

Loss Accounting Practices among Takjil Sellers Grounded in Local Cultural And Religious Values

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Abstract

This study aims to formulate loss accounting practices by *takjil* sellers based on local cultural values. This research uses a qualitative method. This study uses an Islamic ethnomethodological approach with five data analysis stages: charity, knowledge, faith, revelation, and courtesy. The results of the study found two ways for *takjil* sellers to avoid losses: distributing the remaining *takjil* merchandise for free to neighbors and family and giving bonuses. This loss accounting practice is conditional on the value of sharing, among others. Within the Islamic culture of Gorontalo, elders commonly impart this principle using the expression "lumadu diila o'onto, bo wolu-woluwo," which signifies the presence of something unseen yet still existing. The meaning is that this expression teaches that in life, don't just chase what is visible but also look for something that is invisible but exists. The value of sharing among others is living with the spirit of seeking sustenance that God blesses. This research contributes to the existence of local wisdom value-based loss accounting practices. The conclusion from the findings of this research is that *takjil* sellers practice loss accounting, which is not limited to material (money) but is conditional on non-material values in the form of local wisdom and religiosity.

Keywords: Loss; *takjil*; local culture

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Introduction

Loss may be conveyed in the financial statements of an entity. But unfortunately, accounting science defines losses as limited to material (money). This is because the theory/concept/accounting standards regarding losses result from adopting knowledge from Western countries conditioned by modern values such as materialism, egoism, utilitarianism, and secularism (Alfia, Yulis Diana. Triyuwono, Iwan. Mulawarman, 2018; Briando et al., 2017, 2020; Kamayanti, 2016; Triyuwono, 2015)

Embracing and putting into action loss accounting comes with challenges. Conversely, it gives rise to issues concerning the diminishing significance of local cultural values in loss accounting practices. These indigenous values might fade away, being supplanted by contemporary principles in loss accounting. Several researchers have also cautioned that the adoption of a singular international standard (IFRS) could erode local norms and culture due to globalization, signaling a trend towards uniformity (Cooper et al., 2003). IFRS, symbolizing the broadening reach of globalization (Kamayanti & Ahmar, 2019).

The increasing disregard for loss accounting rooted in local cultural values is compounded by scientific progress. In this scenario, the focus of loss accounting research is primarily motivated by the imperative to incorporate indigenous wisdom values. This aligns with data from Sinta Ristek Dikti 2020, revealing that among 3,692 accounting journals published in nationally accredited journals, only 17 accounting studies emphasize local cultural values. The remaining 3,676 accounting research studies are conducted independently of local cultural considerations. This situation is regrettable, especially considering Indonesia's cultural richness, which is seldom explored in the realm of accounting (Thalib & Monantun, 2022a, 2022b).

Building on the aforementioned issues, the subject matter of this study is both crucial and time-sensitive. It is imperative due to its role as an initiative aimed at safeguarding local cultural accounting practices amid the pervasive influence of adopting, implementing, and advancing modern accounting methods. The research concentrates on takjil vendors in Gorontalo. Gorontalo was selected as the study location because it is one of Indonesia's provinces characterized by a distinctive culture rooted in Islamic values. This is encapsulated in the community's life philosophy, expressed as "Adati Hula-Hula Syareati, Syareati Hula-hula to Kitabullah" (tradition is based on Shari'a, Shari'a is based on the book of Allah, i.e., the Quran) (Baruadi & Eraku, 2018). This implies that any incorporation of culture in the Gorontalo region should be in harmony with the principles of Islamic religious law (Baruadi & Eraku, 2018). Fascinatingly, the principles of Islamic religious law serve as a guiding reference in every aspect of the local community's daily life (Thalib, 2022).

Derived from the earlier discourse, the research question is framed as follows: How do takjil sellers implement loss accounting, and what local cultural and religious values inspire them in this practice? Stemming from the problem formulation, the objective of this research is to establish the framework for loss accounting practices among takjil sellers grounded in local cultural and religious values.

Theoretical Review

A fundamental comprehension of accounting, restricted to methods and calculations, doesn't emerge abruptly. These two concepts are prevalent in numerous accounting literature examples:

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

The definition provided by the American Institute of Accountants makes it evident that accounting involves the techniques and computations employed within the

field. The technique in accounting primarily revolves around the manner of recording, categorized into two transaction types: debit and credit. On the other hand, calculation pertains to financial transactions. Ultimately, both these accounting components yield information crucial for decision-making. In summary, accounting heavily relies on technique and calculation, as explained earlier

(As) the process of identifying, measuring, and communicating economic information to permit informed judgments and decision users of the information”(Accounting Association. Committee to Prepare a Statement of Basic Accounting Theory American, 1966).

