

Reconstructing Loss Accounting through Islamic Spirituality and Local Cultural Values: An Islamic Ethnomethodology Study

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Abstract

Purpose: This study investigates why Islamic boarding schools (pesantren) in Gorontalo conceptualize and manage losses not merely as financial deficits but as cultural and spiritual concerns. It addresses the gap in accounting research that rarely examines loss accounting through the lens of local wisdom and Islamic values.

Methodology: This research employs a qualitative method using a spiritual paradigm and an Islamic ethnomethodology approach. Data were collected through in-depth interviews, observations, and documentation, and analyzed using five interpretive stages: charity, knowledge, faith, revealed information, and excellence.

Findings: The study identifies four concrete strategies used by pesantren to avoid or reduce losses: maximizing school fee collection with community involvement, intensively socializing institutional programs, securing external funding sources, and framing the management of losses as a form of worship. These practices reflect the Gorontalo cultural value *Eya dila pito-pito'o* ("God does not close His eyes"), which strengthens accountability and institutional resilience.

Novelty: The research offers a culturally grounded model of loss accounting that integrates local wisdom and Islamic spirituality. This contributes a new conceptual lens for understanding financial practices in faith-based educational institutions and enriches the accounting literature on pesantren.

Keywords: loss accounting, Islamic boarding school, Islamic ethnomethodology, local culture, Gorontalo

Article History:

Received: December 2025; Revised: December 2025; Accepted: December 2025

Introduction

Loss accounting is one of the important concepts in the world of accounting education, which has been heavily influenced by Western theories and practices.(Azwar et al., 2022) This concept focuses solely on the material and financial dimensions, so losses are viewed only as the difference between revenue and costs.(Thalib, Paputungan, et al., 2023) As a result, non-material values that exist in society, such as local wisdom, culture, and religiosity, are often overlooked.(Kamayanti, 2021) In the context of pesantren, the practice of loss accounting also still tends to follow this materialistic framework.(Bank Indonesia & Ikatan Akuntan Indonesia, 2018) In fact, pesantren are not just educational institutions, but also centers of religious propagation and character development that have strong ties to local culture. Thus, the practice of loss accounting in pesantren should not only stop at financial recording mechanisms, but also reflect the cultural and spiritual values believed by the local community.

The adoption of Western loss accounting concepts that neglect local culture and religiosity threatens Indonesia's education and accounting practices.(Kamayanti, 2021) It marginalizes national values, risks displacing meaningful local traditions, and disconnects accounting from long-standing

wisdom. (Musdalifa & Mulawarman, 2019) Pesantren, deeply rooted in cultural and spiritual values, face losing their identity if loss accounting is reduced to a purely materialistic framework.

In contrast to the dominant materialistic view that reduces loss accounting to a mere numerical comparison between revenues and costs, pesantren require an accounting practice that reflects their social and spiritual mandate. As Islamic educational institutions deeply embedded in community life, pesantren do not operate solely for financial efficiency, but for sustaining religious education, moral formation, and collective responsibility. Therefore, loss accounting in pesantren ought to function as a social practice that strengthens accountability to the community and as a spiritual practice that embodies faith, worship, and trust in God. In this context, losses are not merely financial deficits to be minimized, but moral signals that call for reflection, solidarity, ethical management, and spiritual effort. This perspective affirms that loss accounting in pesantren must integrate financial rationality with social commitment and spiritual consciousness.

This study highlights the importance of examining pesantren loss accounting through local cultural values. It seeks to preserve accounting practices aligned with Indonesia's social, cultural, and religious context, offering an alternative to materialistic paradigms. By focusing on Gorontalo society, the research shows that accounting is both a social and spiritual practice. Pesantren, as institutions that transmit religious knowledge and Islamic traditions, serve as a fitting setting where loss accounting reflects deeply rooted local wisdom.

It must be carefully acknowledged that in daily practice, Islamic boarding schools have adopted various forms of informal accounting practices rooted in local cultural values and Islamic religiosity. These practices are naturally present in the way Islamic boarding school administrators understand, respond to, and manage losses, although they have not been systematically formulated within a formal accounting framework. However, these accounting practices remain implicit, contextual, and have not yet received adequate theoretical construction in academic studies. Therefore, the main gap in this research lies not in the absence of local value-based accounting practices in Islamic boarding schools, but rather in the absence of conceptual and theoretical efforts to scientifically interpret, structure, and explain these practices.

