

LOCAL WISDOM IN INCOME ACCOUNTING: THE CASE OF KARAWO ENTREPRENEURS

MOHAMAD ANWAR THALIB*
NURJAYANTI LANGGAI
MOHAMAD AKBAR ALI

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

Received: December 6, 2025; Revised: January 21, 2026; Accepted: April 14, 2026

Abstract: *This study is motivated by the tendency to view income accounting only as technical recording, which limits its connection to local wisdom. This issue is important because, in micro-enterprises such as Karawo entrepreneurs in Gorontalo, accounting is strongly linked to cultural and spiritual values. The research questions explore how Karawo entrepreneurs practice income accounting and how local values are reflected in it. The novelty lies in formulating revenue accounting practices based on local culture through a spiritual paradigm and an Islamic ethnomethodology approach. A qualitative method was applied with five stages of analysis: charity, knowledge, faith, revealed information, and courtesy. Data were collected through observation and interviews. The findings identify four practices: recording in memory, flexible management, daily estimation, and simple paper notes. These are infused with non-material values, especially gratitude, reflected in the cultural wisdom lumadu Diila o'onto, bo wolu-woluwo (unseen but present). The study concludes that micro-accounting is not merely economic recording but an expression of cultural and spiritual values. Theoretically, it expands the concept of income accounting. Practically, it provides a foundation for developing local wisdom-based accounting models to empower MSMEs. Furthermore, this study implies that policymakers and practitioners should integrate local cultural and spiritual values into financial literacy programs and MSME development strategies. By doing so, accounting practices can become more contextual, inclusive, and acceptable to local communities. For academics, this research encourages the development of alternative accounting paradigms that are not solely based on Western rationality but also incorporate indigenous knowledge systems. These implications support the sustainability and resilience of MSMEs by aligning formal accounting practices with deeply rooted cultural values.*

Keywords: *Income Accounting, Islamic Ethnomethodology, Karawo, Local Wisdom, Spiritual Paradigm*

INTRODUCTION

Accounting is fundamentally understood as a system of recording and reporting financial information aimed at presenting relevant and reliable information to stakeholders (Cahyono 2020). In the context of micro, small, and medium enterprises (MSMEs), accounting

practices do not always follow formal standards as applied in large companies. This is influenced by various factors, including limited human resources and attachment to local cultural and religious values (Thalib and Monantun 2022). In Indonesia, especially in regions rich in tradition, accounting practices often take on a unique and

meaningful form, as they not only reflect economic aspects but also the social, cultural, and spiritual values of the local community ([Hasibuan 2021](#)).

Karawo, as one of Gorontalo's cultural heritages, is not just an embroidery artwork, but also a source of livelihood for many families ([Laisa and Rosidi 2023](#)). The karawo industry has been passed down from generation to generation, involving delicate hand skills and perseverance in transforming threads into high-art motifs ([Laisa and Rosidi 2023](#)). The existence of karawo not only contributes to cultural preservation but is also an important part of the local economy ([Dai 2019](#)). However, in managing the revenue from this business, karawo artisans and entrepreneurs rely more on informal accounting methods. They recorded revenue from memory, averaged daily earnings, or made simple notes on paper, all of which were still far from modern accounting standards.

This phenomenon is interesting to study because it shows that the revenue accounting practices of karawo entrepreneurs are actually inseparable from the values of local wisdom and religiosity of the Gorontalo community. In interviews with several entrepreneurs, it was found that recording income is not merely a technical matter, but is also imbued with values of gratitude, sincerity, and trust in God. For example, some entrepreneurs interpret income fluctuations as part of God's predetermined sustenance, so financial management is carried out with full spiritual awareness. These are the values that distinguish local accounting practices from modern approaches, which tend to be rational and standards-based.

In addition, research on local culture-based accounting makes an important contribution to enriching accounting literature in Indonesia. For a long time, many accounting studies have still focused on international standards that are often not fully in line with the

realities of MSMEs in the regions. By examining the revenue accounting practices of karawo entrepreneurs, this research not only reveals the dynamics of the local economy but also demonstrates the cultural values of Gorontalo. This shows that accounting should be understood not only as a tool for calculating material assets, but also as a means of expressing the life values held by society.

Based on the description, there are two questions in this article: how do karawo entrepreneurs practice revenue accounting? How are local cultural values reflected in the revenue accounting practices of karawo entrepreneurs? This article aims to describe and analyze the revenue accounting practices of karawo entrepreneurs in Gorontalo, focusing on the local cultural values and religiosity that underpin them.

METHOD

This research uses a spiritual paradigm that places God at the center of knowledge and makes faith-based values the foundation for understanding social reality ([Kamayanti 2020](#)). This paradigm was chosen because revenue accounting practices among karawo entrepreneurs not only reflect material aspects but are also rich in the cultural and spiritual values of the Gorontalo community. The approach used is Islamic ethnomethodology, which is an approach that understands religious social practices based on how Muslim communities interpret and practice Islamic teachings ([Thalib 2022](#)). Thus, this research aims to explore revenue accounting practices influenced by local culture and religiosity, rather than solely economic rationality. The type of research used is qualitative with a purposive sampling technique to select relevant informants, namely experienced karawo entrepreneurs who understand income recording.

