

Cultural Value in Income Accounting: The Case of *Ilabulo* Sellers in Indonesia

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Abstract

Purpose: This study aims to explore the income accounting practices of *Ilabulo* sellers in Gorontalo, Indonesia, by emphasising the role of local wisdom in informal financial management. The research was motivated by the limited documentation of how traditional cultural values shape accounting behaviour among small informal businesses. It seeks to demonstrate how these values influence financial recording and decision-making processes.

Method : To achieve this, a qualitative approach was employed using passive observation and structured interviews with selected *Ilabulo* sellers. These methods were used to gather insights into how income is tracked and how profits are allocated within their daily business practices.

Findings: The findings reveal that income is not formally recorded but instead memorized, and profits are generally used for both personal needs and charitable giving. These practices reflect a strong adherence to the cultural value of *diila o'onto, bo wolu-woluwo* (invisible but present), which indicates the presence of spiritual values in financial decisions. The practical implication of these findings is the need to develop simple accounting systems that are in line with local cultural and spiritual values to support informal business financial practices.

Novelty: This study contributes to the accounting literature by revealing how spirituality and cultural wisdom are integrated into informal income accounting. It offers a culturally grounded perspective that challenges conventional assumptions in accounting.

Keywords: Income accounting, local wisdom, informal business, spirituality, cultural values, Gorontalo

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Introduction

In the context of Gorontalo culture, economic practices cannot be separated from the values of local wisdom that serve as guidelines in daily life. One prominent cultural value is *diila o'onto, bo wolu-woluwo*, which means "unseen but exists". This value emphasises the importance of appreciating intangible yet significant aspects of life, such as blessings, social responsibility, and sustainability (Daulima, 2009). Additionally, the philosophy of life in Gorontalo society is reflected in the expression "*Adati Hula-Hula Syareati, Syareati Hula-Hula to Kitabullah*" (customs are based on Sharia, and Sharia is based on the Book of Allah), which establishes that culture, including economic activities, must be in harmony with Islamic values (Baruadi & Eraku, 2018; Daulima & Hamzah, 2007; Hatibie, 2020).

One reflection of Gorontalo culture is *ilabulo*, a traditional speciality food that holds significant cultural and economic value for the local community. As an iconic culinary product, *ilabulo* not only serves as a cultural identity of Gorontalo but also provides a livelihood for many people (Pangasius,

2017; Tim Literasi Kanwil DJPb Provinsi, 2018). *Ilabulo* sellers, the majority of whom come from the micro, small, and medium enterprise (MSME) sector, play a strategic role in supporting the local economy. However, accounting practices among *Ilabulo* sellers have rarely been the subject of academic study, particularly from the perspective of accounting based on local wisdom values.

Ironically, existing revenue accounting theories or standards remain distant from local cultural values and instead reflect modern principles such as egoism, materialism, and capitalism. The dominance of these modern values has led to a diminished awareness of humanitarian and spiritual aspects in accounting practices (Kamayanti, 2018, 2021; Mulawarman & Kamayanti, 2018; Triuwono, 2015). A modern accounting system that prioritises profit alone risks eroding traditional economic practices that emphasise blessings, sustainability, and social balance (Kamayanti, 2018, 2021; Mulawarman & Kamayanti, 2018; Triuwono, 2015).

Several previous studies have identified accounting practices based on local cultural values. For instance, (Soeherman & Putra, 2024), in their study entitled *The Trojan Horse Metaphor and Innovation Accounting in Enhancing Business Value*, found a link between accounting and culture through the use of cultural metaphors (the Trojan Horse) to explain digital business strategies. In this context, innovation accounting plays a role in building and being accountable for a business ecosystem grounded in digital culture. Furthermore, (Jessica & Rusliyawati, 2023), in their research entitled *The Secret of Guanxi in Accounting and Business Practices of the Chinese Ethnic Group*, revealed a connection between accounting and culture through the practice of *guanxi*, which is rooted in the social values and traditions of the Chinese community. This practice shows that strong interpersonal relationships significantly influence accounting practices and business sustainability. Meanwhile, (Hermawan & Lawita, 2022), in their study on accounting conservatism among the Cina Benteng ethnic group, found that conservative accounting practices—such as delayed revenue recognition and accelerated expense recognition—are influenced by cultural values such as frugality, perseverance, and hard work. These values are shaped through a process of assimilation and acculturation within the community's socio-economic context. Although studies on accounting based on local cultural values have been conducted, research on accounting practices in the context of *Ilabulo* vendors remains scarce. This is where the novelty of this study lies in comparison to previous research.

Research on accounting practices that integrate local cultural values in the informal sector remains highly limited, as most conventional accounting studies focus on standardised systems and tend to overlook spiritual and local cultural dimensions (Thalib & Monantun, 2022a, 2022b). This condition highlights the lack of development in accounting knowledge based on local wisdom values, which may ultimately lead to the replacement of traditional practices with modern systems that are irrelevant to the local community context.

Therefore, this study aims to bridge this gap by constructing income accounting practices among *ilabulo* sellers based on Gorontalo's local wisdom values. It adopts an Islamic paradigm using the Islamic ethnomethodology approach, which enables an in-depth exploration of accounting practices within cultural and spiritual frameworks. This research seeks to answer two main questions: how *ilabulo* sellers practice revenue accounting and what local cultural values underlie these practices. Based on these questions, the primary objective of this study is to construct a revenue accounting practice that aligns with the local wisdom values of the Gorontalo community.

The practical implications of this research are significant, particularly for the development of culturally grounded accounting models for micro, small, and informal businesses. By uncovering how *ilabulo* sellers integrate local values into their income accounting practices, this study offers insights that can inform the formulation of community-based accounting guidelines that are more contextually relevant and socially sustainable. These findings can also be useful for local governments, policymakers, and MSME development programmes in designing training and assistance schemes that respect and preserve traditional economic values while promoting financial accountability. Additionally, the study

contributes to enriching accounting education by incorporating local wisdom into the curriculum, fostering more inclusive and culturally responsive accounting practices.

