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Strengthening Islamic Law of Financial Literacy Through Integrating Local Wisdom in West Nusa Tenggara Communities

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Abstract

Most people in West Nusa Tenggara have limited understanding of the concepts and benefits of Islamic finance. This article aims to present an innovative approach to strengthening Islamic law of financial literacy through the use of local wisdom in NTB. In addition, this study aims to explore an innovative approach to strengthening Islamic financial literacy by integrating elements of local wisdom rooted in the traditions and cultural practices of NTB communities. Using a qualitative case study approach, data were

collected through in-depth interviews, participatory observation, and document analysis involving local religious leaders, community elders, and financial practitioners in Bima, NTB. The findings reveal that incorporating local wisdom, such as customary gatherings, storytelling traditions, and culturally embedded values like *gotong royong* (cooperation) significantly enhances community engagement and understanding of Islamic financial principles. These culturally contextualized approaches foster a sense of relevance and trust, thereby increasing the effectiveness of financial education efforts. The study concludes that integrating local wisdom into Islamic financial literacy programs offers a culturally responsive strategy to promote financial inclusion and economic empowerment in NTB. The findings have practical implications for policymakers, educators, and financial institutions aiming to design more inclusive and locally grounded Islamic financial literacy initiatives.

Keywords: Islamic Law, Financial Literacy, Local Wisdom, *Maja Labo Dahu*

A. Introduction

A deep understanding of the concept of Islamic finance has a significant in driving an economy based on Islamic principles and optimizing the management of assets and funds[1]. Islamic financial literacy is the main foundation for individuals and society in making financial decisions based on religious values amid the dynamics of globalization and modernization.[2] Despite this, in reality, there are still many people in various regions who are not fully able to understand and apply the principles of Islamic finance in their daily lives[3].

[1] Antin Rakhmawati and Muhammad Nizar, "Analysis of Small Business Performance in Terms of Islamic Financial Literacy and Inclusion" 13, no. 2 (2023): 269–85, https://doi.org/10.35891/ml.v14i2.4138.

[2] Andi Syathir Sofyan et al., "Local Economic Practices in Developing Islamic Financial Products in Indonesia," *Al-Tijary* 6, no. 2 (2021): 141–63, https://doi.org/10.21093/at.v6i2.2946.

[3] Sufyati, "Strengthening Islamic Financial Literacy Education for Millennial Generation," *Al-Ishlah: Jurnal Pendidikan* 13, no. 3 (2021): 2519–28, https://doi.org/10.35445/alishlah.v13i3.1290.

According to the data, the share of the Islamic finance market reached 10.41% as of June 2022. This shows positive growth compared to the previous year, which was only 10%.[4] This increase indicates that the Islamic financial system continues to develop and receives increasing attention from the public and market players. Although an increase of 0.41% may seem small, on a large economic scale, this can reflect significant growth. This slow growth reflects a push to adopt Islamic finance principles[5]. This increase in market share may also reflect increased public awareness and understanding of Islamic finance principles. The more people understand the benefits and values of Islamic economics, the more will likely switch to Islamic financial products and services.[6]

The inability to widely implement Islamic finance in Indonesia creates significant doubts. This is even more interesting considering that the total population of Indonesia who adheres to Islam reaches 237.56 million people (86.7% of the total population).[7] It cannot be ignored that Indonesia is a country with the largest Muslim population in the world, a fact highlighted in the report of The Royal Islamic Strategic Studies Center. The low market share and index of Islamic financial inclusion in Indonesia are serious concern.[8] Despite Muslim majority of Indonesia's population, this population size should ideally provide significant opportunities for the development and growth of the Islamic finance sector.[9]

[4] "Https://Www.Ojk.Go.Id/Ojk-Institute/Id/Capacitybuilding/Upcoming/1340/Memperkuat-Literasi-Dan-Inklusi-Keuangan-Syariah," n.d.

[5] Aijaz A. Shaikh et al., "Mobile Money as a Driver of Digital Financial Inclusion," *Technological Forecasting and Social Change* 186, no. PB (2023): 122158, https://doi.org/10.1016/j.techfore.2022.122158.

[6] Michael Razen et al., "Financial Literacy, Economic Preferences, and Adolescents' Field Behavior," *Finance Research Letters* 40, no. August 2020 (2021): 101728, https://doi.org/10.1016/j.frl.2020.101728.

[7] "Https://Dataindonesia.Id/Ragam/Detail/Populasi-Muslim-Indonesia-Terbesar-Di-Dunia-Pada-2022," n.d.

[8] A Amrin, "Strategi Ekonomi Syariah Dalam Mewujudkan Kemakmuran Umat Di Indonesia Pada Era Modern," *Al-Ahkam Jurnal Ilmu Syari'ah Dan Hukum* 7, no. 1 (2022), https://doi.org/10.22515/alahkam.v7i1.5108.

[9] Gatot Nazir Ahmad et al., "Determinants of the Islamic Financial Literacy," *Accounting* 6, no. 6 (2020): 961–66, https://doi.org/10.5267/j.ac.2020.7.024.

Amidst the complexity and changes occurring in the economic world, awareness regarding Islamic financial literacy has increased, given its important role in shaping individual and societal financial behavior[10]. Sharia financial literacy not only provides an understanding of financial instruments that are based on Islamic teachings but also equips individuals with the knowledge to avoid practices that are forbidden from a religious perspective.[11].

Despite increased awareness, challenges remain exist in teaching and disseminating a deep understanding of Islamic finance principles to the public at large.[12] Especially in the West Nusa Tenggara (NTB) area where local wisdom and culture play a central role in daily life. There is a great opportunity to strengthen Islamic financial literacy by integrating local values and traditions.

West Nusa Tenggara (NTB), as one of the rich in local culture and traditions regions in Indonesia, has great potential to strengthen Islamic financial literacy by utilizing the community local wisdom. Integrating the concept of local wisdom in Islamic financial literacy education will not only provide a deeper understanding but also provide higher relevance to the local cultural and social context.

Local wisdom refers to a collection of values, traditions, norms, and knowledge inherent in the culture of a community[13]. In the West Nusa Tenggara (NTB) region, local wisdom plays a central role in shaping people's identities and their patterns of interaction with the environment, society, and economy. Local wisdom

[10] Amrin, "Enhancing Student Engagement with Indonesian Sharia Banking : The Role of Sharia Financial Literacy," *JEKSYAH: Islamic Economics Journal* 03, no. 01 (2023): 36–43, https://doi.org/https://doi.org/10.54045/jeksyah.v3i01.307.