Table 1. Research Informants

No.	Full Name	Short Name	Age	Address	Region of Origin	Length of Time Opening Business/Working
1.	Novrianti Buruji	Novi	30 Years old	Gorontalo	Gorontalo	5 Years
2.	Oter Randy Lam Khairi	Oter	42 Years old	Bengawan Solo Street, Gorontalo City	Gorontalo	9 Years
3.	Karsum Dunda	Halima	61 Years old	Mongalato Village	Gorontalo	21 Years

Source: results of researcher data processing, 2025

The number of informants in this study was three, a methodological decision consistent with the characteristics of qualitative research. In qualitative research, the primary goal is not to obtain a large number of informants, but rather to obtain depth of data and a comprehensive understanding of the phenomenon being studied (Yusuf 2017). Therefore, the focus of this study is on an in-depth exploration of the experiences, meanings, and practices of the informants, rather than statistical generalizations.

Data was collected thru structured interviews, passive participant observation, and documentation of business records (Yusuf 2017). Data analysis was conducted in five stages: charity (analysis of expressions and actions), knowledge (rational analysis), faith (faith-based interpretation), revealed information (meaning-making thru the Quran and Hadith), and ihsan (synthesis emphasizing sincerity and spiritual value) (Thalib 2022).

RESULTS

The income earned by karawo entrepreneurs varies each month, with the lowest average income being Rp 10,000,000 and the highest income usually reaching Rp 40,000,000. This is as stated by Mrs. Novi below:

[Karawo business income] usually ranges from Rp 10,000,000 as the lowest figure to Rp 30,000,000 to Rp 40,000,000 as the

highest figure. The average monthly income from this business is estimated to be between Rp 20,000,000 and Rp 25,000,000. Most of the time, my income tends to be stable during the fasting month. However, revenue increases began to be noticeable from mid-June to August, with a significant surge occurring during that period. Income can reach up to Rp 30,000,000 during that period, from June to December. Meanwhile, from the beginning of the year until the first 6 months, it is still in the trial phase to increase revenue again.

Based on Ms. Novi's explanation, it can be understood that the income of karawo entrepreneurs tends to fluctuate every month. Under normal conditions, the lowest income ranges from Rp10,000,000, while the highest can reach Rp30,000,000 to Rp40,000,000. Generally, the average monthly income falls between Rp20,000,000 and Rp25,000,000. This income pattern remains relatively stable during Ramadan, but significant increases typically occur from mid-June to December, when income can surge to Rp30,000,000. As for the beginning of the year thru the first six months, the business

is still in the adjustment or trial phase to increase revenue again.

Based on Mrs. Novi's previous statements, the researchers found non-formal revenue accounting practices, namely recording revenue in memory. This is implied thru Mrs. Novi's statement (**charity**): "usually ranges from Rp 10,000,000 as the lowest figure to Rp 30,000,000 to Rp 40,000,000 as the highest figure. The average monthly income from this business is estimated to be between Rp 20,000,000 and Rp 25,000,000" The **knowledge** from this action is that I (Mrs. Novi) do not estimate income in formal accounting documents or records, but rather remember and estimate income mentally based on experience and daily business routines.

The results of this study, which involve accounting records in memory, are consistent with several previous studies. Research shows that traders in traditional markets record their expenses and profits both on paper and in their memory, driven by gratitude for God's blessings ([Thalib and Monantun 2022](#)). Similar practices are also seen in the agricultural sector, where farmers rely on memory in every business cycle from pre-planting to post-harvest, based on the values of sincerity, trust, and mutual benefit. ([Hidayati et al. 2023](#)) In the context of convection MSMEs, record-keeping is done in two forms: thru memory and simple recording up to financial statements, although the presentation is still limited as a tool for business control ([Nurzanah et al. 2023](#)). The same thing was also found in coffee SMEs in Temanggung, where financial reporting was done solely for the needs of the managers without following accounting standards ([Susanti and Khabibah 2021](#)). Meanwhile, in the tofu and tempeh businesses, accounting practices are not formally implemented because they are considered complex and unnecessary, relying more on memory and experience influenced by local cultural and social values ([Putri and Hanif 2024](#)). In fact, even nasi jinggo vendors in Denpasar do not keep formal accounting records because it is

considered too cumbersome. Instead, they rely on memory and experience, which are influenced by culture and community characteristics ([Hasibuan 2021](#)).

Next, Mrs. Novi explained that the increase in revenue was due to promotions. Here's her explanation:

It's rarely promoted. It should be the person responsible for promotion, especially for this event. I usually allocate around 3 to 5 million for promotions every 6 months. However, yesterday I was more focused on building repairs because there were still leaks. I also just had the building's floor repaired, and it hasn't even been painted yet. **So, the funds I was supposed to use for capital or promotion I ended up using for building renovations.**

Based on Ms. Novi's explanation, it can be understood that the increase in karawo business income is also influenced by promotional activities. However, such promotions are still rarely done due to limitations in fund allocation. She usually allocates a budget of around Rp3,000,000 to Rp5,000,000 every six months for promotional activities. However, during a certain period, the funds were diverted for building renovation needs, such as repairing leaks and floors that were not yet painted. As a result, funds that should have been used for business capital or promotion were instead used to repair business facilities.