Literature Review

Cultural Accounting

The common understanding of accounting as merely a technical and calculative discipline did not emerge suddenly. These two aspects—technique and calculation—dominate much of the accounting literature. For example:

“Accounting is the art of recording, classifying, and summarising in a significant manner and in terms of money, transactions, and events which are, at least in part, of a financial character, and interpreting the results thereof.” (American Institute of Accountants, 1940)

It is clear that the definition provided by the American Institute of Accountants primarily refers to accounting in terms of technique and calculation. The technical aspect of accounting lies in its recording methods, which categorise transactions into two types: debit and credit. Meanwhile, the calculative aspect pertains to financial transactions. Ultimately, these two dimensions of accounting produce information that is useful for decision-making. In line with this perspective, another widely accepted definition of accounting emphasises its reliance on technique and calculation:

“The process of identifying, measuring, and communicating economic information to permit informed judgements and decisions by users of the information.” (Accounting Association. Committee to Prepare a Statement of Basic Accounting Theory American, 1966)

The question arises: Is accounting solely limited to technique and calculation? The answer is certainly no. Several factors influence the development of accounting, including cultural values, the economic sector, and legal and regulatory systems, as well as social and political conditions in which accounting evolves (Hofstede, 1986), (Mardiasmo, 2014).

Accounting practices differ from one country to another, as well as between regions within the same country. Since each country or region has its own cultural values, economic systems, and legal and political frameworks, it is crucial to recognise that local values significantly influence the form, techniques, and calculations in accounting. Based on these factors, Burchell et al. emphasise the social dimension of accounting:

“Accounting is increasingly seen as a social phenomenon rather than merely a technical one. The social context of accounting expertise is beginning to be recognised and problematised. ... Accounting arises from, and in turn contributes to, a broader context. ... Accounting ... has also become more active and is explicitly acknowledged as an instrument for management and social change.” (Burchell, S., Clubb, C. & Hopwood, 1985)

From this perspective, accounting is shaped by its social construction, and in turn, it also influences that construction.

Ilabulo

Traditional regional cuisine refers to types of food commonly enjoyed in various areas. Each region has its own distinctive dishes, typically influenced by the ingredients used or combined with specific cooking techniques. One such example is *ilabulo*, a traditional dish from Gorontalo.

Ilabulo is typically served as a side dish and is made from chicken offal, including liver and gizzard, along with chicken skin. It is sometimes enriched with quail eggs, dried sago flour, coconut milk, coconut oil, and spices that give it a distinctively spicy flavour. The mixture is wrapped in banana leaves and then either grilled or steamed (Pangasius, 2017). *Ilabulo* is recognised as a signature dish of

Gorontalo, primarily made from processed chicken, particularly its liver, gizzard, and fat (Tim Literasi Kanwil DJPb Provinsi, 2018).

Several researchers have previously studied *ilabulo* within the context of traditional cuisine. However, studies exploring *ilabulo* from an accounting perspective remain scarce. This gap in the literature is what makes this research novel.

Cultural Values and Revenue Accounting Practices of Ilabulo Sellers

To understand how accounting practices are influenced by local culture, it is important to visualise the relationship between the key concepts in this study—namely, the local wisdom values of Gorontalo and the revenue accounting practices of ilabulo sellers. In Gorontalo society, cultural values not only serve as markers of identity but also as practical guidelines in daily economic behaviour (Baruadi & Eraku, 2018). Two fundamental values that are the focus of this research are “*diila o’onto, bo wolu-woluwo*” and the life principle “*Adati hula-hula syareati, syareati hula-hula to Kitabullah*.”

The expression “*diila o’onto, bo wolu-woluwo*,” which can be interpreted as “unseen but exists,” reflects a cultural belief that emphasises the importance of intangible yet highly valuable aspects such as blessings, sincerity, social responsibility, and sustainability (Daulima, 2009). For ilabulo sellers, this translates into accounting practices that do not merely record income in monetary terms but also consider whether the income is earned ethically and aligned with divine values. Income is measured not only quantitatively but also qualitatively, such as whether the income brings inner peace or benefits others.

Meanwhile, the principle “*Adati hula-hula syareati, syareati hula-hula to Kitabullah*” asserts that all aspects of life, including economic activities such as selling ilabulo, must be in accordance with Islamic teachings (Baruadi & Eraku, 2018; Thalib, 2022). This belief system influences how sellers manage and record their income—for example, by avoiding practices considered haram, maintaining fairness in pricing, and upholding honesty in financial recording, even if done informally.

This cultural-religious foundation forms a cognitive and spiritual framework that shapes how ilabulo sellers understand, record, and report their income. In practice, this is evident in informal income recording systems grounded in strong spiritual values. For instance, some studies (Thalib & Monantun, 2022b) have found that some sellers prioritise blessings (*barakah*) over profit maximisation, so their pricing strategies or transaction records may appear inefficient by modern standards but are highly meaningful within the local cultural context.

Narratively, the relationship between these concepts can be imagined as a cycle: cultural values shape ethical beliefs, ethical beliefs influence business behaviour, business behaviour forms accounting practices, and accounting practices, in turn, reflect and reinforce cultural values. This cycle shows that accounting, in the context of Ilabulo sellers, is not merely a technical process but is deeply embedded in a living cultural and spiritual tradition.

Methodology

This study adopts the Islamic paradigm, which acknowledges that accounting reality encompasses both material and non-material aspects that are interconnected ((Kamayanti, 2018, 2021; Mulawarman & Kamayanti, 2018; Triyuwono, 2015), in line with the research objective to explore the revenue accounting practices of ilabulo sellers based on local cultural values. The approach used is Islamic ethnomethodology, an extension of modern ethnomethodology that recognises a community’s way of life as formed with the permission of the Creator (Thalib, 2023). This approach was chosen because it aligns with the focus of the study, which examines revenue accounting practices deeply rooted in Gorontalo’s cultural values.

