

## ***Akad* as a transactional communication among Generation Z of Banjarese people**

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**How to Cite This Article:** Rachmawati, D. et al. (2026). *Akad* as a transactional communication among Generation Z of Banjarese people. *Jurnal Studi Komunikasi*, 10(1). doi: 10.25139/jsk.v10i1.11293  
Received: 07-12-2025, Revision: 30-01-2026, Acceptance: 19-02-2026, Published: 22-03-2026

**Abstract** The sale and purchase agreement (*akad*) has long been a traditional practice in the daily lives of the Banjar community. This study aims to examine the implementation of *akad* by Generation Z through a transactional communication approach and to analyse how its sustainability contributes to future generations in Banjar society. Using a descriptive qualitative method, this research investigates the construction of meaning surrounding *akad* in everyday transactional interactions. Data were collected through Focus Group Discussions (FGDs) and in-depth interviews with Generation Z participants. In addition, source triangulation was conducted by involving parents, teachers, community leaders, and sellers. The findings indicate that Generation Z continues to consistently apply *akad* in their daily transactions. Moreover, informants from all generations emphasised the importance of preserving this practice, as it aligns with the religious and cultural values of the local community.

**Keywords:** Banjarese; culture; Generation Z; sale and purchase agreement; transactional communication

### **INTRODUCTION**

The sale and purchase agreement in Islam signifies an agreement between the seller and the buyer in their interactions. In the Indonesian language, *akad* literally denotes a bond or a rope, symbolising an act of binding between parties. Conceptually, however, *akad* can be understood as an abstract communicative act manifested through mutual statements exchanged between two parties in the process of interaction (Azizah & Rahmah, 2023). In communication studies, *akad* is associated with interactions and transactions that occur between sellers and buyers, through which both parties agree to release goods or services on the part of the seller and to accept them on the part of the buyer. In Islamic jurisprudence (*fiqh*), *akad* is interpreted as the relationship between *ijab* (a statement to establish a bond) and *kabul* (a statement to accept a bond), in accordance with the will of Sharia, which affects the object of the *akad* and results in the transfer of ownership from one party to another (Rachmawati, 2015).

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One of the ethnic groups in Indonesia that continues to employ sale and purchase agreements (*akad*) as an integral part of buying and selling transactions is the Banjar community. The Banjar people are primarily located in Southern Borneo Province and are distributed across several cities and regencies. According to several informants, the Banjar ethnic group originated from the Dayak community. Related studies on the Dayak and Banjar communities have also been conducted by Anggraini et al. (2023), Arifin et al. (2022), Haridison et al. (2024), Prijosusilo et al. (2024), Selvia and Sunarso (2020), and Gozali et al. (2024).

**Table 1.** Population based on religion and regency/city in Southern Borneo

Location	Islam (2022)		Christian (Protestant) (2022)		Catholic (2022)		Hindu (2022)		Buddha (2022)		Confuciani (2022)		Other Belief (2022)		Total
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
<b>Kab. Tanah Laut</b>	350	98,01%	381	1,09%	157	0,41%	150	0,49%	222	0,06%	1	0,00%	1	0,00%	809
<b>Kab. Kotabaru</b>	301	92,20%	111	3,42%	401	1,21%	184	0,57%	246	0,73%	68	0,20%	594	1,87%	663
<b>Kab. Banjar</b>	566	99,24%	153	0,26%	729	0,13%	165	0,29%	380	0,07%	10	0,00%	32	0,00%	577
<b>Kab. Barito Kuala</b>	316	98,96%	125	0,36%	643	0,20%	135	0,41%	59	0,02%	0	0,00%	0	0,00%	978
<b>Kab. Tapin</b>	192	98,87%	130	0,62%	180	0,09%	321	0,16%	0	0,00%	63	0,03%	336	0,17%	488
<b>Kab. Hulu Sungai Selatan</b>	231	98,45%	132	0,52%	63	0,03%	398	0,17%	21	0,01%	2	0,00%	182	0,08%	497
<b>Kab. Hulu Sungai Tengah</b>	258	97,59%	864	0,33%	42	0,02%	499	1,81%	105	0,04%	2	0,00%	389	0,15%	509
<b>Kab. Hulu Sungai Utara</b>	233	99,94%	80	0,03%	21	0,01%	21	0,01%	7	0,00%	0	0,00%	2	0,00%	287
<b>Kab. Tabalong</b>	247	95,83%	723	2,84%	231	0,81%	119	0,43%	23	0,01%	1	0,00%	6	0,00%	857
<b>Kab. Tanah Bumbu</b>	324	95,01%	485	1,48%	351	1,03%	819	2,48%	97	0,03%	21	0,01%	328	0,10%	1137
<b>Kab. Balangan</b>	126	94,65%	954	0,71%	270	0,20%	171	1,29%	410	3,07%	3	0,00%	115	0,09%	897
<b>Kota Banjarmasin</b>	647	96,20%	136	2,05%	730	1,08%	268	0,39%	433	0,63%	15	0,00%	2	0,00%	357
<b>Kota Banjarbaru</b>	257	95,87%	797	2,97%	249	0,91%	364	1,33%	232	0,85%	1	0,00%	4	0,00%	827
<b>Southern Borneo (IN TOTAL)</b>	405	97,03%	559	1,37%	231	0,58%	238	0,59%	120	0,29%	184	0,04%	898	0,22%	782

Source: Civil Registrar of Southern Borneo (2023)

The majority of the Banjar community adheres to Islam and strongly maintains religious values. As shown in Table 1, most residents of Southern Borneo Province, where the Banjar community resides, are Muslim (97.03%) in 2022. In almost all cities and districts, Islam represents the dominant religion. Kamrani, as cited in Selvia and Sunarso (2020), states that historically, the existence of the Banjar Sultanate significantly influenced and transformed the lives of people who were originally animists into followers of Islam. Since that period, many individuals, particularly among the Banjar community, have converted to Islam. Islam not only shapes the religious life of the Banjar people but also influences various aspects of social life, including customs, marriage, intercommunity relations, and buying and selling practices through *akad*.