Based on this statement, the researchers found revenue accounting practices such as flexible revenue management thru the reallocation of business funds. This practice is implied thru the **charity** "So, the funds I was supposed to use for capital or promotion I ended up using for building renovations" The

knowledge from this charity is that I (Mrs. Novi) realized the importance of promotion as a strategy to increase income, but in practice, I prioritized using the income for urgent operational needs, such as building renovations.

The application of digital marketing has been proven to have a significant impact on increasing the revenue of MSMEs in Makassar City ([Jasri - et al. 2022](#)). Digital marketing strategies are also capable of improving performance, competitiveness, and having a positive impact on sales and profitability for SMEs ([Sifwah et al. 2024](#)). Furthermore, the implementation of segmentation, targeting, positioning, and marketing promotion plays an important role in driving the development of SMEs in Bengkayang City ([Manggu and Beni 2021](#)). Promotional efforts thru the use of banners and directions have also proven to increase visibility and support the growth of Batik Broyo MSMEs in Surabaya ([Sabela and Pudjoprastyono 2024](#)). Similarly, social media-based promotion strategies, online advertising, and email marketing can boost MSME sales while increasing competitiveness in the digital age ([Bowo 2022](#)). Even in the context of a coffee shop business, promotion strategies thru social media are effective in increasing brand awareness, customer interaction, and strengthening the business's position in the local market ([Lindiani et al. 2024](#)).

Furthermore, Mrs. Halimah explained her income during her time as a karawo entrepreneur as follows:

If the average income is 1 million per day... yes, per day... actually, karawo doesn't have customers every day, but if you average it out based on calculations, for example, in one week, someone might spend up to Rp 5,000,000, sometimes in one month it can reach Rp 30,000,000, but that's not

every day [the income], so it's just averaged out to one million per day. **Then, the monthly income of 30 million is gross income;** we have expenses for paying workers and buying raw materials, **so the net income is around Rp 10,000,000 or at the very least Rp 7,500,000 net income.**

Based on Mrs. Halimah's previous explanation, it gave the researchers the understanding that the average daily income is around Rp1,000,000. Although there are no daily sales transactions, Mrs. Halimah calculates the average based on accumulated revenue over weekly or monthly periods. For example, in one week he can earn up to Rp5,000,000, and in one month her income can reach Rp30,000,000. However, this income is gross income that still needs to be reduced by various expenses such as labor costs and raw material purchases. After deducting expenses, Mrs. Halimah's net income ranges from Rp7,500,000 to Rp10,000,000 per month.

Based on Mrs. Halimah's previous statements, the researchers found a revenue accounting practice involving daily revenue estimation. This practice is implied thru the (**charity**) the average income is 1 million per day" and "Then, the monthly income of 30 million is gross income... so the net income is around Rp 10,000,000 or at the very least Rp 7,500,000 net income" The **knowledge** gained from this practice is that I (Mrs. Halimah) understand the importance of practically estimating income for business management purposes, by averaging out fluctuating income and differentiating between gross and net income to determine how much income can truly be enjoyed after expenses are deducted.

This finding aligns with the results of previous studies that financial planning, good record-keeping, and cash flow management

strategies can improve business stability and reduce the risk of bankruptcy in MSMEs ([Fauzi et al. 2025](#)). Other research confirms that mature business planning and development play an important role in improving performance, profitability, and maintaining business sustainability amidst market competition ([Sagala et al. 2024](#)). Similar results are also shown through good financial management and planning, which are able to improve financial literacy, maintain liquidity, and support the stability of home-based businesses ([Ratnaningtyas et al. 2025](#)). Furthermore, good financial management is essential for the business to continue operating with an effectively managed financial system ([Figri 2024](#)). Financial literacy is also fundamental in managing household business finances to ensure survival and growth ([Indrayani 2020](#)). In fact, in the context of small businesses, financial management practices still heavily rely on memory-based record-keeping and mental accounting ([Danieela et al. 2025](#)).

Furthermore, Mrs. Halimah recounted that her income fluctuates depending on the season. Here's her explanation:

Yes, there are differences [in certain seasons]. **In January, February, and March, there's a slight decrease in income**, possibly due to the New Year and the fact that most of the shoppers here are civil servants, which affects sales in January. February sees a slight drop in income.

Mrs. Halimah attributes this to the influence of post-holiday conditions at the end of the year, where people, especially key customers like civil servants, experience financial adjustments after large expenditures in December. Since most of Mrs. Halimah's karawo customers are civil servants, their spending patterns significantly impact the business's income level.

