

LOCAL CULTURAL VALUES IN CAPITAL ACCOUNTING OF TRADITIONAL CLOTHING ENTERPRISES

MOHAMAD ANWAR THALIB*
NADIA SAPUTRI R. BAU
RIZKY RIZHALDY SURDANA

IAIN Sultan Amai Gorontalo, Jalan Sultan Amay, Pone, Kecamatan. Limboto Barat, Kabupaten Gorontalo,
Gorontalo 96181, Indonesia
mat@iaingorontalo.ac.id

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Abstract: *This study addresses the limited research on capital accounting theory in local culture, particularly within the Islamic values of the Gorontalo community. Small business accounting practices are not only technical but also reflect local wisdom that enriches accounting knowledge. This topic is important because it provides new insights into how culture and spirituality shape capital accounting practices. The novelty of this study lies in applying Islamic ethnomethodology to explore the meaning of capital accounting, filling the gap in research on integrating local culture and spiritual values into accounting theory. The research employed a spiritual paradigm with an Islamic ethnomethodological approach. Data were analyzed through five stages: charity, knowledge, faith, revelation information, and courtesy. Findings show that business capital in traditional clothing rentals in Gorontalo comes from personal funds and is recorded only by memory. This practice reflects the value of patience, expressed in "mopo'o tanggalo duhelo" meaning full of patience. In conclusion, capital accounting based on local culture represents not only economic aspects but also Islamic spiritual values. The study contributes to accounting culture theory and offers practical guidance for local entrepreneurs.*

Keywords: *Accounting, Capital, Traditional Clothing Rental, Gorontalo, Islamic Ethnomethodology*

Abstrak: Penelitian ini berangkat dari minimnya kajian mengenai akuntansi modal berbasis budaya lokal, khususnya dalam perspektif nilai-nilai Islam masyarakat Gorontalo. Padahal, praktik akuntansi pada pelaku usaha kecil tidak hanya bersifat teknis, tetapi juga memuat kearifan lokal yang penting bagi pengembangan ilmu akuntansi. Topik ini menarik karena membuka ruang pemahaman baru tentang keterkaitan budaya dan spiritualitas dalam praktik akuntansi modal. Kebaruan penelitian ini terletak pada penggunaan etnometodologi Islam untuk menyingkap makna akuntansi modal, mengisi kesenjangan penelitian tentang integrasi budaya lokal dan nilai spiritual dalam teori akuntansi. Metode penelitian menggunakan paradigma spiritual dengan pendekatan etnometodologi Islam. Data dianalisis melalui lima tahapan, yaitu amal, ilmu, iman, informasi wahyu, dan ihsan. Hasil penelitian menunjukkan bahwa modal usaha penyewaan pakaian adat tradisional di Gorontalo bersumber dari dana pribadi dan dicatat melalui ingatan. Praktik akuntansi tersebut sarat nilai kesabaran, sebagaimana tercermin dalam ungkapan *lumadu mopo'o tanggalo duhelo* yang berarti "penuh kesabaran." Kesimpulannya, akuntansi modal berbasis budaya lokal tidak hanya mencerminkan aspek ekonomi, tetapi juga nilai spiritual Islam. Temuan ini berimplikasi pada pengembangan teori akuntansi berbasis nilai budaya lokal serta panduan praktis bagi pelaku usaha tradisional.

Kata kunci: Akuntansi, Modal, Penyewaan Pakaian Tradisional, Gorontalo, Etnometodologi Islam

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in supporting the national economy, especially in areas that still rely on the informal sector ([Kiswandi, Setiawan, and Ghifari 2023](#)). MSMEs not only serve as a job absorber but also as a means for the community to improve family welfare through self-employment ([Komariah 2022](#)). One of the MSME sectors that is quite developed in the area is the traditional costume rental business, which is not only economically valuable but also carries local cultural values as a community identity.

In practice, funding is often one of the main constraints for MSMEs ([Sriningsih, Mustamin, and Ramlah 2024](#)), including traditional costume rental businesses. Access to formal financial institutions, such as banks, remains very limited due to low financial literacy, lack of collateral, and limited administrative capacity of business owners. Therefore, most MSME actors rely on personal capital or family funds to start and run their businesses. This personal capital is usually obtained through savings, profits from previous business ventures, or support from the immediate environment.

Besides the issue of capital, financial record-keeping practices are also important in assessing business sustainability. However, the reality on the ground shows that many MSME actors do not formally keep financial records ([Thalib and Monantun 2022](#)). Most people prefer to use personal memory as the primary means of managing cash flow, capital, profits, and losses. This phenomenon shows that the accounting practices of MSMEs cannot be separated from the social, cultural, and local values that underpin them ([Wahyuni and Nentry 2017](#)).