Based on the previous discussion, the research question in this study is: how do pesantren administrators practice loss accounting? And what are the local cultural and religious values that underlie this loss accounting practice? The purpose of this research is to present the local cultural and religious dimensions behind the loss accounting practices carried out by Islamic boarding schools. This research is expected to explain that loss accounting in Islamic boarding schools is not merely a financial instrument, but also a means of instilling moral, spiritual, and cultural values in all stakeholders. Thus, the results of this research not only provide practical contributions to pesantren in managing finances and avoiding losses but also offer theoretical contributions to the development of accounting science based on local wisdom and religiosity.

Literature Review

In conventional accounting, loss accounting is viewed as a negative difference between revenue and expenses, which views losses as a purely material issue (Azwar et al., 2022). This view stems from the materialistic Western accounting paradigm, which separates losses from social, cultural, and spiritual values. However, in the context of Islamic boarding schools, every financial activity is inherently linked to religious ethics, social responsibility, and the community's cultural values. Therefore, losses are understood not only as financial deficits but also as related to the institution's mandate, the sustainability of education, and the welfare of teachers and students.

The Islamic accounting perspective emphasizes that economic activities must be viewed through the values of faith, worship, and human relationships with God (Mulawarman & Kamayanti, 2018). An Islamic ethnomethodological approach provides a theoretical foundation for understanding how Muslims interpret daily economic activities based on faith, revelation, and spiritual practices (Thalib, 2022). In Gorontalo culture, the value of Eya dila pito-pito'o (God does not close His eyes) reinforces the belief that every endeavor is always under divine supervision. This value forms a pattern of moral and spiritual accountability in the financial management of Islamic boarding schools (Daulima, 2009).

Method

The paradigm used in this study is the spiritual paradigm, as the researchers believe that the practice of loss accounting in Islamic boarding schools cannot be separated from aspects of faith and religious understanding.(Mulawarman & Kamayanti, 2018) The spiritual paradigm was chosen to emphasize that social reality, including accounting practices, is always closely related to human beings' relationship with God. The approach used is Islamic ethnomethodology, which is an approach that attempts to understand the daily practices of Muslims based on the values, teachings, and religious beliefs they hold.(Thalib, 2022) This approach is considered appropriate because it is able to uncover the hidden meanings behind the social actions performed by pesantren administrators. The research method used is qualitative, with data collection techniques thru in-depth interviews with four informants selected purposively, namely teachers who are also treasurers at the Hidayatullah Islamic Boarding School in Gorontalo Regency. The selection of a single pesantren as the research site was based on its representativeness in applying Gorontalo local cultural values, particularly the philosophy of Eya dila pito-pito'o, in its daily institutional and financial practices. This pesantren also faces tangible challenges related to funding shortages and potential losses, making it an empirically relevant context for examining loss accounting beyond a purely technical perspective. The four informants were purposively selected because they serve as teachers who simultaneously hold the role of treasurer, positioning them as key actors directly involved in financial planning, fund collection, decision-making, and spiritual reflection on loss management. Data analysis was conducted using five stages of Islamic ethnomethodology: action, knowledge, faith, revealed information, and courtesy (Thalib, 2022).

Results and Discussion

Maximizing School Fee Collection

The pesantren treasurer explained that the method or strategy used to manage the pesantren's losses is to maximize efforts to collect fees from the students. This is as stated by Mr. Ramin in the following interview excerpt:

We are maximizing our efforts so that our finances are not in the red. **We are maximizing our efforts in collecting from the children.** How is it in the field? Are there usually additional personnel? We prioritize the most important things first. For example, we prioritize our children's money (for food) first, and then (other needs). For example, electrical operations that cannot be delayed, and other needs that can be addressed later when we maximize collections. We'll address those needs when we have the money.

Based on Mr. Ramin's previous explanation, it gave the researchers the understanding that the management of pesantren losses is carried out thru a strategy of maximizing the collection of school fees (SPP) from students. This strategy includes prioritizing essential and non-postponable needs, such

as the cost of meals for students and electricity expenses, as well as adding personnel to expedite the collection process in the field, ensuring the financial stability of the pesantren and minimizing losses.