[11] Firman Menne et al., "Sharia Economy, Islamic Financial Performance and Factors That Influence It—Evidence from Indonesia," *Economies* 11, no. 4 (2023), https://doi.org/10.3390/economies11040111.

[12] Ahmad et al., "Determinants of the Islamic Financial Literacy."

[13] Ade Irmah Imamah Yono, Amrin, "Alignment of Local Wisdom Values with Islamic Law in the Tradition of the Peta Kapanca Ceremony," *Hayula: Indonesian Journal of Multidisciplinary Islamic Studies* 6, no. 1 (2022): 59–80, https://doi.org/https://doi.org/10.21009/hayula.006.02.02.

utilization in Islamic financial literacy allows better integration between Islamic principles and the local cultural context.

To strengthen Islamic financial literacy in NTB, an approach that combines local wisdom and Islamic finance principles can provide multiple benefits. First, this approach can provide a deeper and contextual understanding of the Islamic finance principles because these are interpreted and explained in the context of local culture and traditions. Second, the integration of local wisdom can increase the relevance of Islamic finance principles in people's daily lives, making it more likely to be implemented and adopted.

For example, Islamic finance concepts such as *mudharabah* (profit sharing) and *wakalah* (representation) can be manifested into a familiar business or activity context in the local culture of NTB.[14] These concepts allow people to understand better how to integrate in business scenarios that are more familiar to them. Thus, Islamic financial literacy is not only theoretical but also reinforced by real examples that are relevant to people's daily lives.[15]

Previous studies on Islamic financial literacy have largely overlooked the cultural and anthropological dimensions of education and knowledge transfer. The discourse has been dominated by formal, institutional, and technical aspects of Islamic finance, often detached from the socio-cultural realities of the communities they aim to serve. This cultural gap is particularly significant in regions like NTB, where traditional values and social norms continue to influence behavior and decision-making at both individual and collective levels. Bridging this gap is not just important but necessary for ensuring the relevance and sustainability of Islamic financial education.

[14] Arnesh Telukdarie and Aviksha Mungar, "The Impact of Digital Financial Technology on Accelerating Financial Inclusion in Developing Economies," *Procedia Computer Science* 217, no. 2022 (2023): 670–78, https://doi.org/10.1016/j.procs.2022.12.263.

[15] T. Subahan Mohd Meerah et al., "Developing an Instrument to Measure Research Skills," *Procedia - Social and Behavioral Sciences* 60, no. July 2014 (2012): 630–36, https://doi.org/10.1016/j.sbspro.2012.09.434.

In the context of NTB, specific elements of local culture—such as *peribahasa* (traditional proverbs) that emphasize fairness in trade, rituals like *musyawarah adat* (customary deliberation) that reflect *shura* (Islamic consultation) (*shura*), and norms of *gotong royong* (communal cooperation) can serve as powerful tools for explaining and reinforcing Islamic financial principles. Concepts, such as *mudharabah* or *musyarakah* (risk sharing), can be aligned with cooperative farming and shared livestock ownership models which have been already familiar to the community. Likewise, the prohibition of *riba* (usury) can be contextualized through stories and local teachings that warn against exploitative lending practices. These cultural references are not merely illustrative, but can be operationalized as pedagogical strategies in financial literacy programs.

The integration of local wisdom into Islamic financial literacy involves great potential but faces several challenges that need attention[16]. One of the emerging challenges is maintaining a balance between local values and Islamic finance principles. In integrating local values and Islamic finance, it is necessary to avoid deviations or misinterpretations of the Islamic finance principles core[17]. For example, in the application of Islamic financing concepts such as mudharabah, it must be ensured that the concept not only respects local values but also remains by Islamic finance principles which prioritize fairness and transparency.

Furthermore, this integration also needs to consider inclusivity and its impact on society as a whole. Any approach that combines local values with Islamic financial literacy must be designed in such a way that it does not harm certain parties or

[16] Adi Saifurrahman and Salina Kassim, "Islamic Financial Literacy for Indonesian MSMEs during COVID-19 Pandemic: Issues and Importance," *Journal of Islamic Finance, Special Issue* 10, no. 1 (2021): 45–60.

[17] Ana Shakirah Ana and Wan Marhaini Wan Ahmad, "Financial Literacy among Malaysian Muslim Undergraduates," *Journal of Islamic Accounting and Business Research* 11, no. 8 (2020): 1515–29, https://doi.org/10.1108/JIABR-10-2017-0149.

result in social inequality. There is a risk that the integration of local values may ignore minority groups or groups that are not represented in certain cultural contexts.[18] Therefore, an approach that focuses on equality and inclusion is needed in combining local values with Islamic finance principles.

While there are challenges, there is also great potential in the integration of local wisdom and Islamic financial literacy. This integration can enable Islamic financial literacy to become more relevant and impactful to local communities. Cultural values and traditions that are well known by the public can act as a "bridge" that connects the principles of Islamic finance with the real context of their lives. In this respect, thoughtful integration can increase people's attractiveness and participation in Islamic financial literacy programs, as they provide more direct relevance to their daily experiences.

In this context, this article aims to propose an innovative approach to strengthening Islamic financial literacy in NTB through the use of local wisdom. Using a case study approach, this study will analyze how the integration of local wisdom into an Islamic financial literacy approach can increase the understanding and participation of the people of NTB in financial management by Islamic principles. It is hoped that it will be clear how local wisdom can be integrated into Islamic financial literacy programs in NTB to have a more significant impact. In addition, this article is also expected to provide a valuable contribution to efforts in developing Islamic financial literacy at the local level, as well as become an important reference for policymakers and practitioners.

The research method used is descriptive qualitative with a field study approach. [19] This study aims to gain an in-depth

[18] Ihsan Effendi et al., "The Application of the Theory of Reasoned Action on Services of Islamic Rural Banks in Indonesia," *Journal of Islamic Marketing* 12, no. 5 (2020): 951–76, https://doi.org/10.1108/JIMA-02-2020-0051.

