

DOES ENGAGEMENT IN INDONESIA MATCH WA'D ACCOUNTING?

Muryani Aرسال^{1*}

Khalishah Ulfah²

Ainun Arizah³

^{1,3}Universitas Muhammadiyah Makassar

²Universitas Islam Negeri Alauddin Makassar

*Correspondence: *muryani@unismuh.ac.id

Abstract

Marriage is the longest form of worship in human history and is carried out in social interactions that lead to high accountability to humans and Allah SWT. In most cases, before the marriage is carried out, it is preceded by a khitbah, or a proposal, better known as an engagement. Engagement is a wa'd that will be carried out in the future without violating the shari'a and does not require accounting records. This study aims to determine the engagement that occurred from the perspective of Islamic accounting. The data collection method was carried out by distributing an online questionnaire through Google Forms within 12 hours and studying the related documentation in research journals. The criteria for respondents who filled it out were only those who had done an engagement, and 27 respondents filled out the questionnaire. The data is analyzed with a qualitative-descriptive approach. The study results indicate that the engagement, which is a wa'd, has shifted into an aqad (contract) due to an agreement regarding the rights and obligations of the parties involved in the engagement. The engagement shows that there is a gift and transfer of assets that are part of the mahr (dowry), as well as the imposition of a fine if one of the parties cancels the engagement. This phenomenon had an impact on changes in asset ownership, which in accounting must be recorded, and the risk of future fines in the event of cancellation. The results of this study can be used to increase knowledge related to Islamic accounting through the social paradigm.

Keywords: Accounting; Aqad; Engagement; Wa'd

Abstrak

Pernikahan merupakan ibadah terpanjang dalam sejarah manusia dan dilakukan dalam interaksi sosial kemasyarakatan yang menyebabkan adanya akuntabilitas yang tinggi baik kepada manusia maupun kepada Allah SWT. Umumnya sebelum dilakukan pernikahan, maka akan didahului dengan khitbah atau meminang yang lebih dikenal dengan istilah pertunangan. Pertunangan adalah suatu wa'd, yang akan dilakukan di masa yang datang tanpa melanggar syariat, dan tidak memerlukan pencatatan akuntansi. Penelitian ini bertujuan untuk mengetahui pertunangan yang terjadi di tinjau dari perspektif akuntansi syariah. Metode pengumpulan data dilakukan melalui penyebaran kuesioner secara online dengan menggunakan google form dalam jangka waktu 12 jam, dan juga melakukan penelusuran dokumen hasil penelitian. Kriteria

responden yang mengisi hanya yang telah melakukan pertunangan dan kuesioner di isi oleh 27 responden. Data di analisis dengan pendekatan deskriptif kualitatif. Hasil penelitian menunjukkan bahwa pertunangan yang merupakan suatu wa'd telah bergeser menjadi sebuah akad dikarenakan adanya perikatan mengenai hak dan kewajiban pihak-pihak yang terlibat dalam pertunangan. Juga menunjukkan ada pemberian dan pengalihan aset yang merupakan bagian dari mahar serta pengenaan denda jika salah satu pihak membatalkan pertunangan. Hal ini berdampak kepada perubahan kepemilikan aset yang secara akuntansi harus dilakukan pencatatan, dan resiko terjadinya denda di masa yang akan datang jika terjadi pembatalan. Hasil penelitian ini dapat digunakan untuk menambah ilmu pengetahuan yang berkaitan dengan akuntansi syariah dengan paradigma sosial kemasyarakatan.

Kata Kunci: Akuntansi; Akad; Wa'd; Pertunangan

JEL Classification : K36, M14, M4,Z12

Submission date: 23-08-2023

Accepted date:18-09-2023

INTRODUCTION

Islamic accounting is the art and science of processing accounting information, which functions as a means of prayer and dhikr to meet the economic, mental, and spiritual needs of humans in the context of worshiping and returning to God with a pure and calm soul (Alam et al., 2018; Jurana, 2019), placing every job in an institution or individual with worship values (Jurana, 2019).

On the other hand, the spiritual social accounting paradigm is not only a form of reporting that is useful for humans but also an instrument to get closer to the Creator (Kurniawan & Mulyati, 2018; Rodliyah & Mulawarman, 2019). This has been shown regarding the importance of accounting as proof of transactions in Surah al-Baqarah verse 282 (Batubara, 2019; Probawati, 2021; Waluya & Mulauddin, 2020). Because an individual carrying out social interactions with the community will turn into social worship, it will form individuals who worship with the basic purpose of accounting as a means of conveying information, which has a high accountability value (Hayati, 2017; Jurana, 2019).