In buying and selling transactions within the Banjar community, the seller commonly says '*jual lah*', which signifies that the seller sincerely offers their goods to the buyer. The buyer responds with '*tukarlah*', expressing gratitude for the seller's goodwill. The order in which these expressions are uttered is not fixed, as either the buyer or the seller may speak first. Buyers and sellers in the Banjar community are accustomed to this practice, and it has become an established cultural norm (Azizah & Rahmah, 2023).

Ariyadi (2018) conducted earlier research on the processes of buying and selling transactions among the Banjar community. Other studies that discuss contracts in everyday life, particularly in the digital era, have been conducted by Aulia and Kurniawati (2025), Juhro et al. (2025), and Moharrak and Mogaji (2025). In addition, research on the use of digital technology in Sharia practices has been carried out by Abu Al-Haija et al. (2025), Al-Okaily and Alsmadi (2025), Athief et al. (2025), Cherni and Ben Amar (2026), Faizi et al. (2025), Jegerson et al. (2025), Kismawadi (2025), Mahyarni and Okfalisa (2024), Maksum et al. (2025), Moharrak and Mogaji (2025), Mujiatun et al. (2025), Muryanto (2023), Nizam (2025), Suhartanto et al. (2026), Taufik et al. (2026), Usman et al. (2022), and Widiastuti et al. (2025).

Hanafiah (2015) also conducted earlier research examining buying and selling traditions at the Floating Market. The Banjar community is accustomed to conducting transactions based on obedience to Islamic teachings. Azizah and Rahmah (2023) likewise discussed the habitual practice of *akad* in Banjar buying and selling activities. They explained that this practice is not merely a religious obligation but also an expression of religious values in everyday life, which continues to be upheld and contributes to more harmonious and structured transactional behaviour. Furthermore, Hamdani et al. (2024) examined the culture of *pantun* in Banjar society and positioned it as a form of transactional communication in floating markets. In contrast, the present study views *akad* as a form of religious observance and cultural communication that functions to construct mutual understanding and fairness in Banjar buying and selling transactions.

This study differs from previous research in terms of its research locations, which include Banjarmasin City, Banjarbaru City, and Banjar Regency, representing several major areas inhabited by the Banjar community. These three locations were selected due to their accessibility and their capacity to adequately represent Generation Z in urban areas of Southern Borneo Province. It is assumed that Generation Z living in urban environments is more easily exposed to foreign cultures and more susceptible to social change. This raises the question of whether *akad* continues to be practised in their buying and selling interactions. For this reason, these three urban areas were chosen as the research sites.

Another distinction of this study lies in its application of Transactional Communication Theory, which has not been extensively discussed in previous research. Transactional communication is understood as a communication model that emphasises the simultaneous and interactive exchange of messages, in which participants collaboratively construct meaning through continuous feedback within a social context. In this model, communication is viewed not as a one-way process but as a dynamic interaction in which each participant functions simultaneously as both sender and receiver (Amin et al., 2025). In this context, *akad* in *muamalah* (buying and selling) is not merely a textual agreement but a communicative event in which parties interact to reach mutual consent regarding a transaction. Therefore, this study aims to examine how sales and purchase agreements are currently implemented by Generation Z using a transactional communication approach. It also seeks to explore the efforts of previous generations, particularly parents, in transmitting *akad* practices to younger generations. These

issues constitute important findings that warrant further investigation and systematic analysis in this study.

## **METHODOLOGY**

This study employs a descriptive qualitative approach grounded in the constructivist paradigm, which emphasises meaning as socially constructed through interaction. The focus of this research is not solely on the formation of religious or regional identity, but rather on how Generation Z constructs shared meanings regarding *akad* in everyday transactional communication practices. This paradigm is particularly appropriate for examining how *akad* is interpreted, negotiated, and enacted as a form of transactional communication among Generation Z. Primary data were collected through Focus Group Discussions (FGDs) and in-depth interviews to capture both collective and individual meaning-making processes.

The study involved 17 informants (See Table 2) selected through purposive sampling. The selection was based on the need to represent both Generation Z and older generations, encompassing diverse roles and professions, including parents, teachers, community leaders, and sellers. This approach enabled the researchers to obtain a comprehensive understanding of the implementation of *akad* from multiple perspectives. The age range of participants was intentionally structured to facilitate comparisons across developmental stages within a single generation. FGDs involved late Generation Z participants of school age (14-18 years), while in-depth interviews were conducted with early Generation Z participants who had entered working or early professional stages (approximately 23-25 years).

This research design addresses the apparent age gap by positioning it as an analytical strategy rather than a limitation. By comparing school-age and working-age Generation Z participants, the study examines how communicative competence, transactional experience, and interpretations of *akad* evolve across different life stages within the same generational cohort. Participants were drawn from three locations in Southern Borneo, Banjarmasin City, Banjarbaru City, and Banjar Regency to capture both urban and semi-urban contexts.

To ensure data validity and analytical rigour, this study applied data triangulation using multiple sources. Data obtained from FGDs and in-depth interviews with Generation Z participants were triangulated with perspectives from parents, sellers, and community figures to capture intergenerational and role-based interpretations of *akad* practices. Empirical findings were further examined in relation to relevant scholarly literature on transactional communication, *akad* in buying and selling practices, and generational communication.