[19] Mohamed Asmy Bin Mohd Thas Thaker, "A Qualitative Inquiry into Cash Waqf

understanding of the phenomenon of Islamic financial literacy and the integration of local wisdom values within the communities of West Nusa Tenggara (NTB). The case study used is a single, descriptive study, focusing on a single study area, NTB, as the primary unit of analysis. This approach was chosen to explore the phenomenon contextually and holistically, particularly in understanding the relationship between Islamic financial principles and local socio-cultural practices. Data collection techniques included observation, in-depth interviews, documentation, and literature review. Direct observations were conducted to record community behaviors, interactions, and practices related to Islamic financial literacy. In-depth interviews were conducted using semi-structured methods with purposively selected key informants, including traditional community leaders, religious scholars, local Islamic financial practitioners, educators, and community members with experience using Islamic financial products. Documentation was obtained from various sources, such as local government policies, Islamic financial institution documents, and traditional archives, providing context and support for the field findings. Meanwhile, a literature review was conducted to strengthen the theoretical foundation and understand gaps in previous literature regarding the cultural dimensions of Islamic financial education.

All data were analyzed using a thematic analysis approach. The analysis process included data reduction, presentation of data in narrative form and a thematic matrix, and drawing conclusions that illustrate patterns and relationships between local cultural elements and Islamic financial principles. The coding process was conducted manually by identifying key themes such as *mudharabah* or *musyarakah* (risk sharing), the prohibition of *riba* (usury), the values of justice and transparency, and customary practices such as *musyawarah* (deliberation) and *gotong royong* (cooperation) that

Model as a Source of Financing for Micro Enterprises," *ISRA International Journal of Islamic Finance* 10, no. 1 (2018): 19–35, https://doi.org/10.1108/IJIF-07-2017-0013.

align with Islamic principles. With this systematic methodological structure, the research is expected to provide a valid, replicable scientific contribution and address the methodological limitations often encountered in previous studies that have not elaborated in-depth on the cultural dimensions of Islamic financial literacy.[20]

B. Integration of Local Values in Islamic Financial Literacy

The integration of local values can provide concrete examples that are closer to people's experience and understanding[21]. For example, a concept such as *tabarru'* (donation) can be illustrated by relating it to the practice of gotong royong or sharing in local culture. This can help people understand abstract concepts in Islamic financial literacy more easily.[22] The integration of Bima's cultural values into educational materials involves several important steps. First, the initial step is to identify Bima's cultural values. To combine these values with Islamic financial literacy, the first step is to seek and identify Bima's cultural values[23]. The next step is to collect these values to understand the meaning contained in them. These steps can be achieved through literature study and consultation with cultural figures with expertise in this area.

In the context of Islamic financial literacy, this step is important to ensure that the educational approach used is in line

[20] Amrin Shobron and Muthoifin Rosyadi, Imron, "Islamic Education Values in the Tradition of Peta Kapanca of Mbojo Community Tribe in West Nusa Tenggara," *International Journal of Advanced Science and Technology* 29, no. 5 (2020): 6802–12, https://www.researchgate.net/publication/365697988_Islamic_Education_Values_in_the_Tradition_of_Peta_Kapanca_of_Mbojo_Community_Tribe_in_West_Nusa_Tenggara.

[21] Syedah Ahmad, Robert Lensink, and Annika Mueller, "Religion, Social Desirability Bias and Financial Inclusion: Evidence from a List Experiment on Islamic (Micro-) Finance," *Journal of Behavioral and Experimental Finance* 38 (2023): 100795, https://doi.org/10.1016/j.jbef.2023.100795.

[22] Amrin Amrin et al., "The Strategy of Sharia Economics in Realizing the Prosperity of the Ummah in Industry 4.0," 2023, https://doi.org/10.4108/eai.19-10-2022.2329029.

[23] Yusuf Dinc et al., "Islamic Financial Literacy Scale: An Amendment in the Sphere of Contemporary Financial Literacy," *ISRA International Journal of Islamic Finance* 13, no. 2 (2021): 251–63, https://doi.org/10.1108/IJIF-07-2020-0156.

with the cultural context and values of the Bima community.[24] The process of identifying Bima's cultural values can be done in several steps as follows:

1. Research and study of literature[25]. Conduct research and analysis of literature related to Bima culture. This can include books, articles, research and other resources that discuss the life, norms and values of the Bima people.

2. Consultation with a cultural expert. Talk to Bima cultural figures or experts who have in-depth knowledge of the traditional values, norms and beliefs of the people. This consultation can provide deeper insight into the values that are respected and held by the community.

3. Direct interaction with the community. Interact directly with the people of Bima to gain a more direct understanding of their cultural values. This could involve interviews, group discussions, or direct observation of their cultural context.

4. Deep understanding. After the data is collected, the next step is to understand the meaning contained in each cultural value. It is important to understand how these values are reflected in everyday life, social relations and people's decisions.

5. Identify key values. From all the information obtained, identify the key cultural values that you want to integrate with educational materials. These values may include concepts such as cooperation, justice, social responsibility, or religious values that underlie the life of the Bima people[26].

[24] Nurrahmania Amrin, Adi Priyono, Supriyanto, "Analysis of Local Wisdom in Bima Community Marriage (Study of Socio- Cultural Values)," *Legal Brief* 11, no. 4 (2022): 2418–25, https://doi.org/10.35335/legal.xx.xx.

[25] Muneer M. Alshater et al., "Fintech in Islamic Finance Literature: A Review," *Heliyon* 8, no. 9 (2022): e10385, https://doi.org/10.1016/j.heliyon.2022.e10385.

[26] Heldy Ramadhan Putra P Amrin, Muthoifin, Sudarno Shobron, "Islamic Values in the Peta Kapanca Tradition at the Mbojo Community Tribe's Marriage in West Nusa

This step will gain a deep understanding of Bima's cultural values, which will be integrated into educational materials. This is important so that the resulting educational approach respects and reflects the culture and values adopted by the Bima community, and can be more effective in conveying Islamic financial literacy messages[27].

The second step is to categorize Bima's cultural values. Once these values are well-collected and understood, the next step is to group them into appropriate categories. The aim is to organize these values so that they are more structured and easily integrated into educational materials, in this case, Islamic financial literacy.[28].