Based on Mrs. Halimah's previous explanation, the researchers found the revenue

accounting practice of recording revenue accounting in memory. This practice is implied in the **charity** "In January, February, and March, there's a slight decrease in income" The **knowledge** gained from this charity is that I (Mrs. Halimah) mentally record and remember seasonal patterns in income, without written notes, so I can anticipate changes in income based on my experience and the time cycles I remember.

Next, Mr. Oter revealed something similar to what Mrs. Halimah had said. Here's his explanation:

At the beginning of the year, the budget was not yet operational, resulting in low revenue because all government office activities had not received budget allocation for major events, so we were definitely affected... We control accommodation, we try to make the system enjoyable for people. So when sales slightly declined, we reduced accommodation costs. For example, if we had a beach outing for a vacation or if they wanted to go to the cinema, we limited it to reduce accommodation expenses.

Based on Mr. Oter's previous explanation, it provided the researchers with the understanding that the low income at the beginning of the year was due to the government budget not being operational yet, particularly the budget for major activities within the government office environment. Because most of the customers are from government agencies, delays in budget disbursement directly impact the decline in sales of karawo products. To address this situation, Mr. Oter implemented a cost control strategy,

particularly in the areas of accommodation and entertainment for employees or production team members. For example, recreational activities like going to the beach or watching movies at the cinema will be limited to reduce operational expenses during a period of declining revenue.

Furthermore, Mr. Oter explained that when determining the selling price of a product based on income, it can be seen that the selling price of this karawo is highly influenced by the ordered motif. The profit earned from the sale is already more than sufficient. Here's an excerpt from Mr. Oter's interview:

The selling price of the product [is determined] per motif; the larger the motif, the more expensive it is because I also pay the artisans a lot.

Based on the excerpt from Mr. Oter's interview above, it can be understood that the selling price of karawo products is determined by the motif ordered. The larger the motif, the more expensive it is, because he also pays the craftsmen a high price.

In practice, Mr. Oter records business income in the form of manual bookkeeping managed by his employees, in this case, Kayini Karawo's admin. According to Mr. Oter, keeping the books for this business is very important. Here is his interview:

Yes, because if there is no record-keeping, it means

the business is not transparent. We can't know how much was spent on buying yarn, suddenly we find an anomaly, for example, Rp 5,000,000 that came from who knows where. **We record every purchase of materials from Samajaya and other expenses in our books.** So when the fiscal year ends, we already keep those records for future use.

Based on Mr. Oter's previous explanation, it gave the researchers an understanding that keeping accounting records in the karawo business is very important and an integral part of business management. According to him, without neat and systematic record-keeping, the business becomes non-transparent and risks causing confusion or even suspicion regarding financial flows, such as the emergence of unexplained discrepancies in funds. The recording is done for all material purchase transactions, such as yarn and other needs from places like Samajaya. All these transactions are recorded and archived, so that at the end of the fiscal year, the business has financial documentation that can be used for evaluation, planning, and administrative purposes in the future.

Figure 1. Simple recording by Mrs. Halimah



Based on Mr. Oter's previous statements, the researchers found revenue accounting practices in the form of a simple method of recording revenue on paper. This practice is implied thru Mr. Oter's **charity**: "We record every purchase of materials from Samajaya and other expenses in our books" The **knowledge** from that expression is: I (Mr. Oter) consider manual record-keeping very important to ensure transparency and accountability in business income and expenses.

Next, Mr. Oter explained something interesting regarding income, which is that beside effort, it also depends on the sustenance provided by the Creator. This is as he stated the following:

Daily income for one day depends on how many orders there are, and also on God's blessings. Although the karawo products we produce are good, if Allah moves people's hearts to shop elsewhere, it will definitely happen. Therefore, my one principle is to do good to people, that's my only principle. People sometimes get cranky because this place is always crowded. We must look back at what we have done in this world, that's how I see the world. In a single day, I sometimes earn Rp 10,000,000, sometimes Rp 7,000,000 or Rp 8,000,000, especially for couple's clothing which is more expensive. If couple's clothing that is 3 meters long is bought for up to 4 pairs, the income can already reach Rp 8,000,000.

Based on Mr. Oter's previous explanation, he provided the researchers with the understanding

that the amount of income earned from this karawo business depends on the number of orders. In addition, Mr. Oter believes that his income depends on the sustenance provided by the Creator. This aligns with the results of previous studies, which showed that spirituality serves as an ethical control, helping MSME actors manage their income and finances responsibly ([Kartini 2025](#)). On the other hand, income level has a more significant influence than religiosity on individuals' decisions to pay zakat, infaq, and shadaqah ([Syafitri et al. 2021](#)). However, some studies show that individual income does not always significantly influence participation in religious activities such as taklim and prayer (Hawari 2023), nor does it significantly influence palm oil farmers' awareness of paying zakat due to their relatively low income levels ([Firdaus et al. 2023](#)). Conversely, income positively influences Islamic consumption behavior among Muslim communities during the new normal period ([Fajirin and Indrarini 2021](#)), although it does not significantly impact the welfare of agricultural laborers in Payaman Village ([Fitriyanti and Masruchin 2023](#)).