The inquiry revolves around whether accounting is solely confined to technique and calculation. The unequivocal response is no. Numerous factors must be considered, emphasizing that the evolution of accounting is influenced by elements such as cultural values, economic sectors, legal and regulatory systems, as well as the social and political context in which accounting evolves (Hofstede, 1986; Mardiasmo, 2014; Suwardi & Basrowi, 2008).

The implementation of accounting varies significantly from one country to another and even from one region to another. This disparity arises due to distinct cultural values, economic systems, legal frameworks, and political structures inherent to each country or region. It is crucial to recognize that factors, particularly those related to local values, can influence the format, techniques, and calculations involved in accounting practices. In accordance with those factors, Burchell et al consider that accounting tend to emphasize on the social factor: “Accounting is coming to be seen as a social rather than a purely technical phenomenon. The social contexts of the accounting craft are starting to be both recognized and made more problematic. ... accounting both emerges from and itself gives rise to the wider contexts ...Accounting ... also has come to be more actively and explicitly recognized as an instrument for social management and change” (Burchell, S., Clubb, C. & Hopwood, 1985). In line with the earlier explanation, accounting is influenced by its social construction, and vice versa.

Method

In the realm of accounting studies, various paradigms exist for examining accounting, including positive, interpretive, critical, postmodern, and Islamic approaches. (Kamayanti, 2020; Triyuwono, 2015). This study adopts the Islamic paradigm. The choice of this paradigm stems from the belief that, according to Islamic perspectives, accounting reality extends beyond material or monetary aspects (Kamayanti, 2020; Triyuwono, 2015). Nevertheless, there exists a non-material reality encompassing emotional and spiritual dimensions. This reality is brought into existence with the permission of Allah (Kamayanti, 2020; Triyuwono, 2015). This aligns with the objective of the study, which seeks to formulate comprehensive loss accounting practices. In other words, the study aims to establish a loss accounting framework that encompasses not only material or monetary aspects but also incorporates cultural and religiosity values.

This research employs an Islamic ethnomethodological approach. The selection of the Islamic ethnomethodological approach aligns with the study's goals, which are consistent with the objectives of this approach—specifically, investigating how takjil

sellers engage in loss accounting grounded in local wisdom values and religiosity. The research employs a qualitative methodology. The researchers opted for this methodology because the study places a greater emphasis on understanding the essence of reality. Specifically, it involves interpreting how takjil sellers engage in loss accounting, without intending to generalize the research findings. Additionally, the study is conducted in a natural context to capture a comprehensive understanding. Sugiyono, (2017) highlighted that the characteristics of this type of research, using qualitative methods, include interpreting reality and conducting studies in natural settings.

This research employs two methods for gathering data: passive participatory observation and structured interviews. Essentially, researchers are constrained to observe the practice of loss accounting among takjil sellers without direct involvement in the activity. The second data collection method involves structured interviews. In this approach, prior to conducting interviews with the informants, the researcher formulated a set of questions regarding how takjil sellers engage in loss accounting. Subsequently, the researcher delved into the information guided by the prepared list of questions.

In this study, three individuals served as research informants, selected through purposive sampling. The researcher specifically chose these informants because they are actively engaged as takjil sellers and demonstrated willingness to dedicate time and share information pertinent to the research theme. The details of the three informants are outlined in Table 1 below.

Table 1.
Research Informants

No	Full Name	Nick Name	Age
1	Linda Harun	Mrs.Linda	36 Years
2	Yulij Zenab Salam	Mrs.Debi	33Years
3	Erni Tamako	Mrs.Erni	40 Years

Source: results of data processing researchers, 2023

Table 1 provides details about the participants in this research. The initial participant is identified as Mrs. Linda Harun, commonly known as Mrs. Linda, aged 36. The second participant is Mrs. Yulij Zenab Salam, typically referred to as Mrs. Debi, aged 33. The third participant is Mrs. Erni Tamako, usually called Mrs. Erni, aged 40.

The data analysis technique in this study uses data analysis techniques from Islamic ethnomethodology, which consists of five analysis stages: charity, knowledge, faith, revelation information, and courtesy (Thalib, 2022). The following is a picture of Islamic ethnomethodological data analysis



Figure 1. Islamic ethnomethodological data analysis

Source(Thalib, 2022)

Figure 1 previously shows the flow of Islamic ethnomethodological data analysis which consists of five stages. The initial phase of data analysis is characterized as interpretative analysis. Specifically, within this study, interpretative analysis aims to identify the contextual expressions or actions exhibited by takjil sellers during the practice of loss accounting. The subsequent phase involves knowledge analysis. In this research, knowledge analysis endeavors to discern the logical significance underlying the expressions or actions of takjil sellers in their implementation of loss accounting.

