

MARRIAGE INVESTMENT MODEL: SOCIAL CONSTRUCTION OF ACCOUNTING PRACTICES

(A Phenomenology Study On Sambas Malay Tribe Community In West Kalimantan-Indonesia)

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ABSTRACT

The purpose of this study is to describe and analyze the meaning of a marriage investment model on the Sambas Malay tribe community in West Kalimantan-Indonesia in the social construction of accounting practices. Since wedding expends large and varied assets, there are three important things to consider. First, the difficulty in accessing funds from financial institutions when people want to conduct a festive wedding party, it makes people feel helped by the investment model of marriage. Second, This model applies the fair value principle in determining the price of goods invested, thus people do not feel disadvantaged since they will not be affected by inflation. By adopting a culture of mutual cooperation, all risks that arise will be borne together. Third, This study used the interpretive paradigm with phenomenology methods to reveal the unique meaning of a marriage investment model that is applied by the Sambas Malay ethnic community. So as to be able to carry out profound deepening activities upon issues, transcendental phenomenology was used. Informants in this study were collected from three villages in Sambas Regency, each of which was taken by five informants with various characteristics. The results of the study show that the existence of a model of marriage investment can alleviate and help the Sambas Malay community in terms of costs when organizing a wedding event which in fact requires a large amount of money in the delivery. The existence of local wisdom that exists in society takes a role as an asset that must always be preserved and developed along with the times.

Keyword: investment model, mutual cooperation, social construct, accounting practices

INTRODUCTION

Recently, the views on how the interaction process between accounting and organization takes place have not been clearly described. This process certainly does not work naturally and tends to take place in the same pattern. On the other hand, accounting also has a high sense of sensitivity towards social, economic, political and cultural values (Triyuwono, 2012). In the context of "a sense of sensitivity", it can be understood that accounting is basically not just an instrument of financial statements that is "numb" but accounting can also develop in accordance with the development of the times carried out by individuals to find out changes on the basis of finding information in world of accounting (Aspiati, 2015). The existence of a matching concept seen from the perspective of the community environment has different meanings because besides being social in nature, it also has broader interactions from various levels in the community (Tumirin & Abdurahim, 2015). Therefore, the interaction and synergy between accounting and the organizational environment by incorporating local wisdom values becomes interesting and challenging to study. One of the important things in research is about investment in community organizations.

Investment is an activity which carried out by investors who always want to add to their assets to obtain benefits in the future. However, it does not rule out the possibility that the investment activity is also owned by a community environment that is not far from its direction or purpose and usually has become local wisdom and has the values contained in it is considered very universal (Mulyani, 2015). Numerous local wisdom has continued to be a role model for the community, one of which is the tradition of "unity" that exists in the Sambas Malay ethnic group. The tradition of "unity" that exists in the Malay tribal community of Sambas district is interpreted as a model of marriage investment that is carried out when the Malay tribal community of Sambas Regency conduct a wedding ceremony.

To conduct a monumental wedding ceremony, the costs incurred are relatively high. With limited access from people's homes to obtain loan funds from financial institutions, it is quite difficult. Hence, the idea emerged from the community is to create a unity social system by investing in people who aim to organize a wedding ceremony. Anderson (2007) explains that the cost of weddings is the transfer of wealth from the community to the family that organizes the wedding ceremony. Following the customs tradition in several tribes, providing a number of large assets with various forms is given as assistance from the community at the time of marriage. Lowes & Nun (2017) in their study in the Democratic Republic of the Congo found that the payment of weddings was very high at more than the US \$ 1,000. In addition, Anderson (2007) in his research on the payment of weddings stated that for German tribes in the Visigoths (Spain) region is the wealth of 1/10 husband, in Lombard (Italy) is equal to 1/4 husband's wealth and 1/3 husband's wealth in Franks (France). For the Asian region, the payment of weddings in rural (Chinese) interior provinces is equal to 538 yuan, southwest rural (China), the bride pays 700 yuan.