Based on Mr. Ramin's previous account, the researchers found the accounting practice of loss avoidance. This practice is found in the **charity** "We are maximizing our efforts in collecting from the children". The **knowledge** from this expression is that pesantren strive to avoid losses by ensuring the smooth receipt of funds thru more intensive tuition fee collection. This effort is seen as a logical strategy to ensure that essential needs that cannot be postponed, such as student meals and electricity costs, can be met on time.

Next, Mr. Ismail revealed that the method or strategy used to manage the pesantren's losses is by improving financial management and maximizing the collection of dues or mandatory contributions from parents to finance their children. Here's an excerpt from his interview:

Indeed, financial management here is not well-organized. Therefore, the latest payment data has not been properly administered. Sometimes, **the foundation cannot collect the maximum dues or mandatory donations from parents to finance their children**. This is because when we've already billed twice but there's still no payment, we often feel sorry for parents who might not be able to afford it. Sometimes we just let it go. However, on the other hand, we need those funds to run the school organization because it is a private school. If not supported by good and strong financial conditions, this will hinder the learning process in the classroom... Currently, there are only five or four teachers. When we add teachers, financial needs will naturally increase. Parents are also expected to make payments according to the agreed-upon due dates, for example, by the 10th of each month at the latest. However, the administration of the foundation for the school is still centralized within the foundation and has not been maximized. This is one of our shortcomings, namely that our administration is not well-organized, so it is not yet able to support our (operational) needs.

Based on Mr. Ismail's previous explanation, it provided the researchers with the understanding that managing the pesantren's losses requires improvements in well-organized financial management and the optimization of collecting dues or donations from parents to finance their children. This includes the less-than-optimal administration of payments, parental compliance in paying fees on time, and the need for adequate funds for operational expenses and teacher recruitment. Weaknesses in administration, which are still centralized within the foundation, pose an obstacle to supporting the smooth teaching and learning process. Therefore, more systematic financial management and stricter collection methods are important strategies to minimize losses.

In Mr. Ismail's previous explanation, the researchers found the accounting practice of loss avoidance. This practice is found in the **charity** "the foundation cannot collect the maximum dues or mandatory donations from parents to finance their children" The **knowledge** from that expression is that weaknesses in collection directly impact the risk of financial loss for the pesantren. Its rationality is evident in the need to balance empathy toward less fortunate parents with the demands of the pesantren's operational sustainability. If billing is not done to the maximum, then income becomes unstable, which means essential needs such as teacher salaries, learning facilities, and other operational costs cannot be met on time.

A similar point was also made by Mr. Fadlan, stating that one strategy to avoid losses is to maximize the collection of dues from the students. Here's an excerpt from his interview:

Okay, if we discuss it generally in our area, the focus is broader. In our area, the main financial sources come from several sectors. The first and foremost is the student contribution. Most of our students fall into the category of subsidy recipients. **When the new moon arrives, dues should be paid on time, but many of them are overdue.** This caused payment delays, which in turn led to various problems.

Based on Mr. Fadlan's previous explanation, it provided the researchers with the understanding that the main strategy for avoiding losses in pesantren is to maximize the collection of student fees as the main source of funding. Late or overdue payment of dues often causes problems for the financial sustainability of pesantren, especially since many students receive subsidies. Therefore, timely payment discipline becomes crucial for maintaining financial stability and preventing losses.

In the previous explanation by Mr. Fadlan, the researchers found the accounting practice of losses in the form of avoiding losses. This practice is found in the **charity** of "When the new moon arrives, dues should be paid on time, but many of them are overdue" The **knowledge** behind this statement is that pesantren emphasize the importance of payment discipline as a logical strategy to avoid losses. Timeliness in paying contributions is considered rational because it is key to maintaining smooth cash flow, ensuring urgent operational needs are met, and reducing the risk of fund shortages due to arrears.

Based on previous analysis, it was found that the practice of accounting for losses, which involves maximizing the payment of tuition fees by students, is a strategic step for the pesantren to avoid losses. This finding aligns with research revealing that the management of Islamic finance at the Azzakariyah Islamic boarding school still faces constraints such as late tuition payments and less-than-optimal financial record-keeping.(Ardilah et al., 2023) Similarly, it was emphasized that aligning cost plans with funding sources in Islamic education can improve financial efficiency, prevent budget deficits, and strengthen transparency.(Rohaniyah & Mardiyah, 2025) In line with this, financial management at the Darul Iman Islamic Boarding School is carried out thru monthly and annual reports, with the treasurer overseeing the leadership, and involving all components of the boarding school in financing education.(Haruddin, 2023) In addition, the problems of education financing can be minimized thru strategic budget planning, implementation, and monitoring, supported by transparency, participation, and accountability of all stakeholders.(Purba et al., 2024)