Based on this background, the research question is: How do karawo entrepreneurs practice capital accounting? What are the local

cultural values behind these accounting practices? Based on these two research questions, the objectives of this study are to uncover the capital accounting practices implemented by karawo entrepreneurs and to reveal the local cultural values behind the accounting practices of karawo entrepreneurs. By delving deeper into the experiences of business owners, this research is expected to provide new insights that SME accounting practices are not merely technical, but are also rich with social and spiritual meaning rooted in local culture.

METHOD

This research uses a spiritual paradigm that views economic activity as a phenomenon encompassing both empirical and spiritual dimensions ([Kamayanti 2020](#)). The Islamic ethnomethodology approach was chosen to understand the meaning of social actions based on Islamic values inherent in the capital accounting practices of traditional costume rental entrepreneurs in Gorontalo ([Thalib 2022](#)). The research is qualitative to delve into the meaning, values, and socio-cultural practices of business owners, not for quantitative measurement. Data collection techniques include passive participant observation, structured interviews, and documentation ([Yusuf 2017](#)). Observation is used to record daily practices, interviews to elicit actors' narratives, and documentation to supplement field evidence. The informants were selected through purposive sampling based on the criteria of having more than five years of experience as managers of traditional clothing rental businesses ([Yusuf 2017](#)). Data analysis follows five stages of Islamic ethnomethodology: action, knowledge, faith, revealed information, and courtesy ([Thalib 2022](#)).

RESULTS

The initial capital used by the traditional clothing entrepreneurs to run this business came from their personal funds, but as time went on, the entrepreneurs borrowed funds from banks to smooth out their business activities. This is as stated by Mrs. Asni as follows:

“Initially, this business was run on a trial-and-error basis. Initially a corn business, but due to a desire to expand, they then tried a traditional costume rental business at this location since 2017. **The business capital comes from personal funds.** The initial capital was obtained from the profits of the corn business. In capital management, the purchase of equipment such as puade (accessories) is not done all at once, but in stages. In 2017, this business was still small-scale and hadn't developed like it has now. Therefore, entrepreneurs make do with the available capital and purchase equipment in stages, not buying everything at once, but gradually acquiring it as needed. Additionally, there is no formal record of business capital since its establishment. There is no record, **we do not keep records.**”

Based on the previous interview excerpt with Mrs. Asni, the researchers understands that the traditional clothing rental business run by Mrs. Asni Laiya started from a personal initiative with capital coming from the profits of her previous business, namely corn farming. Business capital was collected without special consideration regarding the amount or additional sources, and was managed gradually, meaning that equipment was purchased little by little according to available financial capabilities. Additionally, in running her business, Mrs. Asni does not implement a formal financial record-keeping system, but rather relies on personal memory to manage capital and business transactions.

Based on the previous account by Mrs. Asni, the researchers found that the capital accounting practice was self-funding. This accounting practice is found in the **charity** “The business capital comes from personal funds”

The **knowledge** behind this charity is that the initial capital to open Mrs. Asni's traditional clothing rental business comes from the income she earned from her previous business, which was corn farming. She collected income from her previous business to gradually purchase the equipment and supplies for the traditional clothing rental, which she would later rent out.

The study results show that the majority of MSME business capital comes from the owners' personal funds. This finding aligns with previous research revealing that capital structure decisions of MSMEs are still influenced by financial literacy and limited financial inclusion, making business owners more likely to use personal funds as business capital ([Susilawati and Puryandani 2020](#)). Personal capital was also proven to have a positive and significant influence on MSME income, so the more personal capital used, the greater the potential for increased income ([Rahmanda and Amanah 2021](#)). Furthermore, equity was proven to have a positive influence on MSME income in Batam City ([Sari and Hikmah 2024](#)). Other research also shows that the capital structure of Tahu Baso Miwiti SMEs is largely supported by their own capital, and their financial performance is considered suitable for development ([Setiawan et al. 2025](#)). Capital limitations make it impossible to fully and optimally implement capital budgeting practices in MSMEs ([Christine et al. 2023](#)). Additionally, in the early stages of business, MSMEs generally rely on personal capital or joint capital with partners because access to external financing sources is still very limited ([Soebiantoro and Haryanti 2024](#)).