According to him, even tho the karawo products produced are good, if God has not moved people's hearts to buy their products, then their income will surely decrease. This indicates a strong spiritual belief in interpreting the results of the efforts undertaken. For Mr. Oter, business is not just about product quality or marketing strategy, but also about the relationship between humans and God. He emphasized the importance of doing good to others as a core principle in running a business, because according to him, the kindness sown will return in the form of unexpected blessings. The store's busyness and large revenue are not solely the result of human effort, but also part of divine will. Therefore, from Mr. Oter's perspective, the success of the karawo business is not only measured by economic aspects, but also by how much goodness and sincerity are present in the process.

Furthermore, reflecting on the data analysis results regarding the charity and knowledge of revenue accounting by previous karawo entrepreneurs, the researchers found that these revenue accounting practices were driven by the value (**faith**) of gratitude. This value of gratitude was reflected in the informants' actions and expressions, such as accepting uncertain business outcomes, not complaining even when income decreased, and sincerely running their businesses while still believing that sustenance is a decree from God.

This sense of gratitude is evident in Mrs Halimah's statement that even tho income doesn't come in every day, she still averages the earnings to manage the business realistically: "...I just average it out to one million per day... [net income] is around Rp 10,000,000 or at the very least Rp 7,500,000." This expression shows an attitude of acceptance and satisfaction with the results obtained, and does not force achievements beyond the realistic capabilities of the effort.

Similarly, in Mr. Oter's statement: "Daily income for one day depends on how busy the orders are, and it also depends on God's blessings... Even if the karawo products we produce are good, if God moves people's hearts to shop elsewhere, it will definitely happen." From this, it is clear that he understood income not merely as the result of hard work or marketing strategies, but also as part of divine will. He stated that the main principle in business is to do good to people, with the belief that kindness will return in the form of sustenance, which demonstrates the spiritual dimension of that gratitude.

Meanwhile, Mrs. Novi also reflects the value of gratitude thru her flexible actions in managing income, such as diverting promotional funds for business renovation without showing any complaints. She continued to run her business despite experiencing a decline in revenue in certain months, demonstrating an awareness and acceptance of the business cycle, which is not always stable. Thus, the

revenue accounting practices carried out by karawo entrepreneurs are not only technical and rational, but also contain inner values such as gratitude. This value lives in the awareness of business actors to accept the results of their work with sincerity, continue to strive to the best of their ability, and entrust the final outcome to God's will.

In the Islamic culture of Gorontalo, the elders often give advice about gratitude thru *lumadu*, which is in the form of *diila o'onto*, *bo wolu-woluwo*, meaning unseen but present. This expression conveys the meaning that in life, one should not only pursue what is visible, but also seek something that is invisible yet truly exists. What is expressed as "o'onto" or visible is material, while what is invisible but exists is what gives that material, namely Allah *Subbahana Huwata'ala*. This expression is often used by missionaries in their preaching, as a reminder to be grateful, to engage in remembrance (zikir), and to perform acts of worship. Don't just focus on what's visible, so there's a balance between life in this world and life in the hereafter ([Daulima 2009](#)).

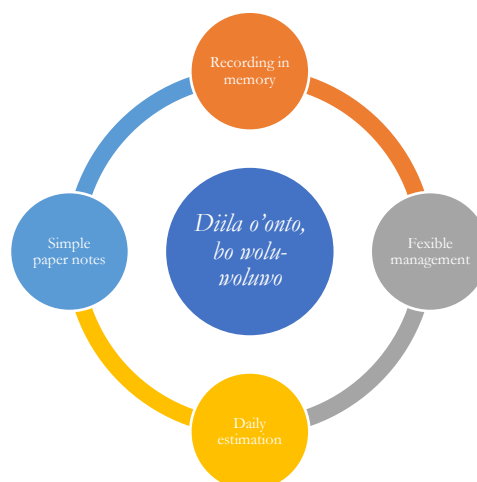
Furthermore, this value of gratitude aligns with the Islamic religious law (**relevation information**), particularly in the Quran, Surah Ibrahim verse 7: And "remember" when your Lord proclaimed, "If you are grateful, I will certainly give you more. But if you are ungrateful, surely My punishment is severe." This value is reflected in the revenue accounting practices of karawo entrepreneurs, such as Mr. Oter, who believes that sustenance comes from Allah and emphasizes the importance of doing good as a form of gratitude; Mrs. Halimah, who remains calm and wise in accepting income fluctuations; and Mrs. Novi, who navigates the dynamics of business with sincerity, including when she had to divert promotional funds for renovations. These attitudes show that revenue management is not only technical but also grounded in spiritual awareness and recognition of God's blessings. The alignment of the values of revenue accounting practices with the values of

Islamic religious requirements provides the researchers with an understanding that the essence (**courtesy**) of revenue accounting implemented by karawo entrepreneurs is not only limited to material aspects but is also rich in local cultural values and Islamic religious law, in this case, gratitude.