Based on the previous discussion, the researcher can summarize the results of the data analysis in the following table 1. Table 1 shows that maximizing tuition collection is a primary strategy for Islamic boarding schools to avoid losses. Informants' statements regarding intensive collection efforts, the foundation's limitations in maximizing parental contributions, and frequent late payments are constructed into the knowledge that smooth and disciplined payments are crucial to the financial stability of Islamic boarding schools. Weaknesses in the collection process are rationally understood as a source of risk of loss because they directly impact the Islamic boarding school's inability to meet operational needs that cannot be postponed, such as student consumption, electricity costs, teacher salaries, and learning facilities. Therefore, tuition collection is not merely interpreted as an administrative activity, but as an accounting practice oriented towards the sustainability of Islamic boarding school operations.

Table 1. Summary of Data Analysis Findings Maximizing School Fee Collection

Charity	Knowledge
We are maximizing our efforts in collecting from the children	pesantren strive to avoid losses by ensuring the smooth receipt of funds thru more intensive tuition fee collection. This effort is seen as a logical strategy to ensure that essential needs that cannot be postponed, such as student meals and electricity costs, can be met on time.
the foundation cannot collect the maximum dues or mandatory donations from parents to finance their children	that weaknesses in collection directly impact the risk of financial loss for the pesantren. Its rationality is evident in the need to balance empathy toward less fortunate parents with the demands of the pesantren's operational sustainability. If billing is not done to the maximum, then income becomes unstable, which means essential needs such as teacher salaries, learning facilities, and other operational costs cannot be met on time
When the new moon arrives, dues should be paid on time, but many of them are overdue	pesantren emphasize the importance of payment discipline as a logical strategy to avoid losses. Timeliness in paying contributions is considered rational because it is key to maintaining smooth cash flow, ensuring urgent operational needs are met, and reducing the risk of fund shortages due to arrears.

Source: results of researcher data processing, 2025

Socializing the Program and Seeking External Funding

Socializing the school program to attract public interest in enrolling their children in the pesantren is the next strategy to avoid losses. This is as stated by Mr. Anis as follows:

First, we must work even harder and **conduct outreach to the community so they will be interested in studying with us**. We also need to introduce our flagship programs so that revenue from registration fees and monthly dues can be met thru these socialization efforts.

Based on Mr. Anis's previous explanation, it provided the researchers with the understanding that one strategy for avoiding losses for pesantren is to socialize the school's programs to the community. This effort aims to attract parents' interest in enrolling their children in pesantren, while also introducing the outstanding programs they offer. Thus, revenue from registration fees and monthly dues can be more assured thru an increase in the number of students joining.

In Mr. Anis's previous explanation, the researchers found the accounting practice of loss avoidance thru socializing school programs with the community. This practice is found in **charity** "conduct outreach to the community so they will be interested in studying with us" The **knowledge** of this expression is that pesantren logically strive to strengthen their financial base by increasing the number of students thru the promotion of excellent programs. Socialization is seen as a rational step because it can broaden the reach of information to the public, build trust, and attract parents to enroll their children. With the increasing number of students, the income from registration fees and monthly dues is more secure, thus minimizing the risk of losses due to insufficient funds. In this context, school

program socialization is not merely a promotional activity, but a managerial strategy to ensure the operational sustainability and financial stability of the pesantren.

Managing losses by socializing as an effort to increase the number of students aligns with several previous study findings. Marketing strategies for pesantren education can be implemented thru the application of the marketing mix and the integration of school and pesantren curriculum.(Sugiyanto & Santosa, 2021) Branding management strategies for pesantren-based schools can be carried out thru publications and promotions using social media, brochures, and alumni support to increase educational competitiveness.(Pratama et al., 2025) Meanwhile, promoting Islamic boarding schools in the digital age can be done thru a mix of modern and conventional promotion strategies to enhance the institution's image.(Apriyanto et al., 2023)

Next, the solution often employed by Islamic boarding schools regarding funding issues is to seek additional funds from external parties or donors. This is as stated by Mr. Ismail in the following interview excerpt:

The solution, as mentioned earlier, is for the foundation **to seek funding from external sources**. The foundation is looking for donors who can support the activities here. There might be parties who have surplus resources and offer their help, for example, as foster parents or donors to this orphanage, so that the continuity of education can be maintained. One way is to submit a proposal to the local or regional government to seek support for the foundation. However, despite this, such support was not immediately obtained, as the process was long and time-consuming. Meanwhile, monthly needs still need to be met.