Beside the tribe described above, the Sambas Malay Tribe in West Kalimantan-Indonesia also consider that the assets for wedding ceremony are relatively significant. Therefore, ideas that arise from the public about the "unity" system can help people who want to conduct a wedding ceremony. Amin & Al-Bassusi (2004) in his research in Egypt which adopts a matrilineal culture showed that women do work to pay for marriage and get married at the right time, sometimes women have to sacrifice school to work in order to finance their own wedding. Not infrequently, this problem raises fears and worries for related parties to conduct a wedding ceremony. The dilemma will be faced by men if he does not have more than sufficient assets. By knowing the system

of marriage investment models (unity) that exist within Sambas Tribal Community, the related parties will be able to prepare themselves for marriage without taking negative steps. In addition to the system of "unity" of society that is important to understand, recording the system in accounting practices for determining the price of goods is also more important.

As we know, accounting can serve as an evidence of transactions in marriage and the form of transparency between the two parties which needs to be known to ensure that the minimum values of capitalism are rooted in cultural values that should be built in accounting for weddings, given that accounting is built on models Marriage investment must be built in accordance with the cultural values that live in society in accordance with Morgan's (1989) description. Thus, this research was conducted to find out and identify for the meaning of the marriage investment model and recording of weddings in the Sambas Malay tribe. This research was conducted since previous research had not specifically discussed two important issues. For example, previous research by Lowes and Nun (2017) focused more on the price of marriage and women's welfare. Tumirin & Abdurahim (2015) interpreted marriage investment is when the people who attend the wedding ceremony and at that time the community invests without any initial agreement between the parties who invest or are often interpreted as contributing traditions (Ratri, 2014). Anderson (2007) discussed basic facts about the prevalence and magnitude of brideprice and variations in brideprice patterns of payment in various countries depending on economic conditions, community structure, institutions, and family characteristics.

LITERATURE REVIEW

Investment

Investment is basically defined as a term related to the accumulation of a form of assets in the hope of gaining profits in the future. Jones (2004) defined investment as a commitment fund for an asset or many assets that will be held in the future. Reilly and Brown (2003), stated that investment is a commitment to tie current assets for several periods of time into the future in order to earn income that is able to compensate for sacrifice. When investing, someone is always faced with a risk called investment risk, and thus someone must always consider the level of risk described by Tandelilin (2010). Risk is the possibility of the difference between the actual return and the expected return. The greater the difference means the greater the risk of the investment ". Another notion of risk that was put forward by Gitman (2012), "*Risk is the change of financial loss or more formally, the variability of return associated with a given asset*" means that risk is basically a change of financial loss or can be defined as the variation of asset returns. Based on the definition above, it can be concluded that risk is the possibility of investments made by investors failing to meet the rate of return that investors expect.

The application of simple accounting

In community organizations, there are still many individuals who apply accounting accounting but are still extremely simple. Therefore, the community environment has its own way of recording which is only to remember and know how the process of running the organization's finances. According to Manurung (2013), the use of accounting accounting is very well done even though it is simple thus it minimizes each and every needs required and have the capability of identifying the amount of expenditure and income in the financial statements of the organization. Mulyani (2015) suggested that individual constant income indicates that an individual's life sometimes does not suit every need. Therefore, every transaction that has been carried out is very necessary to be recorded both in a simple and detailed manner in order to find out financial information in the budgeting in the distant future.

Local wisdom (Unity)

Local wisdom is a product of an ancient culture that should be continuously taken into account in life. Even though it is a local value-based product, some values within are universal. Sibarani (2012) explained that local wisdom is indigenous knowledge of the community that comes from the noble values of tradition to regulate the order of people's lives. The wisdom inherent in certain area is identical to the customs existed in the area. As well as in Sambas Regency, especially the Malay tribe, there are several values and views that have become local wisdom embedded in the lives of their people. The local wisdom referred to in this study is a custom of unity or being united. The meaning of the word is an association in which to unite and work together in a traditional wedding event in the Sambas Malay ethnic group. Martina (2015) emphasizes that cultural activities and rituals are a description of human attitudes and behaviors that have been in process for a very long time and carried out from generation to generation. A tradition is strongly influenced by the tendency to do something and repeat it thus it becomes a habit. In addition, the viewpoint of accounting and culture is not something new and is important because this view must be understood as a form of cultural manifestation where the accounting view grows (Sukoharsono, 2010). Accounting practice in social studies studies, for example, is not possible to abandon traditional and religious values within the community. Ahmar & Kamayanti (2009) explain that locality and important values forming accounting are in a culture that is born by a particular social order of society.