Data analysis followed the interactive model proposed by Miles and Huberman, which consists of data reduction, data display, conclusion drawing, and verification (Miles et al., 2019). During the data reduction stage, interview transcripts were systematically coded using an open coding process to identify recurring themes related to contract practices, negotiation of meaning, and transactional interactions. These initial codes were subsequently refined through axial coding by grouping them into broader categories aligned with transactional communication theory, generational perspectives (particularly Generation Z), and relevant concepts of Islamic religion, culture, and *muamalah*. The categorised data were then organised into visual displays to facilitate pattern recognition and comparison across informants. This iterative analytical process supports the systematic drawing and verification of conclusions, thereby enabling a comprehensive interpretation of *akad* as a form of transactional communication within the contemporary socio-cultural context.

**Table 2.** Informants data in this research

No	Name	Age (years old)	Status	Domicile	How to collect data	Contribution to research
1	MR	14	Students	Banjar Regency	FGD Group 1	Representation of the initial stages of akad internalization as transactional communication practices learned through family and school.
2	SA	15				
3	MW	16				
4	KS	15				
5	R	16				
6	NA	14		Banjarbaru City	FGD Group 2	
7	HIY	14				
8	NH	15				
9	HY	16				
10	MT	18				
11	F	24	Employee	Banjarbaru City	In-depth interview	Represents the maturity phase of Generation Z in understanding and practicing akad in daily transactional communication.
12	M	25	Teacher	Banjarmasin City		Representing as an educator from Generation Z
13	W	23	Student / cafe owner			Represents modern-traditional hybrid business model
14	S	25	Bank employee			Demonstrates the application of akad in the context of formal institutions, including conventional banks in Banjar.
15	Hajjah M	54	Seller			Provides the seller side perspective in transactional communication
16	I	41	Parents			The main role model in introducing and getting used to the practice of akad from an early age
17	Haji Y	55	Community leader			Play a role in maintaining the social and religious legitimacy of the akad for sustainable

Source: Researcher (2024)

## RESULTS AND DISCUSSION

### Akad as transactional communication for Generation Z Banjarese

In this study, transactional communication theory is introduced from the early stages of analysis to frame akad not merely as a religious practice, but as a form of communication that functions as a social ritual and a process of meaning construction. By positioning communication as a socially constructed interaction, this research emphasises that akad emerges through repeated verbal exchanges that carry shared cultural, moral, and symbolic meanings. This perspective allows akad to be understood as a communicative phenomenon embedded in everyday social relations, rather than solely as a doctrinal religious obligation. Consequently, the application of transactional communication theory provides a theoretical foundation for interpreting how akad operate as ritualised expressions of mutual agreement, trust, and social legitimacy in market interactions.

Based on the results of the Focus Group Discussions conducted with late Generation Z participants (aged 15–18 years) in Banjar Regency and Banjarbaru City, with five participants in each group, participants reported that they are accustomed to using akad in everyday buying and selling transactions. This practice has become deeply embedded in their daily lives and is perceived as a normative part of transactional interaction across generations. Participants from the Banjar Regency group unanimously agreed that the use of *akad* is religiously obligatory, reflecting the Islamic values adhered to by most of the Banjar community. As stated by MW, a male participant in Grade 8, the presence of *akad* serves as an indicator of the validity of a transaction. He further explained that this practice is not only taught by parents at home but is also reinforced by teachers at school.

In transactional practice, the articulation of *akad* is typically accompanied by specific verbal expressions, such as 'exchange it' from the buyer or 'sell it' from the seller, followed by the transfer of money as a means of payment. When no change is required, the transaction is considered complete. However, when change is involved, the seller may utter expressions such as 'it is sold' while handing the change to the buyer. According to H and T, participants in the Banjarbaru City FGD, either the seller or the buyer, may initiate the verbalisation of *akad*. They emphasised that the absence of such verbal expressions renders the transaction religiously problematic or inappropriate from an Islamic perspective. Nevertheless, they also acknowledged that if *akad* is unintentionally omitted, it is generally considered acceptable. Despite this, participants noted that they often remind their peers when someone forgets to articulate the *akad*, reflecting its continued importance in their shared transactional norms.

All FGD participants in Banjar Regency and Banjarbaru City reported that they have been accustomed to using *akad* in buying and selling transactions since early childhood, around the first grade of elementary school (approximately 6-7 years old). This practice began when they were able to make purchases independently at neighbourhood shops without parental accompaniment. As their parents consistently applied *akad* in everyday transactions, the participants adopted the same practice. Consequently, the use of *akad* became embedded in their daily interactions, both at home and at school.

For the early Generation Z group in this study (aged approximately 23-25 years), participants largely confirmed the statements expressed by the younger Generation Z. F, a private-sector employee in Banjarbaru City, stated that although he is not ethnically Banjar, having been born and raised in the area has led him to routinely perform *akad* in buying and selling transactions. He explained that a sale and purchase agreement may be initiated by either the seller or the buyer. As the practice has become deeply ingrained, it often occurs spontaneously during transactions. When the agreement is forgotten, and the distance is still close, it is common to call out to the seller, for example, by saying, "Uncle, *change it*." However, F also noted that one of his friends would return to the seller even from a considerable distance to complete the *akad* and ensure the validity of the transaction. M, a 25-year-old teacher at a private junior high school, similarly stated that her first experience of using *akad* occurred when she was able to buy snacks independently at a food stall, around the age of four or five, during kindergarten.