For data collection, this study employs passive participant observation and structured interviews to understand the accounting practices of ilabulo sellers without direct involvement. The research location is Gorontalo, specifically at Jl. Baso Bobihoe, Kayubulan, Limboto District, chosen because it is a well-known area for ilabulo sellers and possesses unique cultural values based on Islamic teachings, reflected in the local philosophy “*Adati Hula-Hula Syareati, Syareati Hula-Hula to Kitabullah*,” which asserts

that all aspects of life must comply with Islamic Sharia principles (Baruadi & Eraku, 2018; Daulima & Hamzah, 2007; Hatibie, 2020).

This study employs a purposive sampling technique to determine the research informants. According to Sugiyono (2018), purposive sampling is a technique in which informants are selected based on specific considerations. In this study, the researcher selected informants based on their experience in selling *ilabulo*. A detailed summary of the research informants is presented in Table 1 below.

Table 1. List of Interviewees

No	Name	Gender	Age	Experience of Becoming an <i>Ilabulo</i> Entrepreneur	Region of Origin
1	Interviewee 1	Female	49 years old	6 years	Gorontalo, Indonesia
2	Interviewee 2	Female	32 years old	10 years	Gorontalo, Indonesia
3	Interviewee 3	Female	26 years old	3 years	Gorontalo, Indonesia
4	Interviewee 4	Female	42 years old	4 years	Gorontalo, Indonesia
5	Interviewee 5	Female	34 years old	2 years	Gorontalo, Indonesia

source: The Processed Primary Data (2025)

This study involves five informants selected using the purposive sampling technique based on their experience in selling *ilabulo*. The first informant, Interviewee 1 (49 years old), has been selling *ilabulo* for 6 years. The second informant, Interviewee 2 (32 years old), has a longer experience of 10 years. The third informant, Interviewee 3 (26 years old), has been selling *ilabulo* for 3 years, while the fourth informant, Interviewee 4 (42 years old), has 4 years of experience in the *ilabulo* business. The last informant, Interviewee 5 (34 years old), has been in business for 2 years. All five informants are native residents of Gorontalo, directly involved in running a business that is rooted in local cultural values. Their varying levels of experience in selling *ilabulo* provide diverse insights into revenue accounting practices in small businesses based on local wisdom.

This study involves female informants because, demographically and culturally, the *ilabulo* selling business in Gorontalo is predominantly run by women. In this community, women generally manage small culinary businesses, including selling *ilabulo*, making them the most relevant and accessible source of data to understand revenue accounting practices rooted in local cultural values. Involving female informants ensures that the research captures authentic perspectives aligned with the actual business actors. However, this study acknowledges the potential bias due to the informants being exclusively female, so the findings are interpreted within the context of women's entrepreneurship in this cultural setting. Future research could expand the scope by including male sellers or other stakeholders to provide a more comprehensive understanding.

This study employs data analysis techniques based on the Islamic ethnomethodology approach, which integrates concepts such as charity, knowledge, faith, revelation information, and courtesy. Islamic ethnomethodology is an extension of modern ethnomethodology first introduced by (Garfinkel, 1967), which focuses on studying how individuals create and maintain social order through everyday interactions. Garfinkel's foundational work highlights the methods community members use to understand their social world without assuming any external frameworks.

Furthermore, Islamic ethnomethodology adds a spiritual and religious dimension by recognising that the way of life of community members is shaped not only by social constructions but also by divine guidance as reflected in Islamic teachings (Thalib, 2022). This approach combines the methodological rigour of ethnomethodology with Islamic epistemology and ontology, acknowledging both material and non-material realities simultaneously (Kamayanti, 2020; Mulawarman & Kamayanti, 2018; Triuwono, 2015).

Table 2. The Stages of Data Analysis in Islamic Ethnomethodology

Stage	Description	Focus in This Study
Charity	Observable expressions or actions of community members that reflect their life experiences and way of life (Garfinkel, 1967; Thalib, 2022).	Observing behaviours and expressions of <i>Ilabulo</i> sellers in their revenue accounting practices.
Knowledge	Rational interpretation of expressions or actions to uncover the meaning behind accounting practices (Garfinkel, 1967; Thalib, 2022)	Understanding how <i>Ilabulo</i> sellers rationalise and justify their accounting methods.
Faith	Non-material values and spiritual motivations that influence daily actions (Thalib, 2022).	Analysing religious and ethical values that underlie the revenue accounting of <i>ilabulo</i> sellers.
Revelation Information	Links non-material values in practice with divine guidance from Islamic sources (Thalib, 2022).	Contextualising accounting practices of <i>ilabulo</i> sellers within Islamic teachings.
Courtesy	Integration of findings from previous stages into a holistic understanding of accounting practices based on local and Islamic values. (Thalib, 2022).	Developing a comprehensive view of revenue accounting practices informed by local wisdom and spirituality.

To ensure the accuracy of the interview results, this study employed methodological triangulation by combining two data collection techniques: passive participant observation and structured interviews (Sugiyono, 2018). Observation was conducted directly at the *Ilabulo* selling sites to capture the sellers' actual behaviour in recording and managing their income without researcher interference. Meanwhile, structured interviews were used to explore deeper insights into the meanings, spiritual values, and cultural considerations underlying their accounting practices. By comparing the results of these two methods, the researcher was able to verify the consistency of the information and strengthen the validity of the collected data. This methodological triangulation was a crucial step in maintaining data integrity within the qualitative approach applied in this study.

Results and Discussion

The income earned by *Ilabulo* sellers can be calculated based on the number of products sold and the selling price per unit. Although it is not recorded in detail, this calculation is done by multiplying the selling price per unit by the number of *Ilabulo* sold, allowing both revenue and profit to be determined directly. This is as stated by Interviewee 1 as follows:

"Every time I sell, for example, if I sell 700 pieces of Ilabulo, the revenue I earn is Rp1,750,000. If my capital expenditure is Rp1,000,000, then the profit I make is Rp750,000. I determine my revenue based on the number of Ilabulo sold. Therefore, the revenue can be known immediately. Even though I do not record it in writing, I simply calculate it by multiplying the selling price per unit, which is Rp2,500, by the number of Ilabulo sold."