Strengthening sharia finance with the local wisdom of *Maja Labo Dahu* "embarrassed and fear of Allah" is an approach that combines the principles of sharia finance with the cultural and religious values that are firmly held by the Bima people. Integration of local wisdom in Islamic finance includes Ethics in Financial Management. First, the concept of piety emphasizes the importance of ethics in all aspects of life, including financial management. In financial literacy, the values of piety can be used as a guide in making ethical and responsible financial decisions, such as avoiding *riba* (usury), banning investments that are not in line with sharia principles, and ensuring fair and transparent financial transactions.[29]

Second, avoidance of the *haram* (forbidden matters). Financial literacy based on piety also encourages people to avoid financial practices that are forbidden by Islamic teachings, such as usury, gambling, and unfair financial practices. This can include

Tenggara, Indonesia," *Cakrawala: Jurnal Studi Islam* 15, no. 2 (2020): 93–104, https://doi.org/10.31603/cakrawala.3405.

[27] Dinc et al., "Islamic Financial Literacy Scale: An Amendment in the Sphere of Contemporary Financial Literacy."

[28] Arief Dwi Saputra and Alfina Rahmatia, "Islamic Financial Literacy Index of Students: Bridging SDGs of Islamic Finance," *Economics and Finance in Indonesia* 67, no. 1 (2021): 34, https://doi.org/10.47291/efi.v67i1.730.

[29] "Results of the Interview with MUI Chairman Bima," n.d.

education about sharia financial principles and investment options that are in line with religious teachings. Third, risk management with confidence. The concept of piety also reinforces the belief that financial sustenance and risks are regulated by Allah, and that individuals must make reasonable efforts in financial management while remaining surrendered to Him. In financial literacy, this can be interpreted as the importance of planning finances well, managing risks wisely, and remaining humble and resigned to financial decisions. Fourth, *zakat* and social obligations. Financial literacy based on piety also emphasizes the importance of giving *zakat* (obligatory donations) and providing assistance to those in need as part of social obligations. This includes education about zakat calculations, proper distribution, and the importance of sharing good fortune with others as part of meaningful financial management.[30]

In the teleological concept, assessing the morality of business actions or decisions is based on the purpose, usefulness, or positive impact obtained from the action or decision. This is reinforced by al-Ghazali in his book Ihya' Ulumuddin, as quoted by Ali Hasan, explaining that ethics is a permanent characteristic in the soul, from which actions arise easily, without the need for thought. Thus, business ethics in Islamic law are morals in carrying out business by Islamic values. Therefore, in carrying out business there is no need to worry, because it is believed to be something good and right.[31]

The integration of the concept of piety towards Allah into financial literacy not only strengthens the ethical and moral aspects of financial management but also provides a solid foundation for inclusive and sustainable financial development. By encouraging people to live according to religious principles, piety-based

[30] "Results of Interviews with the Traditional Leaders of the Bima Community," n.d.

[31] Ali Hasan, *Manajemen Bisnis Syariah* (Yogyakarta: Pustaka Pelajar, 2009), https://opac.uinkhas.ac.id/index.php?p=show_detail&id=13155.

financial literacy can help individuals and the West Nusa Tenggara community as a whole to achieve financial blessings and spiritual prosperity.[32]

In the context of Islamic financial literacy, categorizing Bima's cultural values can help identify how Islamic finance principles can be combined with Bima's "*Maja Labo Dahu*" cultural values to form a more comprehensive and contextual understanding[33].

The third step is to integrate Bima's cultural values into Islamic financial literacy. This integration aims to connect and apply Bima's cultural values in the context of Islamic finance so that financial literacy messages can be conveyed in a way that is in line with the local value; *Maja Labo Dahu*.

Maja Labo Dahu consists of three words, each of which has its own meaning. The word "*Maja*" means "Shame", the word "*Labo*" means "with or and", while the word "*Dahu*" means "fear". Thus, the literal meaning of the expression "*Maja Labo Dahu*" is "shame and fear". However, in the views and understanding of the Mbojo/Bima people, the philosophy of "*Maja Labo Dahu*" has a deeper and broader philosophical meaning. Based on information from historians, religious leaders, and the narratives of the Bima people who were interviewed, this expression has a more complex philosophical meaning[34].

The word "*Maja*", which means "ashamed", has implications in the context of respecting Allah SWT as God and respecting social norms. Through this shame, the people of Bima are reminded not to violate Islamic religious norms and social customs in inappropriate

[32] Abdul Aziz and Umma Naima, "Rethinking Digital Financial Inclusion: Evidence from Bangladesh," *Technology in Society* 64, no. August 2020 (2021): 101509, https://doi.org/10.1016/j.techsoc.2020.101509.

[33] St. Maryam R. Salahuddin, Aksara Bima: Peradaban Lokal Yang Sempat Hilang, (Mataram: Alam tara Institute, 2013).

[34] Oleh Abdullah and Kamaluddin Tajibu, "Kearifan Budaya Lokal Dalam Perspektif Dakwah (Studi Tentang Nilai-Nilai Dakwah Dalam Budaya Peta Kapanca Labo Compo Sampari Pada Upacara Suna Ro Ndoso)," *Jurnal Mercusuar* 1, no. 2 (2020): 41–54, http://repositori.uin-alauddin.ac.id/id/eprint/21597.

actions[35]. On the other hand, the word "*Dahu*", which means "fear", encourages people to be afraid of doing things that violate religious teachings and life principles in various aspects.

Thus, the expression "*Maja Labo Dahu*" contains a deep ethical and moral message about obedience to God and actions that are in accordance with Islamic teachings and social ethics. This expression reflects the shame and fear that are the basis for living responsibly, obediently, and submitting to the religious and cultural values adopted by the Mbojo or Bima people.

Maja Labo Dahu has deep philosophical values in the cultural and spiritual context of the Bima community, including first, strengthening moral values. Through "*Maja Labo Dahu*", moral values such as honesty, justice, and integrity are strengthened. Shame and fear of violating these values encourage individuals to behave honestly and responsibly. Second, social empowerment. This expression is not only about the relationship with God but also teaches responsibility towards society. Shame and fear can drive a person to play an active role in creating a good environment for all.

Third, harmony with the environment. The concept of "*Maja Labo Dahu*" helps maintain harmony in society. Adherence to these values prevents social conflict and maintains togetherness in maintaining shared values. Fourth, cultural cohesion. This expression is a cultural pillar that strengthens the identity of the Bima people and reflects the cultural and moral heritage maintained by the people from generation to generation. Thus, *Maja Labo Dahu*" is more than just the literal phrase "shame and fear"; it reflects the strong ethical and moral foundations that shape the way of life and the way the people of Bima view themselves, their relationship with God, and their responsibilities towards others[36].