Another informant, W (23 years old), a final-year medical student currently undertaking a medical internship and the owner of a café in Banjarmasin City, explained that the utterance of *akad* often occurs spontaneously, particularly in her café, where most employees are local residents. As a result, cashiers are accustomed to incorporating *akad* into food and beverage transactions. Regardless of whether payment is made in cash or via non-cash methods (such as debit cards, credit cards, or QRIS), the transaction is still expected to conclude with an *akad*. In cash transactions, the *akad* is pronounced when the buyer hands over the money, while in non-cash transactions, it is articulated when proof of transfer or QRIS payment is shown. The cashier or seller then states, "it is sold," followed by the buyer's response "exchanged," thereby completing and validating the transaction. According to W, this practice has become a habitual part of Banjar transactional culture. Although customers from outside the Banjar community may not always respond verbally when the cashier states "it is sold," W emphasised that she continues to articulate the *akad* regardless of whether the other party responds.

According to Liliweri, as cited in Azhari (2021), transactional communication in an *akad* event constitutes interpersonal communication in which message senders and receivers continuously exchange roles. Within this framework, a seller may simultaneously become a buyer in another transaction, and the initiation of *akad* may originate from either party. Transactional communication also emphasises the role of the environment, as the social context surrounding Generation Z significantly influences the implementation of *akad* in everyday life. Generation Z observes how their parents conduct buying and selling transactions through *akad*, as well as how such practices are reinforced within their immediate neighbourhood. Consequently, parents function as primary role models in transmitting *akad* as a normative transactional practice.

Informants W and F indicated that because *akad* has become a deeply embedded tradition, its articulation often occurs spontaneously. This suggests that the practice of *akad* has reached a subconscious level of communicative competence among Generation Z, as commonly discussed in studies of communication events. Giustini (2025) similarly demonstrates how

routinised interactional practices form the foundation of communicative competence and cultural understanding. In this context, culture is not merely cognitively understood but is actively enacted in everyday transactional interactions.

Transactional communication in *akad* also involves non-verbal elements. These include the physical act of handing over money from buyer to seller, accompanied by verbal expressions such as “*exchanged*” from the buyer and “*sold*” from the seller, or vice versa. When a change is required, the seller returns the money to the buyer as part of the transaction sequence. In non-cash transactions, verbal communication occurs when the seller acknowledges proof of payment, such as transfer receipts or QRIS confirmation, thereby completing the *akad* within a transactional communication framework.

Transactional communication, as conceptualised by Watzlawick, Beavin, and Jackson and cited in Musyabaroh (2019), emphasises three key elements: simultaneous interaction, transactional patterns, and full involvement. First, simultaneous interaction is evident in buying and selling practices, where messages exchanged between buyers and sellers occur concurrently. For instance, when a buyer utters “*exchanged*,” the seller immediately responds with “*sold*,” or vice versa. This reciprocal exchange reflects the transactional principle that communication unfolds simultaneously and mutually shapes the actions and responses of both parties within the transaction.

Second, transactional patterns emerge from the recurring structure of buying and selling events that necessitate communicative interaction. Within these patterns, buyers and sellers continuously respond to and influence one another through both verbal and non-verbal communication. These patterned exchanges reinforce the transactional nature of *akad* as a communicative process rather than a one-sided act. Third, full involvement is demonstrated by the conscious and attentive participation of both parties during the transaction. Verbal expressions of *akad* are accompanied by non-verbal actions, such as the transfer and receipt of money, indicating mutual awareness and engagement throughout the interaction.

This communicative practice was also confirmed by informant S (25 years old), a Generation Z employee at a state-owned bank in Banjarmasin. She stated that since childhood she has been accustomed to using *akad* in everyday transactions, particularly in small shops. However, in convenience store settings such as Indomaret or Alfamart, she observed that some cashiers continue to use *akad*, while others do not. According to her, those who maintain the practice are typically Banjar people, whereas those who do not are often migrants, particularly from Java. This reflects the demographic diversity of urban centres such as Banjarmasin and Banjarbaru, which host a significant migrant population.

In her professional role, S also noted that *akad* remains present in formal financial transactions, such as credit agreements at the conventional bank where she works. Although *akad* is commonly associated with Islamic or sharia banking, in Southern Borneo the use of *akad* persists even within conventional banking institutions, both in written contractual form and in spoken expressions. This contrasts with banking practices outside the Banjar region, where such verbal agreements are generally absent. Research on transactional communication related to banking was also conducted by Widowati et al. (2022). Its implementation by cafe owners was also explored, as was the case in Fahmi's (2024) study, which also employed transactional communication in cafes, as was done by informant W.

Interactions between Generation Z Banjar individuals and migrant groups, particularly Java migrants, highlight a visible process of negotiation of meaning within intercultural communication contexts in Indonesia. Differences in linguistic style, cultural etiquette, and interpretations of traditional practices necessitate ongoing clarification and adaptation to achieve shared understanding. Supporting this, Utami et al. (2023) demonstrate that intercultural interactions often involve divergent cultural values and social norms, which generate varying message interpretations and require negotiation through clarification and compromise to produce mutually acceptable meanings.