One form of individual accountability to Allah SWT in the form of worship is to carry out a marriage, which is generally preceded by an engagement process. Engagement means asking the woman to be a wife, either for himself or for someone else, who is usually a relative or family member (Sugitanata & Rozak, 2021). In this case, if the man's proposal is accepted by the woman with a willing heart, then the man and woman concerned have been bound by a promise of marriage (Purnama, 2021; Ramdhani, 2019).

The results of the study by Mawardi & Konita (2021) found that during the engagement the man brought clothes, make-up equipment, and rings as an official sign

of engagement, and during the holidays the man picked up his fiancé to stay at his future in-laws' house to stay in touch with family and other relatives from the man's side. The purpose of the gathering is so that the two parties get to know each other before the wedding is carried out so that if there is a discrepancy, it will only fail the engagement bond, not to the point of divorce in the marriage later on (Rakib, 2019). However, Analiansyah & Iqbal (2018) found that if the engagement is nullified by the woman's side, then the woman's side needs to pay a fine of twice as much as the engagement sign, but if the man's side fails the engagement, the engagement sign is considered forfeited.

Meanwhile, Fathullah (2019) states that something given as a gift or hibah and made before the cancellation of the engagement becomes the property of the woman, and the man cannot ask back for what has been given, except for the Mahar. This is because the contract of this engagement has not yet bound either party and has not created any obligations that must be fulfilled, nevertheless, Islamic morality demands responsibility for every action (Fathullah, 2019). The engagement that occurred in the results of that study did not have a written agreement that had to be signed by both parties because, in principle, the engagement was the opening of the marriage that was hinted at until the bond between the two parties occurred intending to enter the marriage to build a harmonious family since it already had a strong foundation through engagement (Sugitanata & Rozak, 2021)

Nevertheless, these various studies only look at the cultural and customary perspectives that underlie the engagement. No one has looked at Islamic accounting especially wa'd accounting perspective of the engagement which, if you look closely, usually involves the delivery of goods as gift offerings or mahar. This means that there was a transfer of rights and obligations for the goods given.

Engagement, as viewed from an Islamic perspective, can be understood as a solemn promise. By PSAK No. 111, Wa'd accounting regulates promises made by one party to another party to perform a lawful action or refrain from engaging in any activity that contravenes Islamic principles at a future date. It is important to note that the party receiving the promise is not obligated to any other party (Fahriani, 2022). However, the Islamic Accounting Standards Board of the Indonesian Accountants Association asserts that Wa'd is legally binding.

Several prior studies have indicated that engagements in Indonesia often entail a transfer of asset ownership from the man to the woman, as observed in the case of Madura. Several studies have analyzed the nature of engagements in Indonesia, specifically focusing on the transfer of asset ownership from men to women. For instance, Mawardi & Konita (2021) explored this phenomenon in Madura, while Analiansyah & Iqbal (2018); Sa'dan & Afandi (2017) investigated engagements in Aceh. Additionally, Mawiyah & Raus (2020) analyzed engagements in Pasaman, Muzainah (2019) studied engagements in Banjar, Rosmiati (2021b) explored engagements in Kaili, and Warsita (2010) studied engagements in Bima. The act of transferring ownership of assets entails the imposition of penalties if one party

terminates the engagement. These penalties may take the form of either returning all the assets that have been transferred or a fine equivalent to twice the value of the assets in scenarios where the woman initiates the cancellation (Analiansyah & Iqbal, 2018; Fathullah, 2019). If the act of engagement is considered a promise, specifically a *Wa'd*, then it implies that there should be no exchange of assets or imposition of penalties. This is because the nature of a *Wa'd* indicates that the party given the promise is not obligated to fulfill any commitments towards the other party.

Meanwhile, in *wa'd* accounting, transactions that occur have not been recorded because there is no transfer of rights or obligations for goods because they are still in the form of promises. Based on this phenomenon, the purpose of this research is to analyze and see the engagement culture that exists in Indonesia and describe it in the context of *wa'd* accounting. The question that arises is whether the engagement that took place in Indonesia is by *wa'd* accounting.