[35] Atun Wardatun, "Ampa Co'i Ndai: Local Understanding of Kafa'a in Marriage among Eastern Indonesian Muslims," *Al-Jami'ah* 54, no. 2 (2016): 311–36, https://doi.org/10.14421/ajis.2016.542.311-336.

[36] M. Hamzah, *Ensiklopedia Bima* (Pemerintah Kabupaten Bima, 2004), https://

The fourth step is to align Bima's cultural values with the concept of Islamic financial literacy. This involves adjusting and aligning cultural values with the Islamic financial literacy principles being taught. The concept of value in the local wisdom of the Bima community, " *Maja Labo Dahu*, aims to ensure the integration of cultural values does not conflict with the principles of Islamic financial literacy. Itinstead supports and strengthens people's understanding of Islamic financial concepts[37].

The formation of understanding and literacy of the Bima people, embodied in the value of "*Maja Labo Dahu*", involves the application of religious values which are reflected in three aspects. First, parents have an important role in instilling good values in their children. Second, the values of friendship, sincerity, and tolerance are upheld. Third, the culture of wearing the *rimpu* (hijab) as a community custom has been implemented due to the needs and importance of shaping the understanding and culture of the society in all aspects[38].

The concept of "*Maja Labo Dahu*", which combines shame and fear, has a complementary effect in forming a personality that contains strong moral values. Al-Quran verses related to the concepts of shame and fear also guide obedience to Allah and self-control [39]. One of the relevant verses is Surah Al-Nur verse 52, which states that whoever obeys Allah, fears Him, and fears Him will be victorious. Fear of Allah here refers to worrying about the consequences of one's sins that one might commit. The concept of

catalogue.nla.gov.au/catalog/3798159.

[37] Hamzah Hasan et al., "Londo Iha : Elopement and Bride Kidnapping amongst the Muslims of Monta , Bima , Indonesia Londo Iha : Elopement and Bride Kidnapping amongst the Muslims of Monta , Bima , Indonesia," *Cogent Social Sciences* 8, no. 1 (2022): 1–13, https://doi.org/10.1080/23311886.2021.2023973.

[38] Satish Kumar et al., "Journal of Behavioral and Experimental Finance: A Bibliometric Overview," *Journal of Behavioral and Experimental Finance* 34 (2022): 100652, https://doi.org/10.1016/j.jbef.2022.100652.

[39] Ruslin Ruslin and Heni Gusfa, "The Rationalization of Maja Labo Dahu Values in the Action of Bimas Young Political Actors" 343, no. Icas (2019): 501–5, https://doi.org/10.2991/icas-19.2019.103.

Maja Labo Dahu, shame and fear of Allah, is reflected in the ethics and desire of the Bima people to regulate their economy.[40]

Even though the Bima people already had the ethics of the desire to regulate their economy in prior, these values became more structured and easier to apply in people's daily lives through the concept of *Maja Labo Dahu*. This illustrates how these values become an integral part of the character of the Bima community and are widely recognized and adopted in various layers of society, including the home environment, community, and schools in Bima City and Regency.

This understanding should be strengthened by integrating it with the concept of sustainable Islamic finance regarding the understanding of various Islamic financial products and services, such as Islamic savings, Islamic investment, financing based on *mudharabah* or *musyarakah* (risk sharing) principles, and Islamic insurance products. In addition, strengthens the understanding of the basic principles of Islamic finance, such as the prohibition of *riba* (usury), the prohibition of *maysir* (gambling), the prohibition of *gharar* (excessive uncertainty), and the prohibition of investing in sectors that are contrary to Islamic principles, so that it becomes a culture and the spirit of the Bima people.

Aligning Bima's cultural values with the concept of Islamic financial literacy has several implications, those are: first, avoid value conflicts. Sometimes, cultural values may differ from Islamic finance principles. In this case, aligning cultural values with Islamic financial literacy helps avoid value conflicts and ensures that educational messages remain consistent and accurate. Second, strengthening educational messages. Aligning cultural values with the concept of Islamic financial literacy can strengthen educational messages. This can help provide concrete

[40] Ahmed Tahiri Jouti, "The Fourth Market Theory and Interest Rate Benchmarking in the Islamic Finance Industry," *ISRA International Journal of Islamic Finance* 13, no. 1 (2021): 46–65, https://doi.org/10.1108/ijif-05-2020-0094.

examples of how cultural values can be translated into concrete actions in the context of Islamic finance. Third, increasing message reception: By aligning cultural values, Islamic financial literacy messages become more relevant and accepted by society. This can encourage active engagement and adoption of Islamic finance principles. Fourth, improvised holistic understanding. Through the alignment process, people can understand how cultural values and Islamic financial literacy principles complement each other, providing a holistic understanding of how these concepts can be applied in everyday life [41].

The fifth step is the application of these values through the concept of "*MajaLabo Dahu*". This concept can be used to communicate Bima's cultural values, which have been integrated into Islamic financial literacy, to the public. The application of the value of integrity in strengthening community character based on "*Maja Labo Dahu*" in the Bima cultural perspective involves several important values. 1) Honest: Reliability to tell the truth and behave honestly in all aspects of life. Respecting this value of honesty means creating an environment where people can trust each other's words and actions. 2) Love of truth: Prioritizing the search for and understanding the truth in all situations. This encourages people to seek accurate and objective information and to take action based on the truth [42].

Second, keeping promises, demonstrate consistency and credibility by adhering to promises that have been made. This creates a solid foundation of trust among community members. 3) Holding firm commitment and responsibility. It involves the ability to be responsible for the tasks and commitments taken. This

[41] Amrin Amrin, Yono Yono, and Zakaria Zakaria, "The Development Concept of Halal Tourism in Indonesia in the New Normal (Study in Bima Regency, West Nusa Tenggara Province)," *Al-Infaq: Jurnal Ekonomi Islam* 13, no. 1 (2022): 181, https://doi.org/10.32507/ajei.v13i1.1308.

[42] Sufyati, "Strengthening Islamic Financial Literacy Education for Millennial Generation."

value encourages someone to complete what has been promised or mandated in earnest. 4) Internalization of the "*Ngusuwaru*" philosophy in the family environment. "*Ngusuwaru*" (hexagonal) is Bima's philosophy that teaches about mutual respect and helping others, especially within the family circle. This value teaches about the meaning of cooperation, solidarity, and maintaining harmonious relationships within the family.