METHODS

The main focus of this research is awareness based on experience by interpreting the marriage investment model. To explore the issue, researchers used a phenomenological research approach. This approach was used because this research seeks to explore essential aspects, the structure of invariance (essence) or the meaning of experience that is fundamental and emphasizes the intensity of consciousness where experience is formed from things that appear from the outside as well as those in individual consciousness based on memory, image, and meaning according to Cresswell (2015). This study took the subjective experience perceived by informants from the marriage investment model where this information forms the quality of information that describes the real situation. This study took fifteen people involved in accounting practices as informants. The selected informants were individuals who are directly involved in the marriage investment model system (unity) and have a deep understanding of the system. Based on the experience of the informants, they realized and understood the marriage investment

system. Furthermore, awareness of informants is the main focus where they have full awareness because they experience the phenomenon directly (kamayanti. 2016: 152).

Data collection in this study was conducted in three ways, namely direct observation, interviews, and documentation studies. Interviews were conducted to understand the system of "unity" and documentation study was used to find a form of note when the community invested in the Sambas Malay ethnic population while conducting a "transaction" that issued a number of assets. In the research, researchers chose data analysis techniques that were in accordance with phenomenological studies as outlined by Sanders (2011). There are four stages in phenomenological analysis. The first stage was a description of the phenomenon based on the experience and awareness of the informants obtained through interviews that have been transcribed. The second stage was to identify the theme that appears based on the description in the first stage. The third stage was developing a noema and noesis. The fourth stage was to perform phenomenological data analysis by abstracting the essence and correlation between noema and noesis. This abstraction process is called eidetic reduction.

RESULTS

Parties Involved

A marriage investment model applied by the Sambas Malay tribe in West Kalimantan-Indonesia is an activity that has a certain basis and purpose in organizing a wedding. The activity has become one of the local wisdom of the Sambas Malay people. There are several values and views that have become local wisdom embedded in the people's live. The local wisdom referred to in this study is the value of "Unity". According to Mr. Ahyan, the basis for the unity of marriage is:

Unity occurs when people find it difficult to organize a lively wedding. So an idea from several communities to establish a unity system emerged. The unity system in the Sambas Malay Tribe arose at the suggestion of some of these communities.

Mr. Ahyan stated that the existence of a unity system was initially based on the condition of the people who found it difficult to make a lively wedding event, so the idea came from several people to establish a system of unity. The purpose of the union is on the advice of the community in conducting a wedding thus it reduce the cost burden of ceremony for some people. Confidence is an assumption and trust that is considered true by an individual or group of concepts, events, and particular things. Accordingly, how do people believe in starting this unity system thus it does not become an element of compulsion in every individual involved? To be more certain, every individual must have a strong foundation to carry it out. Even though it is not a necessity to carry out a system of unity, this has become local wisdom that is believed from time immemorial and that the people who still live as Sambas Malay ethnic communities are right to continue the system. According to Ms. Yanti as a party that invests in a wedding event as follows:

For the problem of investing, I feel that I am not burdened at all, even feel happy because there is something that can be waited in the future and can be passed on to children and grandchildren. So with the unity system here, we as a community feel helpful in organizing a wedding because, in such a community, the spirit of togetherness must always be maintained.

Mrs. Yanti stated that the unity system did not have an element that was burdensome and forced. The community feels very happy when following this unity system on the grounds that when the community already has the right to the goods that have been invested, then in the future, the community will have the right to do investment that can be received in the future. Such a system of unity can also increase the spirit of cooperation and mutual cooperation among the people thus harmony between communities is always maintained. Therefore, there is such an investment, the community does not feel burdened to hold a wedding because the right to a long-term investment with the goods invested has become the property of each individual. That is the feeling felt by the community related to the existence of unity which can be made as local wisdom as Sambas Malay community when they want to hold a wedding

Value

Each individual's point of view of investment has different benchmarks to determine the number of goods to be invested and so does the unity system that has been applied by the Sambas Malay people. In the initial stage, the price of each item is determined in advance. Determining the price of goods is always based on market prices. As stated by Sukarna's mother as the union administrator in Sempalai Village as follows:

Determination of the price of goods is always based on market prices, for example, the price of goods that the community invests is always adjusted to the reason that no community feels disadvantaged when they want to regain the rights to their investment.