### **The role of generations above Generation Z in preserving the Akad**

Most of the FGD participants stated that the first people to introduce them to the *akad* were parents and teachers. The role of parents and teachers is very important for them. Some parents deliberately introduce it directly by stating that this is an Islamic teaching. However, there are also parents who don't say it, but their children see it in their daily lives. This exemplary example was then imitated by most of Generation Z, who were the informants in this research. Meanwhile, according to them, teachers at schools deliberately introduce it, some even include it in Islamic studies for those attending public schools and for those attending Islamic-based schools in Fiqh lessons. That's where they learn about the obligations of Muslim to enter an *akad*. Apart from that, the role of Guru Sekumpul, who is an Islamic religious figure in the Banjar area is also very important. Because when giving lectures, this figure also often reminds people about buying and selling *akads*. Several informants from the Generation Z FGD group, especially those living in Banjar Regency, also described how this Islamic religious figure was very influential in their lives. "If the sale and purchase agreement is not carried out, then the law is haram", added NH, who is a female informant who is in grade 8.

Informant F said his parents were not actually introduced to him directly; he just saw the habits of his parents, neighbours and relatives in carrying out the sale and purchase agreement, so then he got used to it. Meanwhile, knowing the essence of *akads* and laws, as well as other explanations is obtained from teachers at elementary school. This is something that must be said to make the sale and purchase valid. If it is not stated from the lessons learned at school, then the buying and selling are not valid. At that time, it was explained about the tradition in Southern Borneo, "*jual lah*" said by the seller or "*tukar lah*" said by the buyer. Exchange means buying for the Banjar tribe. This is different from M, who knew about the *akad* and was deliberately introduced to it by his parents. When entering school age, teachers at school also taught how it should be and is practised.

Informant I (a 40-year-old mother) stated that the *akad* must be and indeed, children in Banjar are taught from a young age by their parents and teachers. Informant, I also added that in buying and selling, a seller must not take or persuade other people's potential buyers. For example, "Ma'am, I sell the fruit for only 8 thousand, cheaper than what you offered earlier." This should not be done, because it could offend other sellers. If someone wants to buy, they must focus on the first seller. If it is not suitable or they don't buy, then move on to the next seller. "But there must be a statement that says don't buy the first one". This is in accordance with the opinion of the Syafi'i and Hambali view which state that if both parties do not find agreement, then the sale and purchase transaction can be cancelled. This etiquette is also taught by teachers in schools and Islamic boarding schools. Apart from that, Informant, I added that in buying and selling activities, buyers and sellers must be equally sincere. The seller is willing to give up his/her merchandise at the agreed price, while the buyer is also willing to buy at that price. This is important so that both receive blessings from Allah. This is indeed motivated by the Islamic society of Banjar.

Informant Haji Y, a community leader who owns an Islamic boarding school, explained that for the people of Banjar, the *akad* is very important. Especially if you buy food. According to him, food needs to be paid for before eating, so that it becomes halal and becomes flesh and blood (bringing benefits to those who consume it). As an Islamic boarding school education provider that already has approximately 800 students and alumni (from elementary to high school levels), teachers need to emphasise to their students regarding this buying and selling agreement. So that it is in accordance with the principles of Islamic teachings. He added that manners and morals are also important in buying and selling, such as not seizing buyers who are transacting with other sellers. And mutual respect between sellers, even though they are selling the same thing. Because the concept of sustenance comes from God Almighty. So even though the merchandise is the same, each person still has sustenance.

Similarly, informant Hj. M, a shop owner in Banjarmasin City, stated that *akad* has become deeply ingrained in her identity both as a trader and a buyer. She consistently performs *akad* regardless of the buyer's ethnic background. According to her, a verbal response often indicates Banjar identity, while silence may suggest a non-Banjar background. Nonetheless, she continues to articulate *akad* as a means of preserving tradition and modelling the practice for younger generations.

Several studies show how the role of parents, teachers, community leaders, religious leaders, and the older generation plays a role in directing Generation Z to be better. Parents are the first figures seen by Generation Z in implementing *akads* in the process of buying and selling transactions. The following research also strengthens how parental figures play a role in children's first learning, such as research written by (Mahmudin and Muhid 2020), (Irmalia 2020), (Marzuki and Setyawan 2022). All their research shows how big a role parents play in education and the formation of early childhood character. In terms of implementing this sale and purchase agreement. Parents as figures who are seen and imitated by children from an early age, how they carry out *akads* in the buying and selling process, and this becomes ingrained in their daily lives. This will make children in Banjar become accustomed to implementing *akads* in their lives when they can buy their own goods. Even though several informants said that their parents never told them directly, they could see and pay attention to their parents' behaviour during buying and selling transactions. So, from the example, it takes root in the child's mind and causes them to behave the same way when it's time for them to be able to buy something themselves. This shows that the role of parents as initial figures for learning and character formation is very strong in the minds of young children.

Teachers as people who play a role in providing understanding and character education for the community, also play a very important role in preserving this *akad*. Several studies related to the role of teachers in learning and character formation, such as research conducted by (Yasin, Rosaliana, and Habibah 2023), (Safitri and Dafit 2021) and (Salsabilah, Dewi, and Furnamasari 2021) shows how the role of the teacher as a figure who plays a role in the learning place/school influences the knowledge of his students and also plays a role in shaping his students' character. In this research, almost all Generation Z informants stated that they first learned about buying and selling *akads* from their parents and teachers. Then they learn to apply it also in the home environment and at school.

The role of community leaders also has a big influence on Generation Z of the Banjar community in implementing sales and purchase agreements. This is in line with research conducted by (Baiturrahman, et al 2018) where community leaders play an important role in preserving a culture that exists in society. Haji Y, as the head of a community health centre and owner of an Islamic boarding school in Banjar is one of the most admired community figures. One of the discussions with his students at the Islamic boarding school that he coached was about buying and selling *akads*, which need to be preserved as a guideline in the Islamic religion, which is the majority religion there and has also become a culture among the Banjar people. For him, the younger generation still must continue the culture of buying and selling *akads* that has become entrenched in the Banjar community.