The study's findings, which include revenue accounting based on local wisdom and religiosity in the form of gratitude, are supported by several previous studies. These studies found that the people of Kampung Adat Tuthubhada interpret income not only as earnings but also as a means of expressing art and a form of gratitude rooted in local wisdom and religious values ([Uda and Leniwati 2022](#)). And research showing that setting selling prices influenced by the value of itsar is interpreted by traders as a form of non-material profit reflecting gratitude and social harmony ([Agustuliani and Majid 2016](#)). and research revealing that in banten transactions, the concept of price is determined based on spiritual value in the teachings of the Bhagavad Gita, while profit is understood as a feeling of happiness and release from karma, so accounting is interpreted as a spiritual path that transcends mere material interests ([Suryani et al. 2021](#)).

The previous image contains information related to the findings of this study, namely the construction of local cultural values that underpin revenue accounting practices by karawo entrepreneurs. These local cultural values are reflected thru four main practices. First, memory-based record-keeping, where entrepreneurs remember and estimate income and expenses based on daily experience without relying on formal documents. Second, flexible management, which demonstrates the entrepreneur's ability to adjust fund usage, such as allocating promotional funds for building renovations when needed. Third, daily estimates, where entrepreneurs calculate the average daily revenue from transactions that don't always occur every day, and differentiate between gross and net revenue. Fourth, simple record-keeping on paper, as a form of manual documentation to ensure transparency and accountability in the business. This entire practice is rooted in the local wisdom of Gorontalo, known by the phrase "diila o'onto, bo wolu-woluwo," which emphasizes the importance of paying attention to the unseen – gratitude and spiritual connection with God – as the foundation for managing income.

Figure 2. Construction of Local Cultural Values Behind Revenue Accounting Practices by Karawo Entrepreneurs



CONCLUSION

The results of this study indicate that the revenue accounting practices of karawo entrepreneurs in Gorontalo are not only technical but also rich in local cultural values and religiosity. Business owners rely more on memory-based record-keeping, flexible revenue management, daily estimations, and simple paper-based records. These four practices exist within a framework of gratitude based on Gorontalo's local wisdom, namely *diila o'onto*, *bo wolu-woluwo* (not seen but present). This value confirms that income is understood not solely as a result of economic rationality, but also as a portion of sustenance determined by God. Thus, revenue accounting for karawo entrepreneurs is a form of microaccounting that integrates economic, cultural, and spiritual dimensions. Based on the results of this study, several suggestions can be made. First, efforts are needed to develop a local wisdom-based accounting model that can strengthen business transparency and accountability without eliminating inherent cultural and spiritual values. Second, local governments and relevant institutions need to provide guidance to karawo

entrepreneurs, particularly in financial literacy and digital marketing, to ensure their businesses remain competitive amidst the challenges of modernization. Third, for academics, this research opens up space for developing more inclusive accounting theories that accommodate local practices as a form of diversity in accounting epistemology. Finally, for karawo entrepreneurs, it is hoped that they will continue to maintain a sense of gratitude and local wisdom as the foundation for managing their businesses, while also continuously adapting to the times for the sustainability of their businesses in the future.

Units or quantities such as distance, weight and size. For example: 4 days, 5 kilometers, 25 years. All other numbers are presented numerically. Generally when in estimates, numbers are pronounced; for example: approximately ten years. Decimal percentages and fractions, for non-technical uses, use the word percent in the text; for technical use the % symbol. Equations, equations must be given a number in parentheses by writing the right margin.

REFERENCES

- Agustuliani, Awaliah, and Jamaluddin Majid. 2016. "Implementasi Nilai Itsar Membangun Konsep Harga Jual pada Pasar Pannampu Makassar." *Jurnal Ilmiah Akuntansi Peradaban* 2 (1): 1. <https://doi.org/10.24252/jiap.v2i1.2996>.
- Bowo, Ferdian Arie. 2022. "Peran E-Commerce Dan Strategi Promosi Ditinjau Dari Kebijakan Klustering UMKM Di Era Digital." *Jurnal Studi Interdisipliner Perspektif* 22 (1): 59–74.
- Cahyono, Dwi. 2020. *Pengantar Akuntansi Keperilakuan Sebuah Eksplorasi Model Konseptual Bagi Pemula*. Taman Kamus Pressindo.
- Dai, Srilian Laxmiwati. 2019. "Eksistensi Sulaman Karawo Dalam Menunjang Pariwisata Gorontalo." *TULIP: Tulisan Ilmiah Pariwisata* 2 (1): 1–12.
- Danieela, Aleesya Mae, Rini Ridhawati, and Elin Erlina Sasanti. 2025. "Praktik Akuntansi Dalam Perspektif Pedagang Sate Bulayak Di Desa Suranadi." *Jurnal Ilmiah Global Education* 6 (2): 637–49. <https://doi.org/10.55681/jige.v6i2.3773>.
- Daulima, Farha. 2009. *Lumadu (Ungkapan) Sastra Lisan Daerah Gorontalo*. Galeri Budaya Daerah Mbu'i Bungale.
- Fajirin, Fauzan Bahamariato, and Rachma Indrarini. 2021. "Pengaruh Gaya Hidup dan Tingkat Pendapatan terhadap Perilaku Konsumsi Islami pada New Normal (Studi Kasus Masyarakat