Based on Interviewee 1's statement, the researcher understands that she typically produces 700 pieces of *Ilabulo* each night. She sells each piece for Rp2,500. If all *Ilabulo* are sold, she can earn a revenue of Rp1,750,000. The capital she spends to produce 700 pieces of *Ilabulo* is Rp1,000,000, resulting in a profit of Rp750,000. She explained that she does not maintain accounting records of her income; instead, she determines her revenue manually by multiplying the number of *Ilabulo* sold by the selling price per unit.

Based on Interviewee 1's previous statement, the researcher identified an accounting practice in the form of a calculation method used by *Ilabulo* traders. This practice is reflected in her statement: *"Even though I do not record it in writing."* This suggests that Interviewee 1 does not formally record her income from selling *Ilabulo*. To determine her earnings, she simply calculates the number of

products sold and multiplies it by the unit selling price. In other words, her revenue recording is based on memory, a concept known as mental accounting. This concept was first introduced by Richard Thaler in 1985 as a behavioural model combining psychology and microeconomics (Thaler, 1999). The theory explains that, similar to businesses that record and categorise their finances, individuals also mentally track and categorise their expenditures into "accounts" in their minds. This process includes bookkeeping, evaluation, and decision-making related to consumption or resource allocation.

The findings of this study regarding the use of mental accounting by *Ilabulo* sellers align with various previous research results. For example, Reddy (2023) found that mental accounting plays a crucial role in economic decision-making, where individuals or households, like Interviewee 1, rely on memory-based accounting processes to manage their income, fulfil basic needs, and support their economic activities. Furthermore, Zhao et al. (2024) highlighted that individuals use mental accounting to manage income based on specific memories and perceptions, where decisions regarding income allocation—whether from small businesses or part-time jobs—are influenced by the flexibility and autonomy inherent in those income sources.

Additionally, Silva et al. (2023) asserted that mental accounting represents a behavioural bias affecting financial decision-making related to consumption, savings, and simple bookkeeping in daily economic activities, such as those practised by *Ilabulo* sellers. Another study by Kim et al. (2023) revealed that mental accounting reflects how individuals evaluate costs and benefits in economic decision-making, influenced by context, time, and available information. Moreover, Antonides & De Groot (2022) identified aspects of mental budgeting, including simple management through reservation and non-fungibility, where income allocation is designated for specific purposes without formal record-keeping—similar to how Interviewee 1 tracks her income based on memory.

Furthermore, Interviewee 5 explained a different practice from Interviewee 1, stating that she records her daily income. The following is an excerpt from her interview:

"Daily income varies; sometimes, if I'm lucky, I can earn up to Rp 700,000. But other times, my income is below that amount, for example, Rp 300,000 per day. I often record the income I earn. For instance, last night, I made Rp 400,000, and two days ago, I earned Rp 500,000. I write down my income in a notebook."

Based on Interviewee 5's statement, the researcher understands that income from selling *Ilabulo* fluctuates daily. Sometimes she earns Rp 700,000, but she has also earned as little as Rp 300,000. She mentioned that after selling, she records her income on paper. For example, last night, she earned Rp 400,000, and two days before that, she earned Rp 500,000.

Interviewee 5's statement led the researcher to identify an income accounting practice in the form of a simple income-recording method. This practice is reflected in her statement: *"I often record the income I earn."* The knowledge derived from this practice is that Interviewee 5 maintains a simple record of her daily earnings to help her track her income. The findings of this study suggest that the simple bookkeeping practices of *Ilabulo* sellers reflect an accounting method adapted to the practical needs of small business operators. This aligns with the findings of Lusiani et al. (2023) on the adaptation of double-entry bookkeeping in 16th-century Venetian charitable institutions for specific accountability purposes, indicating that recording systems can evolve flexibly according to their context and intended use.

Additionally, as explained by Kim Yuryevich (2024), this recording method also reflects the fundamental principles of single-entry bookkeeping (SEB), which, while simpler than double-entry bookkeeping (DEB), still serves as an effective accounting tool for tracking income and supporting the sustainable management of small businesses. Furthermore, research by Adela et al. (2024) emphasises that the accounting skills of business owners play a role in improving the effectiveness of financial record-keeping and business performance. This is evident among *Ilabulo* sellers who record their daily income to track cash flow, demonstrating that adequate accounting awareness and skills can strengthen the relationship between bookkeeping practices and small business sustainability.

In a broader context, a study by Houdet et al. (2020) found that simple bookkeeping also serves as a means of documenting periodic changes in business economic value, similar to the adaptation of double-entry bookkeeping in biodiversity impact accounting, which systematically records ecosystem changes. This highlights that structured, even simple, record-keeping can enhance the understanding and management of resources for more sustainable business operations.

On the other hand, findings by Sidorova et al. (2019) underscore the importance of accounting skills in supporting effective financial record-keeping. They point to the failure of accounting innovations during the reign of Catherine II due to a lack of skilled personnel, reaffirming that the success of implementing an accounting system—whether simple or complex—depends heavily on an individual's ability to understand and manage financial records.

Thus, as noted by Ezeoha et al. (2024), the simple bookkeeping practices used by small-scale sellers not only reflect an accounting method tailored to the needs of micro-businesses in small towns but also demonstrate that in environments with a high prevalence of informal businesses and limited access to formal accounting systems, flexible and straightforward bookkeeping remains effective in supporting business continuity and growth.

Next, Interviewee 2 explained a similar practice to Interviewee 5, stating that daily income is uncertain. However, unlike Interviewee 5, Interviewee 2 does not record her income on paper. She provided the following explanation:

"Daily income varies; sometimes it reaches Rp 400,000 or more. To determine my daily earnings, I calculate the number of Ilabulo sold. Although I do not record it in writing, I simply remember the income I earn each day."