Mrs. Sukarna stated that the determination of the price of goods follows the market price formed. Therefore it can be identified that a system of unity that has been applied by the Sambas Malay people which also considers the price of goods. As is known in the world of accounting by applying the principle of fair value which is the price that will be received to sell an asset or price to be paid to produce something liabilities in regular transactions among market participants on the date of measurement. Although many people involved in the unity system are not familiar with the fair value principle, the community has also been said to apply these principles to different languages and expressions

The investment objective of each individual is to get a return or profit. Accordingly, the benefits derived from an investment model applied by the Sambas Malay people when they will hold a wedding party. As stated by Mr. Syafi'i as an investor as follows :

Judging from the material benefits there is no benefit but here I feel when investing is always growing a community spirit. Another concern that I feel here is the establishment of friendship to distant families in order to meet when we organize this unity system.

Mr. Syafi'i revealed that the material benefits obtained were nonexistent, but the benefits arising from following a system of unity like this were the establishment of ties. This kind of unity system also benefits from the growth of mutual cooperation among the people. Thus, the benefits obtained cannot be valued materially but are very valuable. The attitude of cooperation and help can make a community environment grow and develop. In line with the people who always maintain the attitude of cooperation and mutual cooperation that does not take into account the problem of community help.

Custom and Culture

Indonesia is a country with ethnic and cultural diversity. This diversity unites the people of Indonesia. Based on the brief statement above, this is closely related to the customs and culture of Indonesia, especially those that apply to the Sambas Malay Tribe in West Kalimantan-Indonesia. The Sambas Malay tribe has local wisdom that is an ancestral heritage. Local wisdom is the values of unity. The unity found in the Sambas Malay Tribe is when one of the community organizes a wedding ceremony. This is as expressed by Mr. Rizam as a community leader about the history of the concept of local wisdom of unity formed.

The history of the system of unity is originating from the ancestors when organizing a wedding party always applied a system of mutual cooperation in the matter of costs. With the existence of this system, the people who hold weddings feel alleviated.

Mr. Rizam said that in the beginning the concept of local wisdom of unity was an inheritance from their ancestors where when they were going to conduct a wedding ceremony, the surrounding community was automatically encouraged to do mutual cooperation. The unity system applied by the Sambas Malay people is inseparable from religious, social, economic and cultural elements. This system unites all people with different religions and beliefs. In addition, ethnic diversity in the community encourages enthusiasm for cooperation in any case. Therefore, community leaders have a very important role in preserving this unity system as a legacy of their local wisdom. The following is a statement by Mr Rizal as a community leader in Sempalai Village in preserving the heritage of local wisdom.

I, as a community leader, while serving as a village head, always encourage or invites the community especially to young people to introduce this kind of unity thus the assets we have will not be extinct and must always be preserved.

As a community leader, Mr Rizal always encourages and invites the public to maintain and introduce a system of unity which has been inherited for a long time thus this traditional heritage is not eroded by the times. Moreover, the most important thing is for the next generation of children and grandchildren to recognize and maintain the prevailing traditions. This unity system really needs to be preserved because this system in its implementation has a significant positive impact on people's lives. The public's view of the unity system is always good, as long as the unity activity is always informed in the community and accepted by the community. A problem will arise due to the individual will be lost if the problem can be resolved by deliberation. In line with the activities implemented by the Sambas Malay people in implementing a unity system when there is a problem, the problem is always resolved in a good way.

Rights and Obligations

Rights and obligations as citizens of the community must be performed in a balanced manner. This means that we must fulfill the obligation to get our rights. The implementation of balanced rights and obligations will strengthen this unity system. Regarding rights and obligations, the researchers will first discuss transparency and accountability in the union system. The following statement are stated by Mr. Ahyan as the organizer of the union in Lubuk Dagang Village.