The third phase involves faith analysis. Within this study, faith analysis seeks to identify non-material values, local cultural values, and religiosity embedded in how takjil sellers carry out loss accounting. The fourth stage encompasses the analysis of revelation information. In this study, the analysis of revelation information serves to connect non-material values observed in the accounting practices of takjil sellers with the principles outlined in Islamic religious law. The fifth stage is courtesy analysis. Drawing from Islamic ethnomethodology, courtesy analysis integrates the findings from the previous four stages to derive a comprehensive understanding of how takjil sellers engage in loss accounting.

Results and Discussion

Losses are one of the things that takjil sellers can experience. Mrs. Linda revealed that while trading, she had experienced losses. She usually experiences these losses when she trades takjil during the rainy season. The following is an excerpt from her speech:

If it does not sell out, it means I am incurring a loss. I will give the rest of the sale free of charge to the people around me. For instance, if we invest Rp 500,000 in trading takjil but only generate an income of Rp 200,000, we incur a loss of Rp 300,000. We will use the remaining capital of Rp 200,000 as capital for trading the next day. However, we do not experience losses every day. Still, when selling, you will make a profit. My takjil trade depends on the weather too. All ice sellers are like that, depending on the weather.

Based on what Mrs. Linda said gave the researchers an understanding that when trading takjil, she had experienced losses due to unsold merchandise. She said that when she suffered a loss, she would distribute the name of the remaining merchandise free of charge to the people around her. Usually, she suffers a loss during the rainy season because her type of merchandise is cold drinks.

Her decision to distribute the remaining unsold merchandise for free intrigued researchers to explore further why this action was chosen as a solution to avoid losses. The following is an explanation from Mrs. Linda:

Selling will suffer losses, especially the type of merchandise alone is palabutu ice. So if it does not sell out, it can not be stored for sale the next day. So I chose to give it to people. For example, my merchandise was not sold out last night, so I gave it away for free. For me, the most important thing is that the merchandise runs out. Keep the leftovers from being stored. They will rot later. Instead of being rotten, it is better to give it to people

Based on Mrs. Linda's previous explanation gave the researchers an understanding that her action of distributing the rest of her merchandise for free to the people around her was because if she kept the remaining unsold merchandise, she felt more at a loss because the type of merchandise could not be stored for a long time. Therefore, when the merchandise is not sold out, she feels it is better to distribute it to the people around her.

Starting from Mrs. Linda's previous narrative, researchers found loss accounting practices in the form of avoiding losses by sharing, among others. This practice is found in the **charity** "I will give the rest of the sale free of charge to the people around." The **knowledge** from this charity is that when the takjil merchandise is not sold out, Mrs. Linda chooses to distribute the merchandise online to the people around her. This is because if she brings the merchandise back to her house, Mrs. Linda will feel more at a loss. After all, her family will not eat up the merchandise. Therefore, to avoid losses by throwing away food that is still fit to eat, Mrs. Linda distributes her wares online to the people around her.

Mrs. Debi further stated that this was in line with Mrs. Linda's previous explanation that she usually experienced losses when she traded takjil during the rainy season. The following is her explanation:

It is because of the weather. The weather at that time was rainy, so takjil buyers also decreased. So the takjil will not all be sold out... usually, if the takjil is not sold out, then I will distribute it to my family and neighbors. I will give it to them. Usually, I will give them a bonus if someone buys a lot, like three or four. It is expected to be able to add customers to my merchandise. Usually, I will also give a bonus so that they can get to know the takjil trade here, and they will be given a bonus. Thank God giving merchandise is sincere, and there is no coercion either.

The previous explanation from Mrs. Debi gave the researchers an understanding that she usually suffers losses from trading takjil due to the rainy season. If her merchandise is not sold out, she will usually distribute the remaining merchandise to her family or neighbors. Furthermore, one of the strategies is that she also gives cake bonuses to the buyers of her wares. Apart from being used to avoid leftover takjil trades, giving bonuses is also expected to increase subscriptions to their merchandise.