LITERATURE REVIEW AND HYPOTHESES

Engagement Tradition

Before someone enters the gate of marriage, there is a process that must be passed, namely *khitbah* (proposal). Engagement in Islamic law is a part that accompanies the legal events of marriage and is permissible but not obligatory (Analiansyah & Iqbal, 2018; Irfan & Abidin, 2020; Purnama, 2021). A proposal is an initial step in marriage between a man and a woman (M & Kurniati, 2020; Rizkiya & Nuraini, 2017). The legality of *khitbah* in Islam refers to several verses of the Quran, including Surah al-Baqarah verse 235, which is generally interpreted to mean that a man who has the will to marry a woman is allowed to ask for a hand, namely by stating frankly to the woman or indirectly/*kinayah* (Analiansyah & Iqbal, 2018; Umami, 2019).

Khitbah is a man's request to a woman directly to marry him in the presence of her Mahram or through his guardian by explaining about the man himself, where they will be discussing related *aqad* issues, and their expectations regarding the marriage (Analiansyah & Iqbal, 2018). In other words, engagement is not a form of *aqad* but a sign or initial indication to establish an *aqad*, namely marriage (Analiansyah & Iqbal, 2018; Purnama, 2021).

After receiving approval from both parties (man and woman) regarding the proposal of marriage, the two families will generally hold a meeting and determine several agreements regarding the marriage to be carried out, such as determining the *Mahar* to be given and setting the time for the marriage ceremony (Analiansyah & Iqbal, 2018; Mawiyah & Raus, 2020; Muzainah, 2019; Rosmiati, 2021a).

Difference between *Aqad* and *Wa'd* in Islamic Accounting

In general, the word *aqad* means bond or obligation, which is interpreted as a contract or agreement (Darmawati, 2018; Iltiham, 2020). When two or more groups agree, it is called *aqad*, which is a bond of giving and receiving together at one time.

Obligations arising from aqad are called uqud. In the aqad, there is a connection between ijab and qabul by the Islamic Sharia, which affects the object of the engagement (Darmawati, 2018; Nurhadi, 2019). The legal basis for carrying out an aqad in the Quran is found in Surah al-Maidah verse 1, which means, "O you who believe, fulfill your obligations (the meaning of the obligations here is an obligation to Allah Swt. by following His teachings and obligations to humans in muamalah)!"

Muamalah Islamic Jurisprudence distinguishes between aqad and *wa'd*. The aqad binds the two parties who have agreed, under which each party is bound to carry out their respective obligations following what has been agreed beforehand (Darmawati, 2018). The terms and conditions of the aqad have been determined in detail and specifically. If one or both parties involved in the aqad cannot fulfill their obligations following the agreement that has been determined, then the party will receive sanctions as agreed in the aqad (Pekerti et al., 2021).

Whereas *Wa'd* be a promise between one party and another, *wa'd* only bind one party, and only the party that promises is obliged to carry out its obligations. While the party given the promise does not bear any obligations to the other party (Kumala & Harisah, 2020; Putra, 2018). In *Wa'd*, the terms and conditions have not been set in detail and specifically. If the party who promises does not fulfill the promise that has been agreed upon, then the sanction received is more of a moral sanction without any legal ties (Darmawati, 2018; Iltiham, 2020; Latifah, 2020).

A promise or mutual promise (*wa'ad* or *muwa'adah*) is not an aqad (Putra, 2018), but resembles one for several reasons, as follows: (1) The aqad has created effective rights and obligations, while the promise of mutual promise has not fulfilled the main purpose of the aqad (Latifah, 2020; Putra, 2018); (2) The effectiveness of the aqad is immediate in terms of its nature, and the aqad is effective if its basis and conditions are met. While promises are generally future-oriented, they are a statement of the will of a certain party to do something right (not something that violates Islamic rules) for another party in the future (Putra, 2018).

Thus, the legal action on the aqad is effective when the contract has been implemented, while the legal action in the form of a promise is not yet effective because the action to be carried out is a promise for a new aqad that will be carried out in the future (Putra, 2018); (3) In the aqad, the rule of obligation is proportional to right, and profit is proportional to risk. For example, in a sale and purchase agreement, the object of sale and purchase has transferred ownership from the seller to the buyer. Then it is the owner, which is the buyer's obligation to maintain and look after it, and he has the right to resell the object. If the price of the object increases, the price increase is the right of the owner to collect it. Conversely, if the object is lost or the price drops, the risk of loss of the object or loss due to a price decrease must be borne by the owner. This rule does not apply to the concept of *wa'd* because, in making a promise, there has not been a transfer of ownership of the promised object (Putra, 2018).