Based on Mr. Ismail's previous explanation, it provided the researchers with the understanding that to overcome funding challenges, pesantren need to explore external funding sources thru the support of donors and government assistance. This strategy is implemented by seeking willing donors and submitting proposals to local governments for support. Although the process of obtaining external assistance takes time and does not always materialize immediately, this step is an important alternative for maintaining the continuity of education and meeting the pesantren's monthly operational needs.

In the previous explanation by Mr. Ismail, the researchers found the accounting practice of losses in the form of avoiding losses with additional support from external parties. This practice is found in the **charity** “to seek funding from external sources” The **knowledge** behind this expression is that pesantren logically strive to strengthen their financial resilience by not only relying on student fees but also seeking alternative sources of funds from outside. Seeking donors or submitting proposals to the government is seen as a rational step because it can help cover budget shortfalls, ensure the continuity of education, and meet urgent operational needs. Thus, external funding becomes a rational strategy to minimize the risk of losses due to limited internal income, while also ensuring the long-term stability and sustainability of the pesantren.

Furthermore, a similar point was also made by Mr. Fadlan, stating that seeking additional funds from donors is one way for Islamic boarding schools to avoid losses. Here's his explanation:

The financial shortage **we're experiencing is being managed by seeking additional funding from external sources**, usually thru donors. We are building relationships with several parties who may have excess funds and are willing to provide support. In general, that's our method for addressing the shortcomings or losses that occur in our institution... The important lesson is that we must seek various sources of funding to cover the shortages, both thru building relationships

with parties who have excess funds and thru online methods. That's how we manage shortages or losses.

Based on Mr. Fadlan's previous explanation, it provided the researchers with the understanding that one of the pesantren's strategies for overcoming shortages or losses is to seek additional funds from external parties, particularly donors. This effort is being made thru networking with parties who have surplus funds and are willing to provide support, as well as by utilizing online methods. Thus, pesantren can cover existing financial shortages and ensure the continuity of educational and operational activities of the institution.

In Mr. Fadlan's previous explanation, the researchers found the accounting practice of losses to be avoiding losses by seeking additional funds from external parties. This practice is found in the **charity** "we're experiencing is being managed by seeking additional funding from external sources" The **knowledge** behind this statement is that pesantren are aware of the limitations of internal funds and logically strive to cover them by accessing external financial sources. This strategy is rational because it allows pesantren to maintain financial stability, meet operational needs, and ensure the continuity of the educational process even if student fees are insufficient. Thru maintaining good relations with parties who have excess funds and utilizing online methods, pesantren can expand opportunities for financial support, thereby minimizing the risk of losses.

Based on the previous discussion, it was found that the accounting practice for losses involved financial management by seeking additional funds from external parties. This aligns with research showing that pesantren funding comes from internal and external sources, with an emphasis on diversifying funding sources, budget planning, and independent efforts for pesantren sustainability.(Pelealu et al., 2025) The funding sources for pesantren also come from the government, students' parents, ZISWAF (Zakat, Infaq, Shadaqah, and Waqf), and independent business units managed thru the RAPBM (Annual Budget Plan) and accountability reports.(Rahman et al., 2021) Funding for pesantren extracurricular activities is obtained from student guardian contributions, grant funds, independent ventures, and collaboration with external parties.(Santika et al., 2024) Furthermore, the Imam Syafi'i Islamic Boarding School in Brebes manages funds from various sources such as grants, contributions, zakat, and productive businesses using a simple accounting system that is beginning to be digitalized.(Akmal, 2025) The fulfillment of pesantren facilities and infrastructure is also supported by student contributions, community donations, government grants, and partnerships with other institutions.