Based on Interviewee 2's statement, the researcher understands that her daily income fluctuates, sometimes reaching Rp 400,000 or more. She explained that she determines her income by multiplying the number of *Ilabulo* sold by their selling price. Although she does not record her income in a notebook, she is able to remember her daily earnings.

From Interviewee 2's explanation, the researcher identified an accounting practice among *Ilabulo* sellers, specifically a method of income recording. This practice is reflected in her statement: *"Although I do not record it in writing, I simply remember the income I earn each day."* The knowledge derived from this practice is that in running her *Ilabulo* business, Interviewee 2 does not record her income on paper but instead relies on memory to track her earnings.

Furthermore, Interviewee 3 explained a similar practice to Interviewee 2, stating that she does not record her income on paper but simply remembers her daily earnings. The following is an excerpt from her interview:

"My income is not fixed; sometimes I earn Rp 400,000, but when there are many buyers, I can make up to Rp 1,000,000. Oh yes, sometimes when it's busy, I make Ilabulo twice in a day. I don't record my income; I just remember it."

Based on Interviewee 3's statement, the researcher understands that her daily income from selling *Ilabulo* fluctuates. Sometimes she earns Rp 400,000, while on busier days, she can make up to Rp 1,000,000. Interviewee 3 also explained that she does not keep written records of her earnings.

From Interviewee 3's explanation, the researcher identified an income accounting practice among *Ilabulo* sellers, specifically a method of income recording. This practice is reflected in her statement: *"I don't record my income; I just remember it."* The knowledge derived from this practice is that in running her *Ilabulo* business, Interviewee 3 simply remembers her income rather than recording it daily, as she feels there is no need to keep written records of her earnings.

Furthermore, Interviewee 4 explained the income she earns from selling *Ilabulo*. She provided the following statement:

"My income is uncertain. Sometimes, if I make 160 packs and sell each pack for Rp 2,500, I earn Rp 400,000 if everything is sold. I don't record my income; I just remember it since the amount is small."

Based on Interviewee 4's explanation, the researcher understands that her income from selling *Ilabulo* is not fixed. If all her *Ilabulo* is sold, she earns Rp 400,000. Similar to some previous informants, Interviewee 4 chooses not to record her income on paper but instead relies on her memory. This is because the amount of income is relatively small.

From Interviewee 4's statement, the researcher identified an income accounting practice among *Ilabulo* sellers, specifically a method of income recording. This practice is reflected in her statement: *"I don't record my income; I just remember it."* The knowledge derived from this practice is that when earning income from her *Ilabulo* business, Interviewee 4 opts not to keep written records but instead memorises her daily earnings. She follows this approach because she finds it easy to remember her income since the amount is not too large.

Ilabulo sales are influenced by time and weather, with more customers coming after religious holidays and during weekdays. However, sales tend to decline on weekends and during the rainy season, which can affect the profits earned. This is as expressed by Interviewee 1:

"Selling Ilabulo is usually busy after Eid al-Fitr or Eid al-Adha. However, on weekends, there seem to be fewer buyers. Most customers come on weekdays, from Monday to Friday. In addition to selling Ilabulo, I also sell other foods such as nasi kuning, kua bugis, and sate, which can be enjoyed alongside Ilabulo. Meanwhile, Ilabulo sales tend to be slow during the rainy season, especially if it rains between 4 PM and 9 PM. At times like that, I struggle because I cannot make a profit."

Interviewee 1 previously explained that *Ilabulo* sales are higher on weekdays but lower on weekends and during the rainy season. She also stated that besides selling *Ilabulo*, she offers other types of food that can be eaten with *Ilabulo*, including nasi kuning, kua bugis, sate, and more.

The income earned by Interviewee 1 is not only used to meet personal needs but also for charitable activities. She expressed:

"I use the income from selling Ilabulo to pay for my children's education, buy daily necessities, and pay employees' salaries. Additionally, I allocate part of my income for charitable activities, such as giving alms."

Based on Interviewee 1's explanation, the researcher understands that her income from selling *Ilabulo* is used to support her family's needs, including paying for her children's education and daily necessities. Furthermore, she also uses her earnings to pay employees' salaries and set aside a portion for charity.

The study findings indicate that the primary motivation of wives selling *Ilabulo* is to help improve their family's economic well-being. These findings align with the research by Canelas et al. (2024), which highlights that women in small businesses, including agriculture and trade, are driven to participate in economic activities to increase household income. Similarly, Dagoudo et al. (2024) emphasise that women play a central role in family businesses by relying on knowledge passed down through generations, strengthening household economic resilience while challenging traditional gender norms.

Furthermore, this finding is supported by Fang (2021), who shows that although women often bear a greater domestic workload, they still find satisfaction in their roles, especially when supported by family members, such as through intergenerational assistance with household chores, enabling them to run businesses without compromising household stability. However, Gómez-Valle & Holvoet (2022) highlight that women's participation in work does not always increase their decision-making power within the household, as prevailing gender roles still play a determining factor.

In this context, Khawar (2024) emphasises the importance of recognising women as economic agents in Islam, suggesting that their role in small businesses should be acknowledged and supported within a non-patriarchal framework based on the principles of *khilafah* and *taqwa*. Additionally, Adomako Ampofo & Ampofo (2021) reveal that while societal expectations of men as primary providers

persist, economic changes have made women's economic contributions increasingly essential in sustaining household well-being.

Thus, this study confirms that women's involvement in economic activities, such as selling *Ilabulo*, is not merely a survival strategy but an active contribution to supporting family economic stability amidst ongoing social and economic changes.

In Interviewee 1's previous statements, an income accounting practice was identified, specifically regarding the use of income by *Ilabulo* traders. This practice is reflected in the act of "*I allocate part of my income for charitable activities.*" The knowledge derived from this act is that when earning income, Interviewee 1 chooses to use it not only to fulfil her personal needs but also to share with others in the form of charity.