The role of religious figures such as Guru Sekumpul in the Banjar community is also very important in increasing understanding of religion. In this case, relating to the implementation of buying and selling *akads* in the Banjar community. Previous research conducted by Toweren (2018) also shows the role of community leaders in increasing understanding of religion and its application in everyday life. The existence of religious figures can also straighten out or return people to the right path if there are deviants or mistakes in society. The religious figure Guru Sekumpul is a major religious figure for the Banjar people. It was not uncommon for thousands of people to attend the recitations held by Guru Sekumpul at one time. The title 'Guru Sekumpul' is reserved for the famous cleric in Banjar society, namely K.H. Muhammad Zaini bin Abdul Ghani (Nasih, Abbas, and Syaharuddin 2019) who passed away a long time ago. But his figure still inspires the people of Banjar to this day. On the anniversary of the Kyai's death, many people attended. Not only from the Martapura community where Guru Sekumpul lived at that time, but also from communities around Banjarbaru, Banjar Regency, Banjarmasin City and even from outside the province. Guru Sekumpul's Islamic religious teachings are deeply rooted in the Banjar community, including regarding buying and selling *akads*. In this research, it was also found that the role of the environment and the surrounding community, including neighbours and traders, also had an influence on the implementation of buying and selling *akads* for Z generation. They saw that the surrounding environment played a big role for them and in the end, they also applied it in their daily lives.

### **Is the Akad only a Banjarese Muslim tradition?**

The Banjar people in this research are those who live in the province of Southern Borneo and are dominated by Muslim communities. However, there are around 2-8% for each city/district whose people are non-Muslim and interact in their daily lives with Muslim people, including in terms of buying and selling. Several FGD informants revealed that sometimes there are non-Muslims who also say the *akad* because it is their tradition, but there are also those who don't. According to M (25 years), he saw that some of his non-Muslim friends said it and some didn't. She added that if his friend is friendly and mixes with Muslim friends, then he will also say the *akad*. However, if people don't mingle and limit their social interactions, they just say thank you after the sale and purchase agreement. According to informant F, because the sale and purchase *akad* has become a tradition, it doesn't matter whether they are Muslim or non-Muslim, they will also say the *akad*. But for large shops, it is rare for the cashier to say the *akad*. It could be because they are not native Banjar people, so they are not used to using akads. However, there are also several cashiers at several retailers who said the *akad*. In traditional markets, almost all traders use *akad*. W, as an informant as college student (Generation Z) and a cafe owner, said that sometimes her non-Muslim friends also answer when making a purchase, and the seller says the *akad*. According to her, the pronunciation of the *akad* has become a culture and is not just a tradition of the Muslim community in Banjar.

The expressions of several informants above illustrate the tolerance between religious communities in Banjar society. Even though non-Muslims are a minority, there is no compulsion in implementing the *akad*. This has been proven by several sellers who have made an *akad*. But if they don't give the appropriate response, the seller doesn't force them. This is a form of expression of tolerance carried out by other religions towards Muslims in Banjar society. This also strengthens several previous studies, one of which was conducted by Fitriani, (2020), which revealed how religious tolerance in Indonesian society can be well maintained. In this case, according to the research, non-Muslim people who accept a customary buying and selling *akad* even though they do not respond to the answer show passive tolerance, namely accepting differences in society. Meanwhile, for non-Muslim people who participate in entering into a sale and purchase agreement, it is included in active tolerance, which involves themselves in the sale and purchase transaction. Likewise, sellers who leave their sales *akads* unanswered by the Muslim community this shows a form of tolerance carried out by Muslim sellers. This situation shows tolerance for diversity in Banjar society.

### **The importance of preservation of akads for Generation Z and future generations.**

Both Generation Z FGD groups in Banjar Regency and Banjarbaru City agreed and strongly believed that the *akad* in Banjar needed to be preserved because it was part of Islamic law taught by parents, teachers and even religious figures in Banjar (Guru Sekumpul). According to them, their younger siblings also use *akads* in buying and selling transactions. They also introduced themselves to their younger siblings. There are those who introduce it with the explanation that the sale and purchase agreement is legally obligatory. There are also those who give examples when carrying out buying and selling transactions. This was also confirmed by S (25 years old) who lives in Banjarmasin City. According to him, young children still use *akads* in stalls when buying something. And his opinion regarding the preservation of sales and purchase *akads* is that they need to be preserved because they are a legacy to the younger generation from ancient times. H and T added that, according to them they both hope that the sale and purchase agreement must be preserved so that the sale and purchase is halal and there is a principle of willingness (sincerity) between the seller and the buyer. So that both are equally willing to accept the goods or services being traded.

In the case of forgetting to make an *akad*, according to M as an anticipatory step, often, M herself as the buyer, will say it first. Instead of forgetting, it's better to say it first according to it. Most of the FGD informants agreed that they had to remind their friends if a friend forgot to make a sale and purchase agreement. One of the informants said that he had returned to the shop because he forgot to say the *akad*, and the seller also forgot. Thus, buying and selling akads are very important in the lives of the Banjar people. This shows that Generation Z cares about their friends and tries to remind them if they forget their friends.

As a young generation and a teacher, according to M, this buying and selling agreement (*akad*) needs to be preserved so that the next young generation will also continue to preserve it. According to Informant M, in Banjar Regency, almost all young children make *akad* when buying and selling. However, for conditions in the cities of Banjarbaru and Banjarmasin, sometimes there are children who don't pronounce it. This is probably because Banjarbaru is the provincial capital and Banjarmasin City is already a bigger city and has more immigrants than Banjar Regency. So not everyone implements the agreement. "Most of the immigrants are from Java and they are not used to pronouncing *akads* in buying and selling transactions," she added. As a teacher, M also tries to remind her students to be consistent when buying and selling transactions, also with the behaviour they show.