In particular, the value of *Rombo ra Kou ade ro rawi* (being honest) in the context of "*Maja Labo Dahu*" includes: 1) Getting used to good speech. This involves the habit of using polite, respectful, and positive words in everyday communication. It reflects a respectful attitude towards others and maintains a positive image. 2) Likeable and trustworthy behavior. This value encourages behavior that makes other people feel comfortable and trusting. Having consistent behavior with the cultural values of Bima and "*Maja Labo Dahu*" is the basis for maintaining public trust. 3) Authenticity of the Bima people (*Kacustom Kai*), respecting and maintaining the authenticity of the character and culture of the Bima people, and behaving by the expectations and standards upheld by the Bima people [43].

Love for the truth (*Caura Karwimata horoncihi)* in "*Maja Labo Dahu*" includes several important values: 1) Teaching to always say something true even if it's bitter. This value teaches the importance of speaking honestly and telling the truth even though it's difficult or unpleasant. This shows that honesty is a priority. 2) Teaching Bima's generation and society to remain true and trustworthy: Children are taught that if they stick to the truth, they will still be trusted by others. It teaches the value of honesty and consistency. 3) Teaching generations and the people of Bima about the habits of many people. This value teaches children the importance of observing and understanding the common habits of many people.

[43] Amrin, Adi Priyono, Supriyanto, "Analysis of Local Wisdom in Bima Community Marriage (Study of Socio- Cultural Values)."

Promise holders *(Kapoda Sakera Dambe)* in "*Maja Labo Dahu*" include: 1) Never promise if not kept: This value indicates that promises must be kept. Promises are commitments that must be honored, and not honoring promises can undermine trust. 2) Debt must be accountable. This principle shows the importance of fulfilling financial responsibility, especially in the context of Islamic finance. Muslims must fulfill their financial obligations with full responsibility[44].

Holding tight to commitments and responsibilities *(Suu Sawa'u Sia Sawale/Nggahi rawipahu*" in "*Maja Labo Dahu*" includes[45]: 1) Teaching Bima's generation and people to uphold commitment and responsibility. This teaches Bima's generation and people to be tough in facing commitments and responsibilities, as well as developing a simple and resilient lifestyle in facing obstacles. 2) Teaching the Bima generation and people to always be confident and do what is said: Children are taught to always be confident and do what has been said or planned, without saying much. This reflects the value of honesty and consistency. [46] 3) Teaching Bima's generation and people to be responsible for their actions: Children are taught to always be responsible for what they do, showing the importance of accountability and integrity [47].

The internalization of the philosophy of local wisdom "*nggusuwaru*" in the family, community and government illustrates how the Bima people need to maintain the values of mutual respect and helping one another. The philosophy of wise leaders and leaders in life "EdeDu" includes: 1) Having

[44] "Results of Interviews with the Traditional Leaders of the Bima Community."

[45] Ruslin and Gusfa, "The Rationalization of Maja Labo Dahu Values in the Action of Bimas Young Political Actors."

[46] Siti Hafizah Abdul Rahim, Rosemaliza Abdul Rashid, and Abu Bakar Hamed, "Islamic Financial Literacy and Its Determinants among University Students: An Exploratory Factor Analysis," *International Journal of Economics and Financial Issues* 6, no. 7Special Issue (2016): 32–35, https://doi.org/https://doi.org/10.31436/jif.v10i.526.

[47] Abdullah and Tajibu, "Kearifan Budaya Lokal Dalam Perspektif Dakwah (Studi Tentang Nilai-Nilai Dakwah Dalam Budaya Peta Kapanca Labo Compo Sampari Pada Upacara Suna Ro Ndoso)."

wise leadership. This philosophy teaches the importance of wise and serving leadership. Ethical leaders can set a positive example for society. Through implementing and internalizing these values, the people of Bima build a strong foundation for integrity, responsibility and wise leadership in everyday life. Taqwa (The Faithful): This value emphasizes the importance of faith and piety to God in all actions and decisions[48].2) *Roma Bae Ade* (Knowledge): Prioritizing knowledge and education as a means to develop oneself and contribute to society. This reflects the importance of education in Bima culture. 3) *Mambaniro Disa* (Dare to uphold the truth and eradicate the falsehood). This value teaches to have courage in maintaining the truth and turning back untruth or falsehood, both personally and in society [49]. 4) *Malembo a De Ro Mapaja Sara* (Patience and tolerance). It teaches the value of patience and the ability to control emotions in facing life's trials and challenges. Consideration is an important quality in maintaining harmonious relationships[50]. 5) *Mandinga Ngahi Labo Rawi* (One word and deed). This teaches the importance of consistency between words and deeds. People must obey what is said and practice it in daily life. 6) *Matahohi in Rotahona* (The strong body and mind).It teaches about the importance of having physical and mental strength to face challenges and obstacles in life. 7*) Londo dou Mataho ra Tupa* (Descent). Shows the value of respect for ancestors and descendants. It reflects a sense of identity and pride in cultural and historical heritage. 8) *Mataho Mori rawo kona* (Owning wealth). This teaches about

[48] M Aminullah, "Karakteristik Penafsiran Ayat-Ayat Hukum Dalam Tafsir Ahkam Al-Qur'an Karya Al-Jashash," *Al-Ittihad: Jurnal Pemikiran Dan Hukum Islam* 6, no. 2 (2015): 64–84, https://doi.org/https://doi.org/10.24952/alfawatih.v3i2.5981.

[49] Ruslin and Gusfa, "The Rationalization of Maja Labo Dahu Values in the Action of Bimas Young Political Actors."

[50] Kumar et al., "Journal of Behavioral and Experimental Finance: A Bibliometric Overview."

responsibility in managing wealth and resources. It also reflects the importance of responsible ownership[51].

Through understanding and implementing these values, the people of Bima as instruments and support in strengthening their understanding of Islamic financial literacy building strong character, having integrity, respecting diversity, and contributing positively to society and their environment.