Starting from Mrs. Debi's previous narrative, researchers found loss accounting practices in the form of avoiding losses by sharing, among others. This practice is found in the **charity** "The takjil is not sold out, so I will share it with my family and neighbors." The **knowledge** from this charity is that Ibu Debi distributes her unsold takjil merchandise free of charge to her family or neighbors. This is done to avoid losses in wasting food that is still fit to eat. Apart from that, she distributed the takjil merchandise for free because the type of merchandise would only last for a while, so she could not store the merchandise to be sold the next day. Therefore she chose to distribute the takjil merchandise for free.

Still, in the same interview excerpt, the researchers found a loss accounting practice in the form of avoiding losses from remaining merchandise. This practice is found in the **charity** "I give a bonus." The **knowledge** from this charity is that Mrs.

Debi will give additional bonus cakes to buyers who buy more than three cakes. She means this to avoid losses from not being sold out with takjil. Apart from that, giving the cake bonuses was intended to attract the hearts of buyers so that they wanted to come back to buy where she was selling.

Mrs. Erni also carried out the distribution of goods to people in the vicinity. When her takjil wares were not sold out, she chose to distribute them free of charge to neighbors and family around his trading area. The following is an excerpt from her speech:

Yes, usually, during the rainy season, there are fewer visitors. If it is the rainy season, no one walks around looking for takjil. However, the takjil products will usually be sold out if the weather is good, like today. I need help saving unsold merchandise. The cakes I sell cannot be stored the next day. Next, also with rice merchandise. So I have to give that to people around.

Mrs. Erni's previous explanation gave researchers an understanding that takjil sellers usually experience losses when selling in the rainy season. Therefore, if the merchandise is not sold out, Mrs. Erni chooses to distribute the merchandise freely. This is because his merchandise can only be stored for a short time.

Based on what Mrs. Erni said earlier, the researchers found a loss accounting practice in distributing merchandise free of charge. This practice is in the **charity** "I have to give that to the people around me." The **knowledge** from this charity is that the types of takjil merchandise sold by Mrs. Erni are merchandise that can only last for a while. Therefore, if the merchandise is not sold out, she distributes the takjil merchandise free of charge to the people around her. This is done to avoid losses in wasting food that is still fit to eat.

In the earlier conversation, two methods of loss accounting were identified, involving the prevention of losses through sharing with others and providing cake bonuses to customers. Reflecting on these two loss accounting practices provides researchers with an understanding of the existence of non-material values (**faith**) in the form of sharing, among others. This value is reflected through the actions of the takjil sellers who choose to give away their wares for free instead of throwing the food away. Within the Islamic culture of Gorontalo, this behavior embodies the sentiment expressed as "lumadu diila o'onto, bo wolu-woluwo," conveying the notion of being invisible yet present. The essence of this expression imparts the lesson that in life, one should not solely pursue what is visible but also seek the presence of the invisible (Daulima, 2009).

The significance conveyed by "o'onto" or visible pertains to the material, whereas the invisible, from which someone receives that material, is attributed to Allah Subhanahu Wa Ta'ala. This expression is frequently utilized by preachers as a cautionary message to express gratitude, mindfulness, and virtuous actions. The underlying message is not to solely focus on what is visible, emphasizing the need for a balanced approach between life in this world and the hereafter (Daulima, 2009). The sellers' choosing to distribute their takjil merchandise freely rather than throwing away food that is still fit for consumption reflects this expression. In trading, especially avoiding losses, not only focus on how not to suffer material losses (money) but also consider the blessings of how to avoid losses.

This is as contained in the **relevation information** in the form of the Koran, Surat al-Isra verses 26-27 " Give the kinsman his due, and the needy, and the wayfarer, and squander not (thy wealth) in wantonness. Lo! the squanderers were ever brothers of the devils, and the devil was ever an ingrate to his Lord." The conformity of takjil sellers' conduct with the principles outlined in Islamic religious law provides researchers with the realization that, fundamentally, these sellers engage in conscientious accounting. This involves valuing sharing among others driven by faith, exemplified in the avoidance of wasteful behavior, specifically in not discarding food still suitable for consumption. In essence, the objective of practicing conscientious accounting extends beyond mitigating material losses to encompass seeking divine blessings in sustenance.

Table 1.
Summary of Data Analysis Findings

Charity	Knowledge	Faith	Relevation information	Courtesy
Give away the rest of the sale for free	The type of takjil merchandise sellers is merchandise that cannot last long. Therefore, when their takjil wares are not sold out, they immediately give them away free of charge to neighbors or family. They do this to avoid losses by throwing away food that is still fit to eat.	Share among others	Koran, Surat al-Isra verses 26-27	Blessings of sustenance
Give bonuses	When the buyer buys three or four cakes, the takjil seller will give the buyer an additional bonus. This is to attract not only the hearts of buyers but also one of the ways sellers avoid losses in the form of remaining takjil merchandise.			