Therefore, because the *aqad* has created effective rights and obligations, every effective transfer of assets or liabilities is recorded in the accounting for these assets or liabilities. While in *Wa'd*, there has been no transfer of assets or liabilities because it is still in the form of a promise to carry out the *aqad* in the future, so accounting treatment or recording has not been carried out. So it can be concluded that an engagement, which is a *wa'd* that is still a form of a promise to carry out a marriage in the future, does not require accounting records as long as there is no transfer of rights and obligations between the two parties involved in the engagement.

RESEARCH METHOD

This study uses a descriptive-qualitative approach to describe the condition of the respondents who carried out the engagement before the wedding. Also, find out whether there is a written agreement in the engagement and the consequences if the written agreement is not fulfilled. The data was collected by distributing questionnaires online using Google Forms. The questionnaire distributed can only be filled out by respondents who are engaged. The period for distributing and filling out the questionnaire was 12 hours, with a total of 27 respondents. Data collection was also carried out by interviewing one of the engagement respondents via WhatsApp, who became the informant in this study.

Primary data was sourced from questionnaires and interviews, as well as secondary data sourced from documentation of relevant research results. The data were analyzed using descriptive statistics to find out the gender of the respondent, the area where the respondent lived, how long the engagement was before the marriage contract was carried out, the written agreement that accompanied the engagement that occurred, any transfer of assets, whether the assets transferred were part of the *Mahar* and the form of fines that were imposed if they violated or canceled the engagement. Then, by linking the results of the questionnaire processing descriptively with *wa'd* accounting, the results of this analysis can provide an overview of the engagement in Indonesia from the *wa'd* accounting perspective.

RESULTS AND DISCUSSION

Results

This study distributed questionnaires via Google Forms, and respondents who filled out the questionnaires, which were distributed for 12 hours, included as many as 27 respondents. The results of the processing are descriptively described according to the description of the respondent, namely gender, the area where the respondent lives, the period the engagement occurred before the marriage, the written agreement in the engagement, transfer of assets, fines, and the form of fines. Then the results are associated with *wa'd* accounting.

Table 1 shows that the gender of the respondents was dominated by 18 women or 66.7% and 9 respondents or 33.3% for men.

Table 1.
Gender of the Respondents

Gender	Total	Percentage
Man	9	33.3 %
Woman	18	66.7 %
Total	27 respondents	100 %

Source: Author's data (2022)

Table 2 shows the areas where the respondents live, dominated by the city of Makassar with 11 respondents (40.7%), the city of Jakarta with 7 respondents (25.9%), the city of Pare-Pare with 2 respondents (7.4%), and the rest live in Bandung, Bukittinggi, Depok, Medan, Pekanbaru, Tanjung Pinang, and North Sumatra, each with 1 respondent.

Table 2.
Respondent's Residential Location

Location	Total	Percentage
Bandung	1	3.7 %
Jakarta	7	25.9 %
Makassar	11	40.7%
Pare-Pare	2	7.4 %
Bukit Tinggi	1	3.7 %
Medan	1	3.7 %
Pekanbaru	1	3.7 %
Tanjung Pinang	1	3.7 %
Depok	1	3.7 %
Sumatera Utara	1	3.7 %
Total	27 respondents	100%

Source: Author's data (2022)

Table 3 shows the engagement period of the respondents to the aqad of marriage, the fastest was 1 week for 1 respondent (3.7%), the longest was 7 years for 1 respondent (3.7%), and the engagement period for the most was between 3 months to 4 months for 8 respondents (29.6%).

Table 3.
Engagement Period

Engagement Period	Total	Percentage
1 week	1	3.7 %
1 month – 2 months	7	25.9%
3 months – 4 months	8	29.6 %
5 months – 6 months	6	22.2%
7 months – 8 months	2	7.4%
1 year	1	3.7 %
3 years	1	3.7 %
7 years	1	3.7 %
Total	27 respondents	100%

Source: Author's data (2022)

Table 4 shows the respondents who made a written agreement during the engagement, which is 7 respondents (25.9%), and those who did not make a written agreement were 20 respondents (74.1%)

Table 4.
Written Agreement

There is a written agreement	Total	Percentage
Yes	7	25.9 %
No	20	74.1 %
Total	27 respondents	100 %

Source: Author's data (2022)

Table 5 illustrates that 26 respondents (96.3%) gave or transferred assets and wrote fines in the engagement agreement if one party canceled the engagement, and only 1 respondent (3.7%) did not give or transfer assets and did not write fines on the engagement agreement in the event of the annulment of the engagement.