The following is a summary of the data analysis table regarding "socializing the program and seeking external funding". Table 2 shows that efforts to socialize Islamic boarding school programs and seek external funding sources are understood as rational strategies to avoid losses and maintain the institution's operational sustainability. Informants' statements regarding community outreach activities are constructed into the knowledge that increasing the number of students through the promotion of flagship programs can strengthen the Islamic boarding school's financial base, as income from registration fees and monthly dues becomes more secure. Furthermore, awareness of limited internal funding encourages Islamic boarding schools to seek support from external parties, such as donors and the government, as alternative funding. This strategy is understood logically because it can cover budget shortfalls, meet urgent operational needs, and ensure the continuity of the educational process even if student intake is insufficient, thus minimizing the risk of loss.

Table 2. Summary of Data Analysis “Socializing the Program and Seeking External Funding”

Charity	Knowledge
conduct outreach to the community so they will be interested in studying with us	pesantren logically strive to strengthen their financial base by increasing the number of students thru the promotion of excellent programs. Socialization is seen as a rational step because it can broaden the reach of information to the public, build trust, and attract parents to enroll their children. With the increasing number of students, the income from registration fees and monthly dues is more secure, thus minimizing the risk of losses due to insufficient funds. In this context, school program socialization is not merely a promotional activity, but a managerial strategy to ensure the operational sustainability and financial stability of the pesantren
to seek funding from external sources	pesantren logically strive to strengthen their financial resilience by not only relying on student fees but also seeking alternative sources of funds from outside. Seeking donors or submitting proposals to the government is seen as a rational step because it can help cover budget shortfalls, ensure the continuity of education, and meet urgent operational needs. Thus, external funding becomes a rational strategy to minimize the risk of losses due to limited internal income, while also ensuring the long-term stability and sustainability of the pesantren.
we're experiencing is being managed by seeking additional funding from external sources	that pesantren are aware of the limitations of internal funds and logically strive to cover them by accessing external financial sources. This strategy is rational because it allows pesantren to maintain financial stability, meet operational needs, and ensure the continuity of the educational process even if student fees are insufficient. Thru maintaining good relations with parties who have excess funds and utilizing online methods, pesantren can expand opportunities for financial support, thereby minimizing the risk of losses

Source: results of researcher data processing, 2025

Managing Losses Thru Worship

The next strategy employed by the pesantren in managing their losses is to worship God. This is as stated by Mr. Fadlan as follows:

Oh yes, there are no formal special procedures, because we just go with the flow. However, we've already established this as one of our secrets here. When there are problems or difficult trials, some time ago we were tested with a shortage of rice and absolutely no finances, we faced it with worship, such as prayer. This will be one of our biggest secrets. When a major upheaval occurs in your family or in your future, there will definitely be significant problems to face, and **those problems are resolved thru worship, repentance to Allah, prayer**, and so on. That might

be our special procedure. Our key secret here is to perform worship, especially nite prayers.

Based on Mr. Fadlan's previous explanation, it provided the researchers with the understanding that one of the pesantren's strategies in facing and managing losses is by increasing worship to God. When facing difficulties such as rice shortages or lack of funds, the pesantren authorities view these as tests to be overcome thru prayer, supplication, repentance, and communal worship, especially nite prayers. Thus, worship is seen as the main key and spiritual secret to maintaining the tranquility, strength, and sustainability of the pesantren amidst various challenges.

In Mr. Fadlan's previous account, the researchers found the accounting practice of loss avoidance thru worshiping God. This practice is evident in the **charity** "those problems are resolved thru worship, repentance to Allah, prayer" The **knowledge** of this expression is that pesantren view spirituality as a logical strategy for coping with loss. Worship is understood not merely as a ritual obligation, but as a rational mechanism for maintaining inner peace, cultivating patience, and strengthening the belief that every problem has a solution with the help of Allah. In this way, worship becomes a rational means of managing psychological stress due to financial difficulties, fostering optimism, and providing positive energy for pesantren administrators in seeking other practical solutions.