At first, the management asked for a copy of the list of members who invest with the reason that they could be followed up when invalid data was found in the future. With the photocopy copy, the member can verify the items that have become his investment rights when he wants to get back the goods that have been invested. Therefore the evidence must always be kept as evidence.

Mr. Ahyan stated that it was very important to compose an official account to avoid unnecessary things in the future. Therefore, the management asks for a copy of the list of names that invest. This official account makes it easy for investors to verify if invalid data is found in the future. With the proof of the copy, investors cannot change the data that has been listed. Clarity and thoroughness in recording the unity system that is carried out will make the public trust higher to keep investing. The existence of clarity in recording such as the format used will make it easier for the community to follow up when found errors in account. Furthermore, regarding the process of returning goods that have been invested when one of the investor dies or migrated delivered by Ms. Askiah as the organizer of the union in terms of returning the items that have been invested.

When the goods that we have invested in one of the communities and the community have died or go far away, we can obtain these items by contacting one of their children or their heirs. Before that, we must first inform the heirs of the

inheritance when we want to get back the items that have become our right thus the heirs can prepare the items to be returned.

Mrs. Askiah stated that when one of the investor dies, the return process is continued by her/his children or heirs. Ms Leni stated that so far no community had denied or refused to return their obligations. This system has been running smoothly in Sendoyan Village and has not been found by the people who deny their obligations. If there are people who deny their obligations, they will be resolved by deliberation. The attitude of deliberation and consensus that has always been applied in this unity system that makes this union always can develop until now. Although there is no written legal principle, the community still believes in being involved in this unity system.

DISCUSSIONS

Investment in Business

The investment comes from the word invest which means to plant (Antonio 2007). According to its origin Investment is defined as an activity that has a relatively long period of time in various fields of business or projects that require funds with the aim of obtaining profits (Kasmir& Jakfar 2015). An investment model implemented by the Sambas Malay society Tribe in West Kalimantan-Indonesia when they will conduct a large event such as a wedding called the unity system. The unity system has the same meaning and purpose, namely to invest some items to be invested in the wedding event where the goods can be recovered at any time. Given that the high cost of a marriage has emerged the idea of the Sambas Malay people of West Kalimantan-Indonesia to make a marriage investment. Anderson (2007) in his study revealed that payment of weddings for German tribes in Visigoths (Spain) region was one tenth of the husband's wealth. The activity of a wedding investment arises from limited access to get funds from financial institutions to hold weddings. Thus, people who have minimal funds to organize a wedding will feel helped by the investment model of marriage.

A marriage investment model in the Sambas Malay tribal group also defines that the investment aims to buy goods or equipment that will be used when organizing a wedding ceremony. However, the item is purchased after the community has received its investment rights in the past and at that time the purchase of goods for the event occurred. The expectation of profit is a major factor in investment (Sitompul, 2007). A purpose and goal that is still the same is that the purpose of the Sambas Malay tribal community is to invest or to deposit the goods to be invested, in which, they expect that it can facilitate the community when organizing an event. Activities from these unions can also foster a sense of togetherness and mutual help among people within community. An investment model implemented by the Sambas Malay people in organizing a big event has also resembled the investment in the business world because investment in the Sambas Malay community also applies the principle of fair value. In other words, the goods invested or the "charge" is valued at the market price formed thus the price fluctuations in the goods also apply to the people who will invest (Penman, 2007).

Although the language or expression of the fair value principle that is interpreted by the Sambas Malay people is different but has the same meaning or essence of the investment that has been applied by the business world. The investment activities above have broad benefits and impacts for the community who will organize the event. However, principally what is applied in the unity system in the community provides clear guidance and limits on what items can be regarded as material for investment (Abdul, 2010). Therefore, to avoid an invested good which is contradictory with the provision, then it must pay attention and take into account various aspects. The transaction process that is closely related to maintaining one's personal dignity is also in accordance with the values of the wisdom of South Sulawesi culture proposed by Poelinggomang (2014).