Source: the results of the research data processing, 2023

Table 2 previously contains information about a summary of the findings about how takjil sellers practice loss accounting which is analyzed using the Islamic ethnomethodology method. In the charity column, takjil sellers practice loss accounting in two ways: distributing the remaining takjil trades free of charge and giving bonuses. Charity in the form of distributing the remaining cakes in a line has a rational meaning in the form of "The type of takjil merchandise sellers is merchandise that cannot last long. Therefore, when their takjil wares are not sold out, they immediately give them away free of charge to neighbors or family. They do this to avoid losses by throwing

away food that is still fit to eat.” Meanwhile charity in the form of giving takjil trade bonuses has a rational meaning in the form of “When the buyer buys three or four cakes, the takjil seller will give the buyer an additional bonus. This is to attract not only the hearts of buyers but also one of the ways sellers avoid losses in the form of remaining takjil merchandise.” This loss accounting practice is conditional on non-material values or faith in the form of “Share among others” This faith is in line with His commands contained in the revelation of the Koran, Surat al-Isra verses 26-27. In essence, the practice of accounting for losses is driven on the basis of the faith of sellers in the form of obtaining a blessing from the creator

This practice of accounting for losses, grounded in local cultural values and a belief in the creator, aligns with the discoveries of various earlier researchers. For instance, Musdalifa & Mulawarman (2019) conducted a study on the siballiparriq culture in household accounting practices. Their research revealed that the siballiparriq culture regarded income as a blessing, fostering mutual trust between spouses in the management of income. Additionally, Nurhalimah et al., (2019) conducted research on the management accounting practices in the scrap metal business, focusing on the Madura brotherhood culture. Their study revealed that the business capital acquired through loans from other parties was rooted in familial connections and a strong sense of mutual trust. Moreover, the transaction process, encompassing both buying and selling, relied on instinct, experience, and the willingness to take on the risks involved. Conversely, the recording of transactions was carried out with minimal documentation, emphasizing reminders and mutual trust among the involved parties.

This corresponds with the conclusions drawn by Rahmawati & Yusuf, (2020) in their investigation of the sipallambi culture's profit-sharing practices. Their research demonstrates that the sharing of harvests by sharecroppers is not solely aimed at providing income assistance to others. Instead, it is designed to be mutually beneficial for the parties involved, with a priority on ensuring justice in the distribution of outcomes. The cultural ethos of 'sipalambi' or 'please help' serves as the fundamental principle for this community.

Additionally, Harkaneri et al., (2014) conducted research to comprehend the profit-sharing practices within the rubber plantations of the Kampar Riau community. Their findings revealed that the community's profit-sharing practices were contingent upon values such as fairness, socialism, honesty, and trustworthiness. The tradition of sharing profits from sap extraction is a customary practice passed down through generations, rooted in the principles of Islamic religious law. These results affirm that the practice of accounting for losses extends beyond tangible assets. Instead, accounting is a knowledge-based discipline that encompasses non-material values, specifically local cultural elements and religiosity. These findings diverge from the conceptual or theoretical frameworks associated with loss accounting, which predominantly concentrate on material aspects (such as money), as extensively discussed in accounting literature (Azwar et al., 2022; Cahyono, 2020; Hariyani, 2016; Hartono & Rahmi, 2018; Sodikin, Slamet Sugiri, Riyono, 2016; Sugiarto, 2016; Wardiyati, 2016; Yulyanah & Halimah, 2014).

Conclusion

This study seeks to establish loss accounting practices among takjil sellers, incorporating local cultural and religious values. The findings reveal two strategies

employed by takjil sellers to mitigate losses: firstly, distributing unsold items to neighbors, family, and the local community; secondly, offering trade bonuses to takjil buyers. Loss accounting is contingent upon the principle of sharing, as emphasized in the Islamic culture of Gorontalo. The value of sharing aligns with the message conveyed in the local expression "lumadu diila o'onto, bo wolu-woluwo," signifying the presence of the invisible. This expression encourages individuals to not only pursue visible aspects of life but also to seek the existence of the invisible. The practices of loss accounting by traders are rooted in their faith, aiming to receive blessings from the Creator. Future research suggestions include exploring local culture-based accounting through alternative social theoretical approaches such as phenomenology or ethnography, contributing to the broader understanding of accounting grounded in local cultures.

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