Table 5.
Transfer of Assets and Fines

Transfer of Assets	Total	Percentage
Yes	26	96.3%
No	1	3.7 %
Total	27 respondents	100 %

Source: Author's data (2022)

Table 6 shows as many as 19 respondents (70.4%) who transferred assets during the engagement where the assets transferred were not part of the Mahar and 8 respondents (29%) who transferred assets during the engagement but were part of the Mahar.

Table 6.
The transferred assets are part of Mahar.

Part of Mahar	Total	Percentage
Yes	8	29 %
No	19	70. 4 %
Total	27 respondents	100 %

Source: Author's data (2022)

Discussion

This study found that while engagement is considered a *wa'd* or promise and serves as the initial stage leading to marriage, it is argued from a *wa'd* accounting perspective that an engagement should not require an explicit agreement outlining the rights and obligations to be met by the involved parties. However, in practice, engagements have evolved into contractual (aqad) arrangements due to the presence of a binding agreement, typically in the form of a signed document, which outlines the rights and obligations of both parties involved in the engagement (Analiensyah & Iqbal, 2018). One notable characteristic of the fulfilled aqad is the presence of agreement regarding obligations (Analiensyah & Iqbal, 2018) with a significant majority of 96.3

percent of respondents affirming the transfer of asset ownership during the engagement period.

Furthermore, the findings of this study revealed that a significant majority of the participants, specifically 96.3 percent, agreed with the existence of fines for individuals who fail to uphold their commitments. This indicates that the practice of engagement that happens in Indonesia is no longer a mere *wa'd*. Analiansyah & Iqbal (2018) have also discovered that the failure of an engagement from the woman's side results in a fine that is twice the value of the engagement sign. However, if the engagement fails from the man's side, the engagement sign is considered forfeited. Meanwhile, provisions regarding the imposition of fines or sanctions are only found in *aqad* (Pekerti et al., 2021), not on engagements that are still *wa'd*. In the context of *wa'd*, parties that fail to fulfill their promises are only subject to moral sanctions (Darmawati, 2018; Iltiham, 2020; Latifah, 2020) and parties who are given promises have no obligations to other parties (Kumala & Harisah, 2020; Putra, 2018). According to Fathullah (2019), any items or gifts exchanged during the period of engagement before their cancellation will be considered the property of the woman. The man is not entitled to reclaim these items, except for the *mahar*. It is important to note that since the engagement is not yet legally binding for either party, there are no obligatory commitments that need to be fulfilled. However, it is worth mentioning that Islamic ethics still demand a sense of responsibility for one's actions in this context.

Similarly, a significant majority of respondents, specifically 70.4 percent, confirmed the occurrence of asset transfer during the duration of their engagement. The results of this study align with the findings of Sa'dan & Afandi (2017) who performed research on the engagement practices in Aceh Besar City. Their study revealed that a transfer of assets occurred in the form of either providing half or the entirety of the negotiated *Mahar*. The study's findings were further confirmed by the informant's (M) interviews, wherein it was revealed that during the engagement, the man presented not just gift offerings but also 'Uang Panai' and *Mahar*. The time interval between the engagement and the execution of the marriage contract is three months, during which the assets associated with the engagement transform, resulting in the acquisition of rights or the transfer of ownership from the man to the woman. Several studies by Analiansyah & Iqbal (2018); Mawiyah & Raus (2020); Muzainah (2019); and Rosmiati (2021) have indicated that engagement tradition in Indonesia involves mutual consensus between the involved parties through a meeting where various aspects of the forthcoming marriage are discussed. These aspects include determining the *mahar* (dowry) to be provided and establishing the timeframe for the date of the marriage.

When viewed from the perspective of accounting, *wa'd* do not possess the characteristics of asset transfers, as it primarily serves as an initial sign or indication for the establishment of an *aqad*, namely marriage (Analiansyah & Iqbal, 2018; Purnama, 2021), where the giving of a dowry or *mahar* is expected upon the formation of the marital contract (Analiansyah & Iqbal, 2018; Mawiyah & Raus, 2020; Muzainah, 2019; Rosmiati, 2021a). From a *wa'd* accounting perspective, an engagement tradition, if it is

still *wa'd*, has not resulted in any activities that require accounting records since there has not been a transfer of ownership of assets from the party who promised and was given the promise, and the party who was given the promise does not bear obligations to other parties (Darmawati, 2018; Kumala & Harisah, 2020; Putra, 2018).