This study aligns with the findings of Habib & Huang (2019), which indicate that income management in small businesses and nonprofit organisations demonstrates a tendency toward cost stickiness, where business owners and charity managers maintain certain expenditures despite declining income. This is driven by social considerations, moral values, and trust from stakeholders. Additionally, Weng & He (2019) emphasise that economic capacity plays a role in giving patterns, where higher income increases the likelihood of charitable giving, although other factors, such as social and geographical proximity, can also influence donation decisions.

The findings of this study on *Ilabulo* sellers support this by showing that, although most of their earnings are allocated for daily needs, they still set aside a portion for charity as an act of good deed.

Furthermore, these findings are consistent with Chamorro-Mera & Palacios-González (2019), who reveal that individual preferences in income management reflect a balance between personal interests and social responsibilities. Similar to fund holders in Chamorro-Mera & Palacios-González (2019) study—who are not only profit-orientated but also contribute socially through charity and donations—*Ilabulo* sellers demonstrate a similar financial management pattern.

This is reinforced by Candelo et al. (2019), who examined how individuals in low-income communities make charitable donation decisions by weighing personal interests against the perceived worthiness of recipients. Using the Comparative Dictator Game, the study found that donors tend to contribute more to recipients they deem more deserving, such as individuals with disabilities, female heads of households, and those with children. However, when forced to choose a single primary recipient, their decisions were often based on a combination of social factors and allocation strategies that still allowed them to meet personal needs. These findings indicate that charitable decisions are not solely driven by goodwill but also by rational considerations in balancing personal interests and social responsibilities.

Ferrara & Missios (2020) further highlight the factors that motivate charitable giving, including public-good philanthropy (giving for social benefits), warm-glow philanthropy (giving because of the joy it brings), and impact-driven philanthropy (the desire to see tangible changes from donations). Their study also found that trust in charitable institutions influences donation decisions and that low-income individuals often donate more than high-income individuals, both in absolute terms and as a proportion of their income. This explains the "*U-shaped*" pattern in philanthropy, where both low- and high-income groups tend to be more generous than the middle class.

In this study, a similar pattern is observed among *Ilabulo* sellers, who use their income not only for personal needs but also for charitable giving. Despite being part of a small business group, they consistently allocate a portion of their income to help others. This reflects that charitable decisions are not solely based on wealth level but also on trust in the social impact of their donations and an intrinsic motivation to do good.

Next, Interviewee 5 explained that her *Ilabulo* business experiences higher sales on Saturday night and Sunday. She provided the following explanation:

"Ilabulo paired with milu siram is a highly popular food combination among buyers, especially because their flavours complement each other well. Sales tend to

peak on Saturday night and Sunday, while the number of buyers is lower on Wednesdays and Thursdays."

Based on Interviewee 5's statement, the researcher understands that *Ilabulo* and *milu siram* are a food combination highly favoured by buyers. Typically, these foods experience high demand on Saturday night and Sunday, whereas sales decline on Wednesdays and Thursdays.

Interviewee 5 further explained that the income she earns from selling *Ilabulo* is used to fund her children's education and charitable activities. She shared the following in an interview:

"Yes, I use my earnings to pay for my children's schooling. My goal in selling Ilabulo is to earn income so I can afford my children's education and provide them with allowances. Additionally, when I have extra income, I use it for charity, either at the mosque or an orphanage, alternating between the two. In my opinion, it would be excessive to have a surplus of income but not set aside some for helping others. Sometimes, my child even reminds me not to forget to give donations."

From Interviewee 5's explanation, the researcher understands that her primary motivation for selling *Ilabulo* is to generate additional income for her children's education. Therefore, the earnings from her business are used to pay for their schooling and provide them with daily allowances. Moreover, she also allocates part of her income for charitable activities, such as giving alms at the mosque and orphanages. She firmly believes that within every blessing she receives, there is a portion meant for others in need. For this reason, she strives to give charity, even if the amount is small. In fact, her child often reminds her not to forget to donate.

From Interviewee 5's previous statements, the researcher identified an accounting practice related to income usage among *Ilabulo* sellers. This practice is reflected in the act of *"I use it for charity, either at the mosque or an orphanage."* The knowledge derived from this act is that the income earned from selling *Ilabulo* is used by Interviewee 5 to cover personal needs, such as paying for her children's education and daily allowances. However, a portion of the earnings is also allocated for charitable giving. She believes that when one receives sustenance, the proper course of action is to share it with those in need. In other words, her income is also used for religious activities.

Furthermore, Interviewee 2 expressed a similar statement to Interviewee 5, mentioning that the sales of *Ilabulo* tend to be busy on certain days. She explained as follows:

"A lot of people buy ilabulo on Saturday nights, while the quietest nights for sales are Tuesday and Thursday nights. Meanwhile, during the fasting month, I usually do not sell for a week. Additionally, the number of buyers also increases during festive days, especially in the evening."

Based on Interviewee 2's previous statement, the researcher understands that her *Ilabulo* business is usually crowded with buyers on Saturday nights, while sales are slow on Tuesday and Thursday nights. Interviewee 2 also explained that during the fasting month, she does not sell for the first week.

Interviewee 2 further explained that the income she earns is not only used for personal needs but also for charity. She stated:

"The income I earn from selling ilabulo is used to pay for my child's education and daily necessities. Additionally, I also set aside a small portion of my earnings for charity."

Referring to Interviewee 2's statement, the researcher understands that the income she earns from selling *ilabulo* is used to finance her child's education and daily needs. Moreover, she also sets aside part of her earnings for charitable activities in the form of donations.

From Interviewee 2's explanation, the researcher identified an income accounting practice in how *Ilabulo* traders allocate their earnings. This practice is reflected in her statement: *"I also set aside a small portion of my earnings for charity."* The knowledge behind this practice is that the income generated from selling *ilabulo* is not only used by Interviewee 2 to meet her personal needs but also to share with others in the form of charitable giving.

Next, Interviewee 3 explained the conditions of busy and quiet sales periods in selling *Ilabulo*. She provided the following explanation:

"Selling ilabulo attracts many buyers during the night before Eid (Takbiran) and New Year's Eve. Only on these two occasions do Ilabulo sales become crowded. Meanwhile, income tends to be low during the fasting month, so sometimes I choose not to sell during that period because there are fewer buyers. People prefer to buy cakes and cold drinks instead."