In the previous discussion, a practice of accounting for losses was found, interpreted as an effort to avoid losses thru worshiping the Creator. This faith-based accounting practice aligns with various previous studies. The value of barakah (blessing) implemented comprehensively in the business practices of Islamic boarding schools has been proven to contribute directly to the sustainability of the business (going concern). (Malia et al., 2022) The concept of value-based spiritual accounting for the sake of God can improve well-being while also driving business growth. (Luayyi, 2022) Profit in the Islamic perspective is understood as an effort to avoid worldly losses thru faith, righteous deeds, proselytization, and trust. (Landali et al., 2020) Spiritual values such as dowry can be constructed within the framework of Islamic accounting to illustrate blessings and responsibility in transactions. (Shoimah et al., 2022) Meanwhile, the practice of mosque cost accounting in Gorontalo is imbued with the values of gratitude (sukuru) and sincerity (ihilasi) as a manifestation of faith in the Creator. (Thalib, Suhega, et al., 2023)

Table 3. Data Analysis "Managing Losses Thru Worship"

Charity	Knowledge
those problems are resolved thru worship, repentance to Allah, prayer	pesantren view spirituality as a logical strategy for coping with loss. Worship is understood not merely as a ritual obligation, but as a rational mechanism for maintaining inner peace, cultivating patience, and strengthening the belief that every problem has a solution with the help of Allah. In this way, worship becomes a rational means of managing psychological stress due to financial difficulties, fostering optimism, and providing positive energy for pesantren administrators in seeking other practical solutions

Source: results of researcher data processing, 2025

Table 3 shows that loss management in Islamic boarding schools is not only carried out through managerial and financial strategies, but also through a spiritual approach in the form of worship.

Informants' statements regarding problem-solving through prayer, repentance, and closeness to God are constructed into knowledge that spirituality is understood as a rational strategy for dealing with loss. Worship is interpreted not merely as a ritual obligation, but as a mechanism for maintaining inner peace, cultivating patience, and strengthening the belief that every difficulty has a solution with God's help. Thus, worship functions as a means of managing the psychological stress caused by financial difficulties and as a source of optimism and positive energy for Islamic boarding school administrators in seeking other practical solutions.

Reflection on the Value of "*Eya dila pito-pito'o*" Behind the Practice of Loss Accounting

In the previous discussion, four forms of loss accounting practices were found: avoiding losses by maximizing the collection of monthly dues, socializing school programs to attract community interest in enrolling their children in Islamic boarding schools, seeking additional funds from external parties, and resolving loss issues by drawing closer to the Creator. Reflecting on these four accounting practices provides the researchers with the understanding that the loss accounting implemented by Islamic boarding schools is imbued with values of faith in the Creator.

Based on the previous discussion, it can be understood that the practice of accounting for losses carried out by Islamic boarding schools does not only stop at the technical and managerial dimensions, but is also rich with non-material values (faith) in the form of belief in the Creator. Efforts to maximize the collection of monthly fees, for example, are seen as a trust that must be carried out with patience, sincerity, and prayer so that the parents of the students are facilitated in fulfilling their obligations. Similarly, socializing school programs not only aims to attract public interest but also serves as a form of missionary work to expand access to religious education as a form of ongoing charity. The strategy of seeking additional funds from external parties is also understood as part of tawakkul (trust in God), because behind the efforts to build relationships and submit proposals, the management is confident that it is Allah who moves the hearts of donors to provide assistance. The climax came when losses were inevitable; acts of worship like nite prayers, supplications, and repentance became the main secret that strengthened the pesantren in facing the trials. Thus, all steps in loss management are always linked to the spiritual dimension, so loss accounting in pesantren is essentially a form of outward effort combined with inward effort thru obedience and closeness to the Creator.

In Gorontalo's Islamic culture, parents often impart values of faith in the Creator thru the saying "*eya dila pito-pito'o*," which means "God does not close His eyes." This expression means that whatever we do, Allah is always watching. This expression is a feeling of a confident person. Whatever misfortune may befall, he is certain that Allah is All-Seeing. Our elders often give advice that we should adorn this life with honesty. Don't be afraid of being seen only by humans; be afraid that what we do, both good and bad, Allah sees. Even the grudges, hatred, and envy that humans cannot see, Allah knows them.(Daulima, 2009)

Furthermore, in Islamic religious law, the value of worshiping the Creator in facing such losses aligns with Allah's revelation in Surah At-Taghabun [64]:11:

"No disaster befalls (a person) except by Allah's permission; and whoever believes in Allah, He will guide his heart." And Allah is All-Knowing of all things.

This verse shows a deep alignment with the practice of accounting for losses in Islamic boarding schools, where all misfortunes, including financial shortages and losses, are seen as tests from Allah. The pesantren administrators didn't stop at technical efforts, but also involved faith, prayer, and worship as a way to gain guidance and peace in facing the test. This aligns with the local cultural value of "*eya*

dila pito-pito'o," which emphasizes the belief that God always sees, knows, and never turns a blind eye to every human endeavor.