- Muslim Usia Produktif di Surabaya).” *Jurnal Ekonomika dan Bisnis Islam* 4 (2): 156–67. <https://doi.org/10.26740/jekobi.v4n2.p156-167>.
- Fauzi, Fahmi, Aida Ulviani Nst, Layyinatus Shifah, and Sugianto Sugianto. 2025. “Perencanaan Keuangan Untuk Mengurangi Risiko Kebangkrutan : Pentingnya Pengelolaan Keuangan, Pencatatan Yang Baik, Dan Strategi Pengelolaan Arus Kas: (Studi Kasus Rumah Makan Fajar Jeumpa).” *Harmoni Sosial: Jurnal Pengabdian Dan Solidaritas Masyarakat* 2 (1): 76–84. <https://doi.org/10.62383/harmoni.v2i1.1099>.
- Fiqri, Yudhi Yanuar. 2024. “Manajemen Keuangan Pada Pelaku Usaha Kecil Menengah.” *Al-A’mal: Jurnal Manajemen Bisnis Syariah* 4 (1): 71–81.
- Firdaus, Firdaus, Saifullah -, Sri Ika Mulia, and Muhamad Muzamil. 2023. “Pengaruh Religiusitas, Pengetahuan Zakat Dan Pendapatan Terhadap Kesadaran Berzakat Perkebunan Sawit.” *Indonesian Journal of Islamic Economics and Business* 8 (2): 266–82. <https://doi.org/10.30631/ijoeib.v8i2.1761>.
- Fitriyanti, Dwi Ayu, and Masruchin Masruchin. 2023. “Pengaruh Religiositas, Pendapatan Dan Konsumsi Rumah Tangga Terhadap Kesejahteraan Buruh Tani Di Desa Payaman Kecamatan.” *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 5 (5): 2507–23. <https://doi.org/10.47467/alkharaj.v5i5.3501>.
- Hasibuan, Henny Triyana. 2021. “Penerapan Akuntansi Dalam Prespektif Budaya Jawa Pada Pedagang Nasi Jinggo Di Denpasar.” *Jurnal Inovasi Penelitian* 2 (1): 1. <https://doi.org/10.47492/jip.v2i1.615>.
- Hawari, Irsyad. 2023. “Pendapatan Dan Religiusitas Individu Muslim Di Indonesia.” *Jurnal Ilmiah Ekonomi Islam* 9 (3): 3217–26. <https://doi.org/10.29040/jiei.v9i3.9595>.
- Hidayati, Annisa, Elvin Umairoh, Erilla Windayani, et al. 2023. “Ingatan Sebagai Dasar Praktik Akuntansi Pertanian.” *Imanensi: Jurnal Ekonomi, Manajemen, Dan Akuntansi Islam* 8 (1): 15–30. <https://doi.org/10.34202/imanensi.8.1.2023.15-30>.
- Indrayani, Luh. 2020. “Makna Literasi Keuangan Dalam Keberlangsungan Usaha Industri Rumah Tangga Perempuan Bali.” *JIA (Jurnal Ilmiah Akuntansi)* 5 (2): 407–28. <https://doi.org/10.23887/jia.v5i2.29858>.
- Jasri -, Nadia Arfan, Hasanuddin -, and Hurriah Ali Hasan. 2022. “Penerapan Digital Marketing Dalam Upaya Peningkatan Pendapatan Usaha Mikro Kecil Dan Menengah.” *ILTIZAM Journal of Shariah Economics Research* 6 (2): 212–24. <https://doi.org/10.30631/iltizam.v6i2.1452>.
- Kamayanti, Ari. 2020. *Metodologi Penelitian Kualitatif Akuntansi: Pengantar Religiositas Keilmuan (Edisi Revisi)*. Penerbit Peneleh.
- Kartini, Yati. 2025. “Pengaruh Spiritualitas Pendapatan Dan Gaya Hidup Terhadap Perilaku Keuangan Pelaku UMKM Yang Memperoleh Pembiayaan Bank Syariah Di Kota Jambi.” *Fatih: Journal of Contemporary Research* 2 (2): 842–65. <https://doi.org/10.61253/mr9j8q11>.
- Laisa, Sri Lusiana M., and Moh Imron Rosidi. 2023. “Karawo: Simbol Identitas Budaya Gorontalo.” *Innovative: Journal Of Social Science Research* 3 (2): 12001–12.
- Lindiani, Lindiani, Indah Registiana, Fauzan Fajrullah, and Indah Noviyanti. 2024. “Analisis Strategi Promosi Bisnis UMKM Coffee Shop Dengan Menggunakan Media Sosial: Studi Kasus: Triple Seven Pangkalpinang.” *Jurnal Bintang Manajemen* 2 (2): 75–93. <https://doi.org/10.55606/jubima.v2i2.3061>.
- Manggu, Blasius, and Sabinus Beni. 2021. “Analisis Penerapan Segmentasi, Targeting, Positioning (STP) Dan Promosi Pemasaran Sebagai Solusi Meningkatkan Perkembangan UMKM Kota Bengkayang.” *Sebatik* 25 (1): 27–34. <https://doi.org/10.46984/sebatik.v25i1.1146>.