Still in the same interview excerpt, the researchers found the capital accounting recording method to be recording in memory. This accounting practice is found in the **charity** “we do not keep records.” The **knowledge** from this charity is that in running the traditional clothing rental business, Mrs. Asni did not keep accounting records (capital) on paper, but she kept them in her memory.

Accounting records that rely solely on memory align with various findings from previous research. For example, batik SMEs in Tanjung Bumi practice "off-the-cuff accounting" based on memory, mutual trust, and local religious culture ([Arena, Herawati, and Setiawan 2017](#)). Accounting record formats such as double-entry bookkeeping (DEB) and blockchain (BC) have also been shown to shape collective memory and social projections differently, with DEB strengthening social interconnectedness and long-term memory, while BC creates a disconnect between users and their accounting records ([Matringe and Power 2024](#)). A similar situation is seen with gadde-gadde stall owners in Makassar who are still surviving the pressure from modern minimarkets by maintaining customer relationships and relying on memory as their primary recording medium, as formal record-keeping is considered cumbersome ([Wahyuni and Nentry 2017](#)). Additionally, Tibetan ethnic households in China also exhibit similar patterns, where mental accounting influences financial decision-making, driving the selection of informal credit sources while emphasizing social and religious values in debt repayment commitments ([Zang et al. 2023](#)).

Next, Mrs. Widyawati Bakari expressed a similar sentiment to Mrs. Asni, stating that the capital for her traditional clothing rental business came from her personal funds. This is as stated below:

"This business capital comes from personal funds. Actually, I'd like to share a little history. Back then, when I first started this business, I was still a teenager. At that time, thank God, after graduating, I immediately got a job. Initially, I wasn't used to managing large sums of money, so I started by setting aside a small amount of the money I saved each month to give to my parents, especially my mother. The first time, I deposited money to buy a motorcycle, and after the motorcycle was paid off, I continued to deposit money until my mother said I had saved enough and should start thinking about what I could do with it. Finally, I decided to

start this business. The main capital comes from personal savings. Actually, what's more important than a large amount of capital is determination. Not everyone immediately has a lot of money, so even if you have a little, that doesn't stop you from starting a business."

Based on the previous explanation from Mrs. Widyawati, it provided the researchers with the understanding that the initial capital to run this traditional clothing rental business came from her personal funds, which she had saved since she started working after graduating from school. Since she was a teenager, Mrs. Widyawati has been accustomed to setting aside a portion of her income to save and manage independently, although she was not initially used to managing large sums of money. Through discipline and a commitment to regularly depositing money with his mother, he successfully accumulated savings initially intended to pay off a motorcycle purchase, but which later grew into business capital. The decision to start a business came after receiving encouragement from her mother, who realized that the amount of savings was quite large and could be used for something more productive. In her view, the amount of capital is not the main factor in starting a business, but rather strong determination and will. She emphasized that many people do not start businesses because they feel they do not have enough capital, even though a business can still be started and developed with a small amount of capital.

Based on the previous account from Mrs. Widyawati, the researchers found the practice of capital accounting sourced from personal funds. This practice is present in the **charity** as "This business capital comes from personal funds" The **knowledge** from this charity is that the business capital used to run Mrs. Widya's traditional clothing rental business comes from her personal funds. She saved every salary she earned to be able to open the traditional costume rental business.

Furthermore, the researchers were intrigued to explore how she recorded capital

accounting in her business. Here is her explanation:

“The business capital comes from personal funds. From an accounting perspective, for example, if there's a loan, it's usually around one hundred thousand rupiah for the first loan. I turned that capital over several times, buying flowers and small business equipment. Back then, I would immediately use the profits to buy things, even though sometimes there wasn't any profit at all (chuckles). Profits and losses should be recorded, **but I have not recorded them until now**, so I don't know how much profit or loss I have made. It's just that, because I'm relaxed (laughing), even though the recording is actually very necessary.”

Based on the previous statements of Mrs. Widyawati, it provided the researchers with the understanding that when she made a profit, she immediately used it to buy equipment or supplies for her traditional clothing rental business. According to her, the profits and losses of the business should be recorded, but she herself had never kept accounting records. In the previous explanation by Mrs. Widyawati, the researchers found the practice of accounting capital recording methods sourced from personal funds, which involved recording capital in memory. This practice is found in the form of **charity** “but I have not recorded them until now” The **knowledge** from this practice is that during the operation of the traditional clothing rental business, Mrs. Widyawati did not record the capital accounting on paper, but only in her memory. Therefore, Mrs. Widyawati does not know exactly how much profit or loss she has made from running her traditional costume rental business.