Based on Interviewee 3's explanation, the researcher understands that her *Ilabulo* business experiences a surge in buyers on the night before Eid and New Year's Eve. Conversely, sales decline significantly during the fasting month. As a result, she usually chooses not to sell during that time, as the local community prefers purchasing cakes and cold beverages rather than *ilabulo*.

Furthermore, Interviewee 3 elaborated on how she utilises the income she earns from selling *ilabulo*. She explained:

"I use the income I earn for daily necessities, such as buying milk for my child. My child is still one year old, so I need funds to purchase milk. Additionally, I also allocate some of my earnings for charity."

Referring to Interviewee 3's previous explanation, the researcher understands that the income she earns from selling *ilabulo* is primarily used to cover her child's needs. In addition, she also allocates part of her earnings for charitable activities, such as donations.

From Interviewee 3's statement, the researcher identified an income accounting practice related to how *ilabulo* sellers manage their earnings. This practice is reflected in her statement: *"I also allocate some of my earnings for charity."* The knowledge behind this practice is that when earning income from selling *ilabulo*, Interviewee 3 uses it to finance her personal needs, particularly purchasing milk for her child. Additionally, she also sets aside part of her earnings for charitable activities, such as donations.

Next, Interviewee 4 explained that her *Ilabulo* sales are busy in the afternoon but quiet at night. She provided the following explanation:

"Every afternoon, from 2 PM to 5 PM, many people buy ilabulo. The same happens on New Year's Eve, where people continue buying ilabulo even until morning. On the other hand, the least number of buyers come at night, especially after the Isha prayer. During the rainy season, sales also decline, except for customers passing by in cars—they usually stop to buy ilabulo despite the rain."

Based on Interviewee 4's explanation, the researcher understands that her *Ilabulo* sales are busy from 2 PM to 5 PM. Conversely, sales drop at night, particularly after the Isha prayer. The rainy season also contributes to a decline in buyers. Additionally, Interviewee 4 mentioned that sales peak on New Year's Eve, allowing her to sell from the afternoon until morning due to the high demand.

From the previous data analysis, an income accounting practice among *ilabulo* sellers was identified. This practice involves using income for both personal needs and religious charity, as well as a simple and memory-based method of income recording. Reflecting on this income accounting practice, the researcher gains an understanding of the presence of gratitude in the implementation of income accounting by *ilabulo* sellers. This sense of gratitude is reflected in the informants' actions and statements, as they use their earnings not only to cover personal needs but also to worship the Creator through charitable giving. This practice serves as an expression of gratitude for the income earned from selling *ilabulo*.

Next, in the Islamic culture of the Gorontalo community in Indonesia, there is a well-known piece of advice called *diila o'onto, bo wolu-woluwo*, which means "unseen but present". This expression teaches that in life, one should not only pursue what is visible to the naked eye but also appreciate what is unseen yet truly exists. In this context, *o'onto* (the visible) refers to material wealth, while what is unseen but present refers to the ultimate source of that wealth—Allah Subhanahu Wa Ta'ala (God). This expression is often used by Islamic preachers in their sermons as a reminder to always be grateful,

engage in *dhikr*, and practise religious devotion. The message emphasises that humans should not solely focus on worldly matters but should also maintain a balance between worldly life and the hereafter (Daulima, 2009).

The actions of the informants, who set aside a portion of their earnings to help others, reflect the implementation of the *diila o'onto and bo wolu-woluwo* values. In other words, the income accounting practiced by *ilabulo* sellers is not solely about material aspects but also embodies local wisdom rooted in spirituality and culture, as conveyed in this expression. These findings align with Du et al. (2022), which highlights that Confucian culture contributes to conservative accounting, encouraging prudent and responsible financial practices through the ethical principles embedded within the culture.

Additionally, this study is supported by the findings of Mornah & Macdermott (2022), which suggest that culture plays a role in shaping entrepreneurship. The practice of *ilabulo* sellers setting aside a portion of their income to help others reflects values of collectivism and future orientation, which drive ethical and locally grounded business practices. Furthermore, these findings are consistent with Zhang et al. (2024), who emphasise that kinship culture and collectivist values shape social responsibility in economic activities. This is evident in *ilabulo* sellers who use personal capital and allocate part of their income to assist others, reflecting solidarity, mutual benefit, and moral control—mechanisms that also drive corporate social responsibility (CSR) in family businesses in China.

These findings also align with Habib et al. (2023), which demonstrate that local social norms influence economic and accounting practices. The act of *ilabulo* sellers sharing their earnings reflects both social and spiritual values, similar to how financial decisions and corporate governance are shaped by the surrounding social and cultural environment. Furthermore, this study is supported by Yan et al. (2023), which reveal that culture and spiritual values influence social responsibility. The practice of *ilabulo* sellers sharing their earnings mirrors the *awe culture*, which emphasises ethics and solidarity, similar to how companies in regions with a deep respect for life are more committed to CSR activities.

Gratitude for the sustenance received is one of the principles encouraged in Islamic teachings, as stated in the Qur'an, Surah Al-Baqarah (2:261):

"The example of those who spend their wealth in the cause of Allah is that of a grain that sprouts into seven ears, each bearing one hundred grains. And Allah multiplies the reward even more to whoever He wills. For Allah is All-Bountiful, All-Knowing."

Aligned with the value of gratitude embedded in the income accounting practices of *ilabulo* sellers, it can be concluded that their accounting practices are based on cultural and religious values. This study is supported by previous research findings that highlight the significant role of religiosity in accounting practices.

Al-Ebel et al. (2020) revealed that the value of gratitude in the income recording of *ilabulo* sellers reflects accounting rooted in culture and religiosity, similar to how the religiosity of leaders with accounting expertise can accelerate audit report lag, ultimately adding value to accounting practices. Furthermore, the findings of Kwarteng et al. (2024) emphasise that religiosity shapes ethical values in accounting practices, where the internalisation of gratitude in income recording represents a fusion of religious and cultural values. This is akin to the role of ethics in accounting education as a mediating mechanism for fostering integrity and an anti-corruption culture.