The results of this study are consistent with previous research. Management accounting practices in SMEs can be implemented based on local cultural values such as gemi, nastiti, and ngatiati.(Fitriani et al., 2025) In another context, the revenue accounting practices of horse-drawn carriage drivers in Gorontalo are based on the value of patience (mopo'o tanggalo duhelo) as a form of belief in obtaining sustenance from God.(Thalib, 2024) The belangar-nyiwak tradition in Lombok also reflects accounting practices for income and expenses that are rich in the values of accountability, transparency, brotherhood, social, religious, and mutual cooperation. (Hidayati & Jumaidi, 2024) Similarly, the belis tradition in the wedding customs of the Sikka people in NTT illustrates accounting practices thru the accurate recording, measurement, and communication of transactions as a form of economic documentation and evidence.(Wardani & Yanuarista, 2023) Furthermore, local wisdom has also been proven to be able to be internalized in corporate social responsibility (CSR) practices to support sustainability and social welfare in the culinary business.(Nugrahaningsih & Falikhatun, 2025)

Next, the form of accounting practices for losses based on local cultural values can be illustrated in the following figure 1.1:

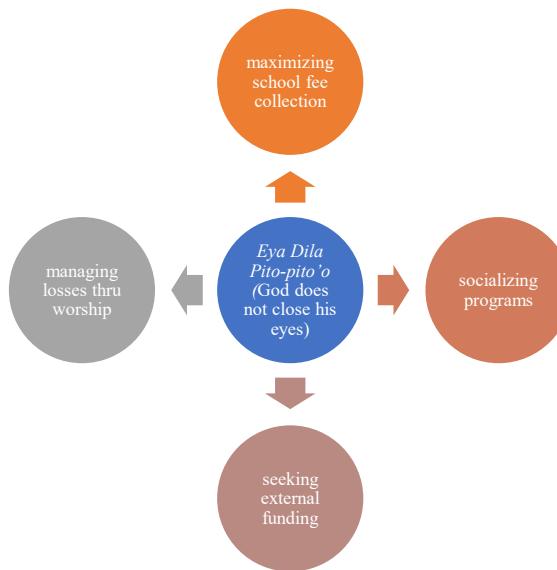


Figure 1. Accounting Construction of Loss Based on Local Cultural Values by Islamic Boarding Schools

Figure 1.1 shows the form of accounting practices for losses based on the local cultural value "Eya dila pito-pito'o" (God does not close his eyes) as described in the previous discussion. The four circles surrounding the core value represent the strategies the pesantren employs in dealing with losses: maximizing school fee collection, publicizing programs to the community, seeking external funding sources, and managing losses thru worship. These four strategies demonstrate that the practice of loss accounting is not merely technical and managerial, but is also imbued with spiritual values. The local cultural value of Gorontalo, "Eya dila pito-pito'o," serves as the foundation for the belief that every human endeavor is always under God's supervision. Consequently (ihsan), the practice of accounting for losses in pesantren reflects a blend of managerial effort and spiritual values. Non-material values such as faith in the Creator serve as the main foundation, enriched by Gorontalo's local culture thru the

expression "eya dila pito-pito'o". Accounting for losses is not merely a technical matter, but also a form of obedience, trust, and the belief that every human effort is always under God's supervision.

Conclusions

This study found that loss accounting in Gorontalo Islamic boarding schools is not merely understood as a financial calculation, but is rich with local cultural values and Islamic spirituality. The strategies implemented by pesantren to address losses include maximizing the collection of school fees, socializing programs and seeking external funding, and managing losses thru worship. These practices reflect the local cultural value of Eya dila pito-pito'o (God does not close his eyes), which affirms that every human endeavor is always under God's supervision and help. Practically, this study provides concrete guidance for pesantren administrators and treasurers in designing loss management strategies that combine disciplined financial practices (such as cash flow control, payment discipline, and funding diversification) with spiritual approaches that strengthen moral responsibility, patience, and resilience in decision-making. Theoretically, this research enriches accounting literature with a new perspective based on local wisdom and religiosity, while also offering an alternative to the dominance of the Western materialistic paradigm. Thus, loss accounting in Islamic boarding schools can be understood as a mechanism that integrates financial, social, cultural, and spiritual dimensions in maintaining the sustainability of Islamic educational institutions.

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