Furthermore, reflecting on the results of the previous analysis of charity and science provided the researchers with an understanding of capital accounting practices sourced from personal funds, which are imbued with the value of patience (**faith**). This value is reflected in the expressions and actions of the informants, such as Mrs. Asni, who purchased supplies and

equipment in stages: “Purchases of accessories like *puade* (traditional headwear) were not made all at once, but in stages... done little by little as needed.” Mrs. Widyawati chose to be patient in saving the little income she earned to open a traditional clothing rental business, as she stated, “I started by setting aside a little money I saved each month to give to my parents... until my mother said I had saved a lot and should start thinking about what I could do with the money.”

In Islamic culture, this value of patience is often instilled by parents through the expression “*mopo'o tanggalo duhelo*” which means “full of patience”.

“The human chest is narrow in size, but it can hold all feelings, both joy and sorrow. However, if it is narrowed, every problem makes us despair when there are disappointing things. But if it is widened, then every problem can be accepted with an open heart, and we remain steadfast and full of patience. A patient person's spirit remains strong and accepts the reality of the situation. All questions will end with a good resolution. Therefore, the elders advise that in responding to every situation, one needs to “*mopo'o tanggali duhelo*” which means to be full of patience ([Daulima 2009](#)).”

In other words, the actions of traditional costume rental entrepreneurs in slowly accumulating capital, managing their businesses in stages, and steadfastly saving and starting small businesses reflect the cultural value of *mopo'o tanggalo duhelo*. This value serves as both an ethical and spiritual foundation, guiding them to remain steadfast, diligent, and patient in the face of limitations, and making patience their primary asset in building a sustainable business. This means that the capital accounting practices implemented by entrepreneurs are accounting practices rich in Gorontalo's local cultural values, namely *mopo'o tanggalo duhelo*.

The value of patience (*ṣabr*) reflected in the actions of these business owners is very much in line with the teachings of Islamic law (**relevation information**), especially as stated in

the Quran, Surah Al-Baqarah, verse 153, which reads: "O believers! Seek comfort in patience and prayer. Allah is truly with those who are patient." (QS. Al-Baqarah: 153) This verse emphasizes that patience is not just a passive attitude, but rather part of an active and dynamic spiritual strength, which is a condition for obtaining Allah's help. In the context of traditional costume rental businesses, this value of patience is manifested through gradual hard work, careful financial management, and perseverance in the face of limited capital and economic challenges. Furthermore, reflecting on the four previous analyses, the researchers understand that the essence (**courtesy**) of the capital accounting practices sourced from personal funds is accounting practices rich in local wisdom and religiosity, specifically patience.

This accounting practice, rich in cultural and religious values, aligns with the findings of several previous studies. In the *kokocoran* tradition of the Kangean Islands, accounting practices reflect a simple, reciprocal social recording system rich in cultural values, and function as additional capital even though recorded as debt (Nur and Syahril 2022). At the Tanjung Bumi Batik MSME, accounting practices are carried out through "mental accounting" and "simple accounting" which are influenced by religious values and mutual trust, and simultaneously represent an entrepreneurial accounting model rooted in local culture (Arena, Herawati, and Setiawan 2017). Meanwhile, the cultural value of Betawi "Palang Pintu" can also be articulated in the design of an Accounting Information System, making it a business guide that combines material and transcendental dimensions (Djuharni et al. 2020).

Based on the previous discussion, the researchers can illustrate the findings of this study as shown in Figure 1 below:

Figure 1 represents the capital accounting construction found in this study, emphasizing the capital accounting practices of traditional costume rental MSMEs rooted in the local cultural value of Gorontalo, namely *mopo'o tanggalo duhelo* (full of patience). This visualization shows how the capital management process, from the source of acquisition, recording practices, to the underlying values that drive business owners' actions, is interconnected within a local wisdom and religious-based accounting framework.

Based on the source of capital, this image shows that the main capital comes from personal funds (self-funding). This is evident in the practices of Mrs. Asni, who leveraged the profits from her previous business (corn farming) to start a traditional costume rental business, and Mrs. Widyawati, who relied on personal savings accumulated from her habit of saving since adolescence. Personal capital is seen as a form of financial independence, as well as a reflection of the limited access of MSME actors to external sources of financing such as bank loans.

Furthermore, in capital management, entrepreneurs do not make large investments all at once, but rather gradually and with great patience. This is demonstrated through the practice of buying equipment stages according to available financial capabilities. This phased strategy illustrates adaptation to the real conditions of MSMEs, which do not always have access to large amounts of capital but are able to survive by carefully managing their finances.