Additionally, Ma et al. (2020) found that a religious environment encourages the application of accounting conservatism to maintain business sustainability and protect stakeholder interests, reinforcing the idea that religiosity influences accounting practices. Moreover, the findings of Niu et al. (2022) also highlight the role of religiosity in economic and business practices, where national-level religiosity can strengthen ethical values while also potentially shaping perceptions of corruption within financial systems.

Furthermore, Chourou et al. (2020) discovered that religiosity contributes to improving the quality of accounting practices by promoting transparency and accuracy in management earnings forecasts. As a result, ethical values rooted in religious beliefs can enhance the quality of financial reporting. Thus, it

can be concluded that religiosity not only plays a role in shaping ethical and cultural values in accounting but also impacts the efficiency, transparency, and sustainability of accounting and business practices on a broader scale.

The value of *diila o'onto*, *bo wolu-woluwo* concretely influences the income recording and allocation practices of *ilabulo* sellers through their perspective on the importance of acknowledging unseen but deeply meaningful aspects of life. In this context, *diila o'onto* teaches the importance of appreciating and remembering every income earned, even if not formally recorded. For the sellers, memory serves as a form of accountability and honesty in managing income, reflecting spiritual awareness rather than reliance on written records. Income is not only considered a personal economic resource but also part of a broader moral and religious responsibility. Thus, their recording practice is shaped by a value system that emphasises integrity and mindfulness as a form of devotion and gratitude for sustenance received.

Furthermore, the value of *bo wolu-woluwo* emphasises the importance of allocating part of one's income for worship-related purposes, such as giving alms or zakat. This spiritual orientation directly informs their income allocation practices, where a portion of the earnings is consciously set aside as a form of devotion to the Creator and to strengthen social solidarity within their community. This mechanism shows that both recording and allocation are not solely driven by material or profit-oriented considerations, but are guided by ethical and religious principles rooted in local wisdom. In this way, *diila o'onto*, *bo wolu-woluwo* actively shapes a holistic accounting practice that integrates economic, social, and spiritual dimensions within the informal sector.

Table 2. Summary of Data Analysis Results

Charity	Knowledge	Faith	Relevation information	Courtesy
<i>Even though I do not record it in writing.</i>	Interviewee 1 does not formally record her income from selling <i>ilabulo</i> . To determine her earnings, she simply calculates the number of products sold and multiplies it by the unit selling price.	Gratitude (Diila o'onti, <i>bo wolu-woluwo</i> . This expression	Al-Baqarah (2:261)	Gratitude
<i>I often record the income I earn.</i>	Interviewee 5 maintains a simple record of her daily earnings to help her track her income.	teaches that in life, don't just chase		
<i>Although I do not record it in writing, I simply remember the income I earn each day.</i>	In running her <i>ilabulo</i> business, Interviewee 2 does not record her income on paper but instead relies on memory to track her earnings.	what is visible, but also look for something that is invisible but actually exists)		
<i>I don't record my income; I just remember it.</i>	In running her <i>ilabulo</i> business, Interviewee 3 simply remembers her income rather than recording it daily, as she feels there is no need to keep written records of her earnings.			
<i>I don't record my income; I just remember it.</i>	When earning income from her <i>ilabulo</i> business, Interviewee 4 opts not to keep written records but instead memorises her daily earnings. She follows this approach because she finds it easy to remember her income since the amount is not too large.			

<i>I allocate part of my income for charitable activities.</i>	Interviewee 1 chooses to use it not only to fulfill her personal needs but also to share with others in the form of charity
<i>I use it for charity, either at the mosque or an orphanage</i>	The income earned from selling ilabulo is used by Interviewee 5 to cover personal needs, such as paying for her children's education and daily allowances. However, a portion of the earnings is also allocated for charitable giving. She believes that when one receives sustenance, the proper course of action is to share it with those in need
<i>I also set aside a small portion of my earnings for charity.</i>	The income generated from selling ilabulo is not only used by Interviewee 2 to meet her personal needs but also to share with others in the form of charitable giving.
<i>I also allocate some of my earnings for charity.</i>	When earning income from selling ilabulo, Interviewee 3 uses it to finance her personal needs, particularly purchasing milk for her child. Additionally, she also sets aside part of her earnings for charitable activities, such as donations

Conclusions

This study successfully builds an understanding of the income accounting practices of ilabulo sellers in Gorontalo, which are deeply rooted in local wisdom values. The findings show that income recording is done simply through memory and serves not only for personal financial management but also as part of worship activities such as giving alms. This practice reflects the local cultural value of *diila o'onto, bo wolu-woluwo*, which emphasises the importance of appreciating unseen yet meaningful things. The integration of spirituality and cultural wisdom into accounting practices enriches conventional accounting concepts by demonstrating that accounting is not merely a technical or material activity but also encompasses non-material, ethical, and cultural dimensions. This challenges and broadens traditional accounting theory by highlighting how local contexts and belief systems influence economic behaviour and accounting methods in the informal sector.

However, this study has limitations. The small number of informants, all female and from a specific region, may limit the transferability of the findings. The use of passive observation and structured interviews also limits the depth of interaction with the informants. Future research is recommended to explore a broader demographic, including male informants, and to apply more diverse qualitative methods to deepen understanding.

The novelty of this study lies in the use of Islamic ethnomethodology to examine accounting practices within the framework of local cultural and spiritual values, an aspect that is relatively underexplored in accounting literature. This approach provides valuable insights for academics and practitioners by emphasising the importance of integrating cultural and spiritual perspectives in economic and accounting studies. Furthermore, the findings have practical implications for policymakers to support small business actors through culturally sensitive financial education, as well as for educational institutions to integrate local wisdom values into accounting curricula to produce graduates who are not only technically competent but also culturally aware.

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