.

The flow of globalization and modernization brings significant challenges to the values of local wisdom ([Hudi, I. \(2020\)](#); [Alfiyanti & Lestari, 2022](#); [Rachmawati, 2017](#)). The people of Banjar began to be exposed to modern economic practices that were more oriented towards short-term profits, which sometimes ignored the values of honesty and respect for customs. If not balanced with preservation efforts, local wisdom risks shifting or even disappearing ([Ahimsa-Putra, 2010](#)).

This research aims to explore the values of local wisdom, especially honesty and respect for customs, in the practice of economic transactions of the Banjar people. In the midst of the pressures of globalization, it is very important to maintain these values so as not to be crushed

by modernization. With the integration of local wisdom into the modern economic system, it is hoped that the people of Banjar can adapt without losing their rich cultural identity.

RESEARCH METHODS

This research method uses a qualitative approach that aims to explore and explore the values of local wisdom in the economic transactions of the Banjar community, [Sugiyono \(2010:1\)](#). This study adopts a case study method that focuses on the Banjar community in Banjarmasin, South Kalimantan, to uncover more deeply about economic practices and their underlying values. With this approach, the researcher seeks to understand the meaning and socio-cultural context that surrounds the economic transactions that take place.

RESULTS AND DISCUSSION

Some examples of interaction in economic transactions: The Siring Banjarmasin Floating Market is located along the Martapura river, offering a direct transaction experience from a boat that reflects the economic life and culture of Banjar. The goods sold are diverse, from traditional foods to handicrafts and local produce, showing local wisdom in utilizing natural resources.

Strong social interaction between traders and buyers reflects the value of togetherness and efforts to preserve traditions amid modernization challenges, such as climate change and competition with modern markets. Opportunities to expand the market through online promotion and tourism are also open. Banjarmasin Old Market, as the oldest traditional market in the city center, serves as a local trade center with a distinctive atmosphere that is thick with the nuances of Banjar culture. The transaction process is carried out directly by negotiation creating a close social atmosphere, where traders and buyers build long-term relationships.

The values of local wisdom are seen in traditional sales methods that are still maintained. The challenge of competing with modern and global markets demands adaptation through marketing technology. On the other hand, Hypermart Banjarmasin offers a modern, comfortable, and organized shopping atmosphere. With an efficient checkout system and a wide range of payment methods, Hypermart attracts customers with competitive prices and promotions. Social interactions here tend to be more transactional compared to traditional markets, although there are opportunities to strengthen customer service and improve local product offerings.

Grab Online provides easy transportation for the people of Banjarmasin through digital

services. The flexibility of Grab's services, both for transportation and delivery of goods and food, provides convenience for users. Although social interaction is limited, the transparency of pricing and the professionalism of the drivers improve the user experience. The challenges facing Grab include competition from other transportation services and regulations, but the opportunity to expand partnerships with local businesses could increase market penetration.

The findings of this study describe the values of local wisdom that are integrated in the economic practices of the Banjar people, as well as the differences between traditional and modern economic transactions. The results of interviews and observations show that the value of honesty and respect for customs plays a central role in daily economic interactions. Local wisdom serves as an ethical guideline, where traders often use typical Banjar expressions such as "*exchange-sell*" and "*barelaan*" when transacting. Traders emphasize that the practice of honesty is not only a moral aspect, but also a long-term strategy to build consumer trust. For example, one of the merchants stated that good interaction and price negotiation became a way to respect the buyer, creating satisfaction not only for personal gain but also for the customer.

In the context of modern economies, such as supermarkets, these values are starting to diminish. In such places, transactions are more formal and standardized, which reduces the use of local expressions and price negotiations. Despite this, some traders still try to maintain the authenticity of their culture, despite having to adapt to the demands of a more formal market. The value of honesty has proven vital in building trust and stability in economic relations. When traders act honestly, they not only avoid conflict, but also strengthen social relationships. The results of the interviews show that traders who are known to be honest tend to have regular customers, which has a positive impact on the continuity of their business. The trust formed through honest interactions creates a more efficient and fair trading environment, which in turn supports the local economy.