Figure 1. Construction of Accounting Based on Local Cultural Values *Mopo'o Tanggalo Duhelo*

Furthermore, from the perspective of accounting record-keeping practices, the image confirms that the records were not kept formally on paper or using modern bookkeeping systems, but were based on memory. This practice aligns with field findings that business owners rely more on personal memory when calculating capital, profits, and losses, leading to the practice known as “off-the-cuff accounting.” This form of record-keeping is not merely a limitation, but also part of a cultural and religious pattern that emphasizes the values of mutual trust, simplicity, and perseverance.

This capital accounting construction is based on the local cultural value of *mopo'o tanggalo duhelo*. This value reflects patience, perseverance, and diligence in facing limitations. Business owners showed patience in gathering capital little by little, saving consistently, and persevering even without complicated formal record-keeping. In the view of the people of Gorontalo, *mopo'o tanggalo duhelo* is not just life advice, but an ethical and spiritual guide that teaches fortitude, self-control, and optimism in facing various challenges.

This construction is also linked to the dimension of religiosity. The value of patience (*ṣabr*), which is at the heart of *mopo'o tanggalo duhelo*, is very much in line with the teachings of Islam, as Allah says in Surah Al-Baqarah: 153, which emphasizes that patience is part of spiritual strength that brings Allah's help. Thus, the capital accounting practices of traditional clothing entrepreneurs are not merely economic activities, but also have a transcendental meaning that reinforces faith and spirituality.

Compared to other studies that only emphasize accounting on the material aspect, it is evident that the focus of the study is still limited to technical and instrumental factors. For example, MSME actors in Sidoarjo face the constraint of limited understanding of accounting, so they need assistance in using technology-based applications (Muljanto 2020). The digitalization of accounting through the BukuKas application has also proven to help

Lubuk Minturun MSME actors record transactions and independently prepare financial statements (Wijaya et al. 2023). Another study found that accounting knowledge, business experience, work motivation, education level, and business scale positively influence the use of accounting information in SMEs in Wonosobo (Kaukab, Handayani, and Yuwono 2020). Similar findings were shown in SMEs in Batam City, where education level, business duration, and accounting training were proven to be significant for the use of accounting information (Efriyenty 2020). In fact, accounting understanding and accounting information systems were proven to have a significant impact on the development of SMEs in Indonesia (Saragih, Harahap, and Nurlaila 2023). Meanwhile, in the context of Surabaya's MSMEs, accounting knowledge, training, and business scale also have a positive influence on the use of accounting information (Mustofa and Trisnaningsih 2021). Unlike those studies, the findings of this study actually confirm that accounting is not merely a technique and calculation, but is rich in local cultural values and religiosity.

Overall, Figure 1 illustrates how the capital accounting practices of traditional clothing rental MSMEs in Gorontalo are shaped by the interaction between personal capital sources, simple memory-based recording methods, and the local cultural value of *mopo'o tanggalo duhelo*, which is based on patience. This construction also serves as evidence that accounting at the grassroots level can be understood as a social, cultural, and spiritual practice that enriches conventional accounting perspectives.

CONCLUSION

The results of this study indicate that the capital accounting practices in traditional clothing rental businesses in Gorontalo are dominated by the use of personal funds (self-funding) as initial capital. This capital is obtained through previous business profits or personal

savings accumulated little by little. In business management, the actors do not keep formal records, but rather rely on personal memory to manage capital, profits, and losses. This pattern is known as “off-the-books accounting,” which is rich in the values of simplicity and mutual trust. The research findings also show that these capital accounting practices contain the local cultural value of Gorontalo, namely *mopo'o tanggalo duhelo* (full of patience). This value is reflected in a diligent, patient, and consistent attitude towards gradually accumulating capital and persevering in the face of limitations. The patience that forms the foundation of this business practice aligns with the religious values of Islam, as emphasized in Surah Al-Baqarah, verse 153, regarding the importance of patience

and prayer as spiritual strength. Thus, capital accounting for traditional costume rental entrepreneurs is not only economically valuable but also carries unique social, cultural, and spiritual significance.

This study intentionally focused on revealing the meaning and value of *mopo'o tanggalo duhelo* in capital accounting practices, thus not exploring the possibility of other local cultural values that also shape business actors' accounting practices. Further research is recommended to explore a variety of other cultural and spiritual values and examine how these values can be developed into a simple accounting model that remains in line with local wisdom without reducing its spiritual meaning.

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