Another informant W, said that this sale and purchase agreement needs to be preserved. Because apart from being a culture, it also practices religious teachings, especially for followers of Islam. So, it's a kind of avoidance if there are problems in the future. For example, when buying something is not appropriate, but the *akad* means you have agreed to buy and sell. So, both parties are equally sincere about the condition of the goods or services purchased or sold. According to her, generations younger than herself are also used to using *akad* in their buying and selling interactions, including small children. So, for its preservation, the informant also believes that it is very likely that the use of this sale and purchase agreement will also continue to be sustainable.

Regarding the preservation of traditions in Banjar society (Istiqomah and Setyobudihono 2014), (Husna et al. 2022), (Wahyu 2020), several ways are commonly done. First, it is done through religious practices. Islam is the dominant religion among the Banjar people, and Islamic religious practices are an integral part of their daily lives. Banjar people actively implement Islamic teachings, such as praying five times a day, fasting during the month of Ramadan, and carrying out the Hajj pilgrimage for those who can afford it. Apart from that, religious traditions such as recitation, dhikr, and celebration of Islamic holidays are also an important part of the life of the Banjar people. Likewise, *akad* for buying and selling transactions is also an Islamic practice implemented by the Banjar people.

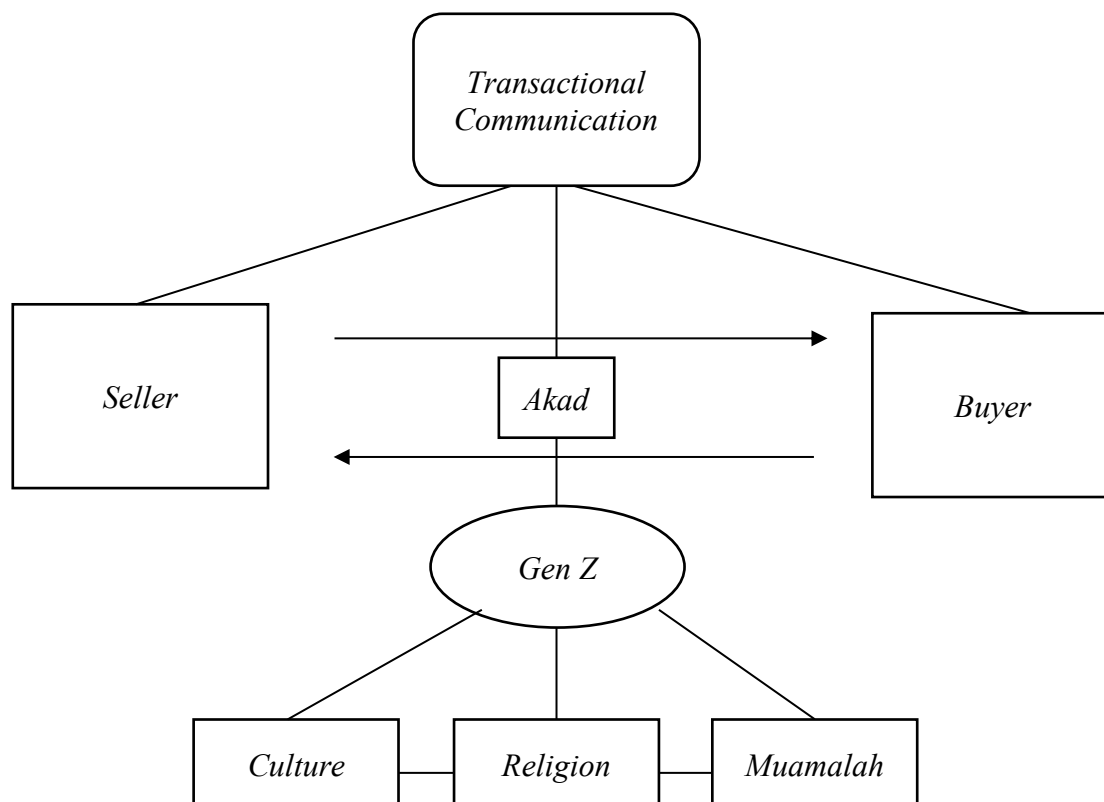
Second, cultural preservation is carried out through maintaining traditions and customs. The Banjar people have various cultural traditions that are passed down from generation to generation. For example, wedding traditions, traditional ceremonies and cultural festivals such as the Banjarese Cultural Festival are important moments that are used as events to strengthen and celebrate their cultural identity. At these events, various aspects of traditional Banjar culture are displayed, including dance, music, traditional clothing and regional culinary specialties. This is also related to the sale and purchase agreement, which is also considered a Banjar cultural tradition that has been rooted in their ancestors and has been passed down to the current generation.

In addition, cultural institutions such as traditional houses, traditional institutions, and arts and culture communities play an important role in preserving and developing Banjar's cultural heritage. They hold various activities, such as workshops, art performances and cultural discussions, which aim to strengthen awareness of the importance of preserving local culture. The importance of education in preserving culture and religion cannot be ignored. Schools in Southern Borneo play a role in teaching cultural and religious values to the young generation of the Banjar community. Apart from that, religious educational institutions such as madrasas and Islamic boarding schools also provide in-depth Islamic education, covering aspects of the Islamic religion and culture. Apart from efforts from within society, the government also has an important role in supporting the preservation of culture and religion. The Southern Borneo Provincial government often provides financial and logistical support for cultural and religious activities, such as cultural festivals, workshops, and infrastructure development for places of worship, according to informant Haji Y.