These values of local wisdom also give a unique identity to the economic practices of the Banjar people. The Floating Market and the Old Market are examples of how local wisdom is applied in economic activities. Transactions in this market are not only the exchange of goods, but also reflect strong social relationships based on mutual trust and cooperation. Local wisdom also teaches the importance of ethics in commerce, where sellers are expected to provide clear information about the product, and buyers are encouraged to appreciate the value of the product. In addition, sustainability practices in resource management are also emphasized, maintaining environmental balance and not overexploiting resources. The people of Banjar show the ability to adapt to change, utilizing

technology without losing their identity.

Despite modern developments, they still uphold cultural values in economic transactions. Thus, local wisdom not only maintains cultural identity, but also strengthens healthy and sustainable economic interactions, making every transaction a form of preservation of values inherited from generation to generation. There are several differences between traditional and modern economic transactions of the Banjar people:

A. Transaction Form

- 1) Traditional Economic Transactions: Traditional economic transactions in the Banjar community are personal, focusing on the social relationship between sellers and buyers [Noor, T. R. \(2017\)](#). Transactions are carried out directly in the local market with bargaining as the main practice. The terms exchange-sell and barelaan reflect flexibility, trust, and mutual respect in interaction. This process usually involves barter and can adapt to social relationships, where prices can change based on the proximity between the parties involved. Local wisdom, such as cultural values, strongly influences this form of transaction, with an emphasis on social relationships and the reputation of the seller.
- 2) Modern Economic Transactions: Modern economic transactions, on the other hand, have transformed with the advancement of technology and economic systems. Digital platforms, such as e-commerce and social media, are starting to dominate, with cashless payments through tools such as debit, credit, and digital wallets. While these systems offer efficiency and convenience, more limited social interaction can reduce the depth of the relationship between sellers and buyers. However, traditional values such as honesty are maintained, with sellers seeking to meet customer expectations in product descriptions and services.

B. Local Wisdom Practice

- 1) Traditional Economic Transactions: The local wisdom of the Banjar people is reflected in values such as honesty and mutual respect that underlie transactions in traditional markets. The bargaining process and the principle of barelaan show a mutual willingness without coercion, in which the seller and the buyer maintain harmonious social relations. These transactions focus not only on profits, but also on reputation and good relations between individuals.
- 2) Modern Economic Transactions: Despite the adoption of new technologies in modern transactions, traditional values are still relevant. The people of Banjar continue to uphold honesty, as can be seen from the reputation of sellers built through positive reviews. Although prices are set and transparent, the principle of openness is still upheld, where sellers strive to provide responsive and friendly customer service. This shows that local wisdom has been successfully combined with the demands of modern economics.

C. Pricing and Trust

- 1) Traditional Economic Transactions: Pricing in traditional transactions is flexible and based on

mutual agreement, reflecting local wisdom values such as honesty and mutual respect. Trust is built through direct interaction and seller reputation, with many transactions taking place in the context of long-term relationships.

- 2) Modern Economic Transactions: Significant changes have occurred in pricing and trust in the modern era. Prices tend to be determined by more formal market mechanisms and strict standards. Trust is now more dependent on the company's reputation and transaction security system [Sari, N. L. P. D. A., & Mayasari, N. M. D. A. \(2002\)](#). Banjar people who have transitioned to electronic commerce use a digital payment system, where online reviews and ratings play an important role in building trust. Although personal relationships are not as strong as before, cultural values such as honesty are maintained in a new form in the digital world.

CONCLUSION

Based on the results of the research that has been carried out, it can be concluded that it highlights the importance of local wisdom values that develop in the Banjarmasin community, especially honesty and respect for customs, in shaping the pattern of economic interaction of the local community. These local wisdom values are not only a guideline in daily behavior, but also have a great influence on the economic transactions of the Banjar people. The value of honesty is defined as the virtue in transactions, where individuals and economic actors are expected to run their businesses with an honest, open, and fair attitude, without harming other parties.

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