C. Strategies in Strengthening Islamic Law of Financial Literacy Through the Use of Local Wisdom in the of West Nusa Tenggara

Strengthening Islamic financial literacy with local wisdom "*Maja Labo Dahu*" requires an integrated strategy that is by Bima's cultural values, namely:

a. Culture-Based Education

A culture-based education approach recognizes that cultural values and local traditions play an important role in shaping people's attitudes and behavior toward finance. This approach emphasizes the use of teaching methods that consider cultural context, traditions, and beliefs in learning Islamic finance. This approach strengthens awareness of the ethical and moral values upheld in local culture, in line with sharia financial principles. By utilizing the concepts of "shame" and "fear" as a basis, culture-based education encourages individuals to value integrity, honesty, and social responsibility in managing the finances of the Bima community.[52]

[51] S. Fitriana, A., & Suharno, "Budaya Rimpu Sebagai Eksistensi Perempuan Islam Di Tanah Bima," *Jurnal Antropologi: Isu-Isu Sosial Budaya* 21, no. 2 (2019): 211–17, https://doi.org/https://doi.org/10.25077/jantro.v21.n2.p211-217.2019.

[52] "Based on the Results of an Interview with Arif Wahyudin (Head of BSI Bima Branch)," n.d.

In the context of Islamic finance, ethical aspects become very important and it reinforces the understanding that financial practices must be in harmony with the moral values in local culture. Apart from that, this approach also strengthens awareness of the spiritual dimension in financial management. By utilizing the local wisdom of "fearing" Allah, individuals are encouraged to reflect on spiritual aspects in their financial decision-making. This creates a deeper understanding of the link between religious values and everyday financial practices; strengthening awareness of moral and spiritual responsibility in financial management.

A culture-based educational approach in strengthening sharia financial literacy by utilizing the local wisdom concepts of "shame" and "fear" can be supported by various social learning theories stating that individuals learn from their environment through observation, imitation, and social interaction.[53] In this context, culture-based education creates a learning environment that facilitates the exchange of knowledge and experience between members of society. By seeing positive examples from others in integrating local wisdom values with sharia financial literacy, individuals are more likely to adjust their financial behavior in accordance with the cultural and religious values they uphold.

On the other hand, if we look at reinforcement, it states that individual behavior is strengthened through positive or negative feedback they receive from their environment.[54] In the context of Islamic finance, positive reinforcement

[53] Monika Stodolska Zhang, Hongping, Yilun Zhou, "Socio-Cultural Adaptation through Leisure among Chinese International Students: An Experiential Learning Approach," *Leisure Sciences* 44, no. 1 (2022): 141–60.

[54] Robert A. Boakes, "Performance on Learning to Associate a Stimulus with Positive Reinforcement." Operant-Pavlovian Interactions," *Routledge* 2021 (n.d.): 67–10, https://www.taylorfrancis.com/chapters/edit/10.4324/9781003150404-4/performance-learning-associate-stimulus-positive-reinforcement-boakes.

can occur when individuals see positive results obtained by others who apply Islamic finance principles, such as success in *halal* (lawful) investments or increased financial stability without *riba* (usury). This can motivate individuals to continue following financial practices that comply with sharia principles.

b. Training and Workshop.

In the context of Islamic financial education, it is important to discuss how values such as "*malu*" (awareness of the bad consequences of unethical actions) and "*takut*" (fear of punishment from Allah) influence financial decision-making. Participants are provided with an understanding of how these values play a role in guiding responsible financial behavior. Cognitive learning theory emphasizes the importance of understanding, thinking, and mental processes in learning.[55] Through training, participants are given an in-depth understanding of sharia financial principles and how to apply them in everyday life. By considering the values of "shame" and "fear," participants were also encouraged to consider the ethical and moral implications of every financial decision they made.

In addition, this training can integrate motivation theory which emphasizes that individuals' motivation to learn and change their behavior, is influenced by factors such as needs, goals, and outcome expectations. In Islamic finance training, participants may be motivated to adopt sharia principles in their financial management if they are aware of its potential benefits, both from a financial and spiritual perspective. By strengthening understanding of

[55] Zhang, Hongping, Yilun Zhou, "Socio-Cultural Adaptation through Leisure among Chinese International Students: An Experiential Learning Approach."

these benefits, training can increase participants' motivation to apply Islamic finance principles in lives.

Furthermore, this training can strengthen concepts in social cognitive learning theory. This theory emphasizes that learning occurs through interactions between internal (such as thoughts and beliefs) and external (such as experiences and social interactions) factors.[56] In the context of Islamic finance training, participants learn not only through their personal experiences but also through observation and interaction with other people. By considering the values of "shame" and "fear", participants can internalize the principles of Islamic finance through a learning process focused on experience and social interaction. By integrating various learning theories such as social learning theory, cognitive learning, motivation, and social cognitive learning, sharia financial skills training with a local wisdom approach of "shame" and "fear" can provide a strong foundation for participants to develop understanding, motivation, and skills necessary to apply sharia financial principles in their lives.

c. Collaboration with Cultural Figures

In this collaboration, cultural figures can act as a link between cultural and religious values and sharia financial principles, creating space to discuss the importance of ethics and morals in financial management. Inviting cultural figures, such as religious leaders, cultural figures, and local community leaders to collaborate in delivering sharia financial literacy programs, can act as discussion facilitators, community mobilizers, and liaisons between cultural values

[56] Deri Firmansyah and Dadang Saepuloh, "Social Learning Theory: Cognitive and Behavioral Approaches," *Jurnal Ilmiah Pendidikan Holistik (JIPH)* 1, no. 3 (2022): 297–324, https://doi.org/https://doi.org/10.55927/jiph.v1i3.2317.

and sharia financial principles. In public outreach and discussions led by cultural figures, participants can explore a deeper understanding of the values of "shame" and "fear" in Islam and local culture and how these values are relevant in the context of Islamic finance. Cultural figures can also help design sharia financial literacy materials delivered in local language and context, ensuring the messages conveyed are easy to understand and relevant to the community.[57]

In addition, the use of stories, parables, or analogies related to local wisdom and Islamic religious teachings by cultural figures can help illustrate sharia financial concepts more concretely and relate them to people's daily life experiences. In this way, participants can more easily understand and internalize sharia financial principles in the context of their lives.

Partnerships built between sharia financial institutions, community organizations and cultural figures also have the potential to support the dissemination and application of sharia financial principles in society. Through these partnership programs, the provision of sharia financial services that are in line with local cultural and religious values can be promoted, increasing accessibility, and public acceptance of sharia financial literacy. Thus, collaboration with cultural figures plays a key role in strengthening Islamic financial literacy by enriching and deepening people's understanding of Islamic financial principles in their cultural and religious context.