- Nurzanah, Eka, Atika Ulfah, and Uswatun Maratu Soleha. 2023. "Penerapan Pencatatan Keuangan Pada Usaha Mikro Kecil Menengah (UMKM) (Studi Pada Pengusaha Kecil Konveksi Pekon Podosari)." *Jurnal Akuntansi Aisyah* 4 (2): 9–15.
- Putri, Karunia Yullyntan, and Aisha Hanif. 2024. "Accounting Practices Based on Memory in the Tofu and Tempe Business: Praktik Akuntansi Berbasis Ingatan Dalam Bisnis Tahu Dan Tempe." *Indonesian Journal of Cultural and Community Development* 15 (3) <https://doi.org/10.21070/ijccd.v16i1.1149>.
- Ratnaningtyas, Heny, Novita Widyastuti Sugeng, Nurbaeti Nurbaeti, and Devita Gantina. 2025. "Pemberdayaan Pelaku Usaha Konveksi Berbasis Rumah Di Jurangmangu Tentang Pengelolaan Keuangan Untuk Meningkatkan Kesejahteraan." *ADMA : Jurnal Pengabdian Dan Pemberdayaan Masyarakat* 5 (2): 463–476. <https://doi.org/10.30812/adma.v5i2.4526>.
- Sabela, Noverta Yustisia, and Hery Pudjoprastyono. 2024. "Pentingnya Banner Dan Petunjuk Arah Sebagai Strategi Pemasaran Untuk Meningkatkan Visibilitas UMKM 'Batik Broyo.'" *Journal Of Human And Education (JAHE)* 4 (6): 744–49. <https://doi.org/10.31004/jh.v4i6.1899>.
- Sagala, Polarista Mariani, Krisna Melida Br Tarigan, Sonja Andarini, and Indah Respati Kusumasari. 2024. "Analisis Pentingnya Perencanaan Dan Pengembangan Bisnis Dalam Meningkatkan Kinerja Perusahaan." *KARYA: Jurnal Pengabdian Kepada Masyarakat* 4 (1): 150–59.
- Sifwah, Mudrika Aqillah, Zidna Zaena Nikhal, Anggi Puspita Dewi, Neuneu Nurcahyani, and Ratna Nur Latifah. 2024. "Penerapan Digital Marketing Sebagai Strategi Pemasaran Untuk Meningkatkan Daya Saing UMKM." *Journal of Management Accounting, Tax and Production* 2 (1): 109–18. <https://doi.org/10.57235/mantap.v2i1.1592>.
- Suryani, Ni Ketut, I Gusti Ayu Nyoman Budiasih, I Putu Sudana, and I Gde Ary Wirajaya. 2021. "Menguak Konsep Harga Dan Laba Di Balik Transaksi Banten." *Jurnal Akuntansi Multiparadigma* 12 (2). <https://doi.org/10.21776/ub.jamal.2021.12.2.21>.
- Susanti, Regita Nur, and Nibras Anny Khabibah. 2021. "Implementasi Pencatatan Laporan Keuangan pada Usaha Kecil dan Menengah (Studi pada Sentra UKM Kopitas di Kabupaten Temanggung)." *Jurnal Syntax Transformation* 2 (04): 524–31. <https://doi.org/10.46799/jst.v2i4.254>.
- Syafitri, Okta Yuripta, Najla Wildan, Nurul Huda, and Nova Rini. 2021. "Tingkat Religiusitas Dan Pendapatan: Analisis Pengaruh Terhadap Keputusan Membayar Zakat, Infaq Dan Shadaqah." *Jurnal Ilmiah Ekonomi Islam* 7 (1): 34–40. <https://doi.org/10.29040/jiei.v7i1.1915>.
- Thalib, Mohamad Anwar. 2022. *Akuntansi Cinta Dalam Budaya Pernikahan Gorontalo*. Perpunas Press.
- Thalib, Mohamad Anwar, and Widy Pratiwi Monantun. 2022. "Mosukuru: Sebagai Wujud Dari Metode Pencatatan Akuntansi Oleh Pedagang Di Pasar Tradisional Gorontalo." *Jurnal Akuntansi Integratif* 8 (1): 44–62. <https://doi.org/10.29080/jai.v8i1.816>.
- Uda, Atikah Indawati Pua, and Driana Leniwati. 2022. "Memaknai Konsep Pendapatan Pada Kampung Adat Tuthubhada Kabupaten Nagekeo, NTT." *El Muhasaba Jurnal Akuntansi* 13 (1): 17–25. <https://doi.org/10.18860/em.v13i1.12821>.
- Yusuf, A. Muri. 2017. *Metode Penelitian Kuantitatif, Kualitatif & Penelitian Gabungan*. Kencana.

this page intentionally left blank.