Many new thoughts arise in overcoming challenges in life in the community. People are more likely to act rationally as practically as possible. As a result, the old and traditional values existed in people's lives which were originally maintained and upheld will be faded and slowly left behind and forgotten (Arpan, 2009). Regarding the problem above, from now on local wisdom that has existed and is still developing in an area must always be maintained and preserved. In other words, the young generation can introduce their local wisdom through the media that is currently developing. Therefore, the wider community knows more about an asset owned by a region. The involvement of the young generation in preserving local wisdom has become a necessity because they are the next generation to continue for further future. Therefore, such kind of local wisdom which has been owned by the Sambas Malay people must always be maintained and preserved because the impact is strongly positive for the community environment.

Investment in Culture

Wedding ceremony is a ritual activities related to religion and culture. In certain parts of the marriage, it is carried out according to religious and government orders. That section, among others, is about the terms and conditions of marriage, as well as the registration of marriage (Purba. Et all, 2009). There are several things related to the local culture such as in wedding accessories. Families and communities invited to the wedding also submit materials needed for weddings. For example, cooking oil, sugar, eggs, chicken and other items needed for the needs of the wedding. Such activities are referred to as a system of unity by the Sambas Malay people (Yusriadi, 2015). A model of this kind is actually like the investment in which people place their goods in accordance with the amount they receive. If the taganan items that they have received have been returned, they will charge again according to their ability as the goods ordered for the next cycle of the event.

Regional culture strongly contains noble values that are very mandatory to be maintained, developed, and preserved by introducing generas to the successor and to the crowded community, especially immigrant communities to find out the cultural systems of the area that are very many and diverse (Arpan, 2009). That is how closely the community fraternity in the area of the Malay Tribe does not distinguish between the rich and the poor in organizing events because each citizen is permitted to

establish a system of unity regardless of rank and position. The system of unity in the Sambas Malay community always has a specific purpose. As for the purpose of unity, especially to entertain invited guests who attended the wedding. Banquets were given at the time of the wedding in the form of *saprahan*.

Saprahan tradition is still used in the community of Sambas Malay tribe. *Saprahan* is the tradition of eating together in tarups. Everyone eats in small groups of six people facing the dish. This tradition is one of the characteristics used to identify themselves as Sambas Malays. The tradition of eating has the meaning of sitting down to the same level and standing tall. The process of *saprahan* is so thick with philosophical meaning, the point is emphasizing the importance of togetherness, hospitality, social solidarity, and brotherhood (Taufik, 2016). *Saprahan* itself is a habit that has existed since the time of the Sambas Sultanate, carried out from generation to generation until this activity becomes a current Malay cultural tradition. There is no difference in the menu of dishes for *saprahan* dish between ordinary people, leaders, and community leaders sitting facing Saian *Saprahan*, eating regularly, politely, and culturally. In a society that is still thick with its cultural traditions, many rules must be obeyed when implementing the *saprahan* tradition. Both in terms of clothing that must be used up to the rules in the steps and order in the presentation of the *saprahan* food itself (Firmansyah, et al, 2014). This kind of *saprahan* tradition is carried out on traditional events as well as big celebrations of Malay culture. Therefore the existence of a unity system makes the community always work together to achieve satisfactory results in conducting an event. Forming a system of cooperation by the community will make heavy work will be light.

A sense of togetherness and help with the same philosophy of weight is borne lightly with the same hand, standing at the same height sitting as low (Arpan, 2009). That is the saying that is always embedded in the soul of the Malay people who contain meaning that can facilitate something in all things. With this unity, every citizen who will hold a big event will feel helpful even though in the future, people who have organized the unity system must return, but this is not a big problem that arises in the minds of the public, and more importantly, the sense of togetherness in the community can always be maintained and can be stacked up with fellow brothers near and far. The principle of life that is embedded in the soul of the Malay tribe is always concerned with the spirit of togetherness and helping each other with each other. Thus the system of unity can always make it easier for the community to hold an event.