Emily R. Lai explains that joint involvement is in a coordinated effort to solve problems together. Collaborative interaction is characterized by shared goals and a symmetrical

[57] "Based on the Results of an Interview with Arif Wahyudin (Head of BSI Bima Branch)."

structure with a high level of negotiation through interactivity and interdependence.[58] The concept explained by Emily R. Lai regarding joint involvement in coordinated efforts to solve problems together is very relevant to strengthening sharia finance based on local wisdom. In this context, joint engagement refers to collaboration between various parties, including sharia financial institutions, cultural figures, religious leaders, and local communities, in order to achieve the common goal of increasing sharia financial literacy. First, this collaboration is characterized by a common goal to increase understanding and application of sharia financial principles in society. The parties involved in this collaboration have the same vision and mission to strengthen sharia financial literacy by considering local wisdom values such as "shame" and "fear" as an integral part of their approach.

Second, a symmetrical and interactive structure in collaborative interactions allows the creation of an inclusive and open environment, where all parties have the opportunity to participate actively in the decision-making process and program implementation. This ensures that the approach taken in strengthening sharia finance truly reflects the needs and values of local communities. Third, this collaboration involves a high level of negotiation, where various parties must be willing to discuss, negotiate, and find points of agreement that benefit all parties. This negotiation process allows the integration of different perspectives, needs, and aspirations to reach optimal agreements in the development and implementation of sharia financial literacy programs. Fourth, the existence of interdependence between parties involved in collaboration strengthens the concept that success in strengthening sharia financial literacy based

[58] Emily R. Lai, *Collaborations: A Literature Review* (London: Pearson, 2011), https://doi.org/https://doi.org/10.25148/lawrev.11.2.3.

on local wisdom. It can only be achieved through close cooperation and mutual support. Parties must support each other and recognize that individual success in achieving their goals is closely linked to the overall success of the collaborative project.

Thus, the concept of joint involvement explained by Emily R. Lai provides a strong foundation for organizing and implementing local wisdom-based sharia finance strengthening programs. Through joint involvement centered on common goals, a symmetrical and interactive structure, a high level of negotiation, and interdependence, efforts to strengthen sharia finance can be more effective and sustainable.

d. Cultural Celebrations and Special Workshops.

Through cultural celebrations involving local communities, wisdom values such as "shame" and "fear" can be actualized in the context of sharia finance. For example, cultural celebrations can be held within a series of important events in the religious calendar, where participants are invited to reflect on and deepen their understanding of the importance of integrity, honesty, and social responsibility in financial management. In addition, holding special workshops facilitated by cultural figures, Islamic finance experts, and religious leaders can be a platform to discuss Islamic financial principles by considering the values of "shame" and "fear". In this workshop, participants can gain a deeper understanding of the practical implications of sharia financial principles in their daily lives and how to apply wisdom values in financial decision-making. [59]

[59] Razen et al., "Financial Literacy, Economic Preferences, and Adolescents' Field Behavior."

This integrated approach has a significant impact in strengthening the understanding, motivation, and skills needed for the Bima community to apply sharia financial principles in their daily lives. With this approach, the Bima community is not only given knowledge about sharia financial concepts but also encouraged to internalize their local wisdom values such as "shame" and "fear", into their financial management.

Through culture-based education, training, and collaboration with cultural figures, the Bima community can develop a better understanding of the principles of Islamic finance and recognize how their local wisdom values can be applied in financial decision making. This allows them to live a financial life in accordance with Islamic principles, which can ultimately lead them to sustainable financial stability.

The importance of this integrated approach lies in its suitability to the needs and values of the Bima community. By considering the local cultural and religious context, this approach provides deep relevance and meaningfulness in efforts to increase sharia financial literacy. This not only creates a deeper understanding of sharia financial principles but also strengthens the cultural and religious identity of the Bima people.

The social learning theory approach developed by Albert Bandura explains that learning occurs not only through direct instruction but also through observation, imitation, and modeling of the behavior of others in a social context. In this case, local values such as shame and fear of God become a moral framework that society observes and imitates from figures considered role models—whether religious figures, educators, or traditional leaders. The process of internalizing Sharia values in financial practices can be more effective

because individuals directly witness how these principles are applied in real life by people they respect and trust.

This theory also emphasizes the importance of social reinforcement, both in the form of moral appreciation and social acceptance from the community for behavior that aligns with Islamic principles. When someone manages their finances honestly, avoids *riba*, or pays *zakat* with full spiritual awareness, and these actions receive positive recognition from the community, it will create a collective motivation to replicate those behaviors. Furthermore, social learning involves the interaction of personal factors (such as religious and cultural beliefs), behavioral factors (Sharia-compliant financial practices), and environmental factors (support from the community, family, and institutions) influence each other in the process of forming new behaviors. By using this framework in an integrated manner in every strategy, efforts to strengthen Islamic financial literacy based on "*Maja Labo Dahu*" are not merely theoretical or normative, but are truly rooted and developed within the social environment of the Bima community. This makes Islamic financial literacy a dynamic, sustainable process of social transformation, aligned with local cultural and religious characteristics.

D. Conclusion

This study demonstrates that the integration of local wisdom, particularly the cultural values of "*Maja Labo Dahu*," into Islamic financial literacy in West Nusa Tenggara provides a significant, original contribution to the development of a culture-based approach to financial literacy. The study's primary novelty lies in its emphasis on internalizing local values as an ethical and pedagogical framework in Islamic financial education, which has traditionally been dominated by technocratic and formalistic approaches. By incorporating the values of shame (*maja*) and fear of God (*dahu*)

into Islamic financial principles, this study offers a contextual approach that more closely aligns with the sociocultural realities of the Bima community. Another contribution is the application of social learning theory as a conceptual foundation in educational strategies, which strengthens the effectiveness of learning through observation, imitation, and social reinforcement from traditional and religious figures who act as role models. Methodologically, this study successfully illustrates how the process of identifying, categorizing, integrating, and aligning local values with Islamic principles can serve as a model for the development of inclusive and sustainable Islamic financial literacy. Thus, the results of this study not only enrich the academic treasury in the field of Islamic financial literacy but also provide a culturally based strategic model that can be replicated in other regions with similar local characteristics.

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