Thus, the preservation of culture and religion among the Banjar people is the result of various efforts made by individuals, groups, institutions and the government. These efforts are important to ensure that the rich and diverse cultural and religious heritage of the Banjar people remains preserved and continues to be enriched for future generations, one of which is through the sale and purchase of *akad* in every trade transaction carried out by the local community.

The findings of this research regarding Generation Z in preserving sales and purchase *akad* cannot be separated from the previous generation, who were also concerned with this. So, they continue to be maintained until today. The role of Generation Z's parents was very important in this. The Generation Z saw the behaviour of their parents in buying and selling *akad*, so that this stuck in their minds and eventually became part of Generation Z's daily life. Even though it was not taught or said directly, they also embedded this behaviour in the daily lives of Gen Z in Banjar. This finding is reinforced by previous research conducted by Fatimah & Nuraninda (2021) that the role of the family, especially the example of parents, is very important in instilling character from an early age in their children.

Likewise, the surrounding environment is an effective learning place for Generation Z in terms of buying and selling *akad* practices. This is in line with social learning theory that the social interaction environment plays a big role in influencing attitudes and knowledge (Jogersen & Savla, 2010 in Patrisia & Abror, 2022). In this case, the Generation Z environment in studying and practising buying and selling *akad*. The environment is the home and neighbourhood environment, as well as the school and campus environment, where Generation Z interacts a lot. And for the early Generation Z who have entered the world of work, the work environment also influences them in interacting and implementing these buying and selling *akad* in their daily lives wherever they are.



**Figure 1.** Model of *akad* as transactional communication among Generation Z in Banjar  
Source: Researcher (2024)

Several Generation Z informants also noticed that their younger siblings, who are still children in the generation below, have also implemented buying and selling *akad* when they buy something at a shop near where they live or at their school. And see their older siblings implementing the *akad* during buying and selling transactions. The conclusion that can be drawn regarding the preservation of buying and selling *akad* for the Banjar people is that, until now, for Generation Z and beyond, buying and selling *akad* will continue to be sustainable. This is, of course, a big role for the generations above them to pass down these religious teachings and

traditions to the next generations so that they remain sustainable. To further clarify, the following shows a complete communication model, which is the result of the construction of this research.

This model on Figure 1, positions the *akad* as the core of transactional communication, bridging the relationship between sellers and buyers in the Banjar community, specifically within Generation Z in this study. Within the framework of transactional communication, the interaction between sellers and buyers is understood as a two-way process involving the exchange of meaning, negotiation of interests, and the formation of mutual understanding. *Akad* not only serves as a validating sign of a transaction but also as a communication medium that allows both parties to openly express their intentions, agreements, and commitments through language.

Generation Z is positioned as the primary subject in this model to demonstrate that the practice of *akad* does not occur in a static space but is interpreted and implemented by a generation living amidst the currents of modernisation and digitalisation of transactions. Although Generation Z is familiar with modern payment systems, the practice of *akad* remains a key component of transactional communication, providing a sense of fairness, clarity, and trust in the buying and selling process. This demonstrates that *akad* has been internalised to the point of becoming a communicative competence that emerges spontaneously in market interactions.

Furthermore, the meaning and practice of *akad* in transactional communication are constructed by three contextual dimensions: culture, religion, and economics. Banjar culture shapes the language patterns and ethics of transactions, religion provides normative and moral legitimacy, while the *muamalah* dimension ensures the continuity of transactions within the logic of profit and justice. The interaction of these three dimensions emphasises that *akad* are not merely symbolic practices, but rather communication mechanisms that maintain understanding and fairness in transactional relationships between sellers and buyers.

Overall, the findings demonstrate that *akad* functions not merely as a transactional formality but as a mechanism of communicative justice within everyday market interactions. Through the explicit articulation of *akad*, both parties mutually confirm intent, consent, and fairness, thereby reducing ambiguity and the potential for perceived injustice. This verbal exchange fosters a shared sense of trust and moral assurance, reinforcing the belief that the transaction is conducted transparently and without deception. In this sense, *akad* embodies a form of transactional communication in which spoken words serve to equalise positions between buyer and seller, ensuring that economic exchange is grounded in ethical clarity and socially recognised fairness.

## CONCLUSION

This study demonstrates that Generation Z in the Banjar region consistently applies *akad* (contracts) in their daily lives, even from an early age. All informants agreed that *akad* should be preserved because it constitutes an integral part of Islamic teachings and a tradition deeply rooted in Banjar society. From a transactional communication perspective, *akad* functions as an interactive space in which sellers and buyers collaboratively construct understanding, rights, and obligations through language. Although transactions increasingly utilise modern technologies such as QRIS (Quick Response Code Indonesian Standard- QR Payment Model on Indonesian Localisation), Generation Z continues to maintain *akad* as an essential component of meaning-making in transactional processes. For the Banjar community, the validity of a transaction is determined not only by proof of payment but primarily by verbal agreement. The roles of parents, teachers, religious leaders, community leaders, and the surrounding social environment have proven crucial in transmitting this practice to younger generations. Amid an increasingly diverse urban society, Generation Z also plays an active role in sustaining this tradition by reminding one another to articulate *akad*, thereby ensuring that transactions are perceived as fair and secure. These findings challenge the notion that Generation Z's digital competencies lead to cultural erosion, as they demonstrate the ability to integrate modern technology with traditional communication practices. Consequently, *akad* functions not only as a form of communicative justice but also as a marker of Banjar cultural identity that remains resilient in the context of modernisation.

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