The Spirit of Mutual Cooperation (*Gotong-Royong*)

Mutual cooperation is a culture that has grown and developed in the social life of Indonesian society as a heritage of heritage that has existed for many generations (Irfan, 2017). Mutual cooperation basically arises on the impulse of the spirituality, the consciousness and the spirit to work and bear the consequences of work, especially those who, in fact, together, simultaneously and en masse, without thinking and prioritizing profits for themselves, but always for happiness together (Effendi, 2013).

A system applied by the Sambas Malay Tribe community is a unity that is local wisdom that is owned by the community by uporganizing a very high-value mutual cooperation. Every community will have a wedding banquet usually the village will shoulder in this event and will not demand any reward. What they do is munri in order to togetherness. This has been done through generations and has become a feature of the Sambas Malay Tribe community. The Mutuals Soul is a feature of social life in Indonesia. Mutual cooperation must be based on the spirit of sincerity, willingness, togetherness, tolerance, and trust. In short, mutual cooperation is more intrinsic, ie social interaction with a background of interests or non-economic rewards (Effendi, 2013).

The mutual cooperation attitude of the Sambas Malays is always based on the spirit of togetherness, tolerance, and trust, and the willingness and sincerity of the people to invest are always embedded in the souls of each individual. So the system of unity that has become local wisdom has always existed and maintained until now. The spirit of mutual cooperation is always in the presence of the Malay community in Sambas when one of the needy communities will be a habit for every citizen to help each other with a consciousness that is always embedded in the spirit of spirituality and spirituality to help that will foster a sense of belonging. all the systems that exist in society, in essence, have their own function (Ritzer, 2007).

With the development of Indonesia's life-changing and livelihood rules, the mutual cooperation was basically a living and livelihood of original Indonesia's living environment in a sophisticated society that blossomed into Pancasila (Effendi, 2013). But we need to know that in addition to being a tradition or a habit of social life and they also feel that fate and comradeship that belong together either in the person or in the general form, there is no such a rich and simple difference because they all take part in carrying out mutuals (Sibarani, 2014). Thus, the mutual cooperation value embodied in the unified system of the Malay community, regardless of the rich or poor, then each community is entitled to follow the activities of the unity system and also to carry out the system of the association. The existence of the unity system is that from every society who feels simple life will become wealthy with the mutual cooperation system and help each other when they find such difficulties.

Makmur & Brutu (2013) explained that in people's lives, there are many forms of mutual cooperation carried out by the community, both in helping and also in traditional ceremonies, socio-economic activities, religious activities, and various other social activities. The spirit of mutual cooperation carried out by the Malay people in Sambas did not deviate from the expected goals. A concept of mutual cooperation in the Malay tribe is not only done for traditional ceremonies but also socio-economic activities that grow with the concept of an investment model with a unity system with the aim of organizing a marriage tradition that contains religious values. The spirit of mutual cooperation must be carried out in cooperation or work in partnership by making relations between the two parties to do mutually beneficial work. In addition to mutual benefits, mutual cooperation must also work together to carry out an activity such as a team consisting of several people to complete a particular job (Sibarani, 2014)

CONCLUSIONS

The investment model adopted by the Malays in Sambas Regency adopted an ancestral culture that refers to the concept of mutual cooperation, namely mutual help in terms of costs, when one of the people who will conduct an event (marriage) thus those who want to organize the event (marriage) feel alleviated by the existence of an applied model which called "unity" by the Malay community in Sambas Regency. The "unity" system applied by the Malays in Sambas regency involves three parties, namely: coordinator (as the recipient of investment), members (as the investing party), and the chairman (as the party who accounting the transaction). This collaboration between the three parties was called mutual cooperation. Thus with the implementation of this unity system, it can alleviate and help the Sambas Malay ethnic community in terms of costs when organizing a wedding event which in fact requires a large amount of money in the delivery.

An investment model implemented by the Malays in Sambas Regency has followed the Fair value principle, namely when determining the price of goods invested by the people who participate in the activity. By referring to market prices (prices formed), the community will not feel disadvantaged in the future because they will not be affected by inflation.

This is a cultural heritage that has become local wisdom that needs to be preserved by young people who are in such environment and keep paying attention to the problem of keeping accounting up to date and better to use receipts when investing.

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