According to research findings, engagement in Indonesia can be considered an *aqad* since it entails a written agreement with a response rate of 25.9 percent. This agreement requires the mutual consent of both parties, who commit to acknowledging the implications of their agreement tradition not only in Makassar but also in Aceh, Madura, and Pasaman. Another consequence resulting from the 'engagement' contract pertains to the rights and responsibilities of the involved parties. These include the transfer of asset ownership, the provision of mahar (dowry), and the application of penalties or fines in cases when one party fails to fulfill their promises. This statement contradicts the principles of *wa'd* accounting, as it suggests that accounting records are not necessary. However, it is important to note that when fines are imposed, accounting records become a requirement, transforming from a *wa'd* into an *aqad* agreement that requires written accounting practices.

Therefore, the contractual practice of 'engagement' in Indonesia possesses legal validity, thereby establishing the rights and responsibilities of the involved parties. Moreover, it is worth noting that the cultural tradition of engagement in Indonesia has been associated with a notable shift in asset ownership, specifically from the man to the woman involved in engagement. From an accounting perspective, it is necessary to document the transfer of ownership of an asset as an obligation for the party receiving the promise. Conversely, the party making the promise will record it as a right resulting from the transfer of ownership to the recipient. Based on this premise, it may be argued that the engagement practice observed in Indonesia does not align with *wa'd* accounting principles, as it supposes that it does not require accounting records due to its nature as a promise.

CONCLUSIONS, LIMITATIONS AND SUGGESTIONS

Conclusions

Engagement is a form of *wa'd* with the goal of marriage at a later date. Engagement is not legally binding but rather serves as a preliminary signal of intent to enter into a contractual agreement (Rizkiya & Nuraini, 2017), which is marriage (Analiansyah & Iqbal, 2018; Purnama, 2021). In the context of *wa'd*, it is important to note that the person assuming the obligations is exclusively the party making the promise, while the party receiving the promise does not bear any obligations toward other parties involved (Darmawati, 2018; Iltiham, 2020; Latifah, 2020). Furthermore, it is important to note that no assets have been transferred to the recipient party of the aforementioned promise. If the party making the promise fails to fulfill the agreement, the consequences are limited to moral sanctions alone (Latifah, 2020; Putra, 2018). In contrast to *aqad*, which involves an obligation to both parties, both those who promise

and those who receive promises, as well as the transfer of assets and fines for failure to comply with the agreement in the contract.

The findings of this study indicate that although the engagement in question was considered a *wa'd*, the necessary conditions for an actual *wa'd* were not met. Due to conditions that include the presence of a written engagement agreement that is legally binding on both parties involved, namely the promisor and the promisee, there is additionally a transfer of ownership of assets, including a portion of the mahar, which should be handed over upon the completion of the marriage contract. Furthermore, there is an agreement tradition that imposes penalties on the parties involved in the event of engagement cancellation, not limited to moral sanctions alone. This standard is only present within *aqad*, as opposed to *wa'd* (Pekerti et al., 2021). Based on the data at hand, it can be inferred that the prevailing custom of engagement tradition in Indonesia leans more towards an *aqad* rather than a *wa'd* due to the presence of a written agreement and the transfer of assets, resulting in a transfer of ownership. This practice emphasizes the importance of being accountable to both fellow individuals and Allah Swt. The concept of accountability can be found using information derived from the practice of accounting, whereby any operations about the transfer and delivery of assets require proper documentation.

Limitations

The limitation of this research is the relatively brief data collection time, spanning only 12 hours. Consequently, the sample size is limited to 27 respondents, with only one informant available to provide further information. Furthermore, the employed data analysis approach is qualitatively descriptive, focusing solely on explaining the prevailing facts and circumstances. However, it does not fully examine the correlation between engagement and the *wa'd* accounting perspective altogether.

Suggestions

Suggestions for future researchers to extend the duration of data collection to increase the number of respondents and also emphasize more informants, thus enhancing the depth and comprehensiveness of the gathered information. Furthermore, it is suggested that future researchers employ a quantitative analysis methodology to examine the correlation between engagement tradition and *wa'd* accounting or other Islamic accounting.

REFERENCES

- Alam, A. I. A., Triyuwono, I., & Mulawarman, A. D. (2018). Desakan Kuasa dalam Penentuan Harga Jual Ade. *Jurnal Ekonomi Modernisasi*, 14(1), 57–72. <https://doi.org/10.21067/jem.v14i1.2512>
- Analiansyah, A., & Iqbal, M. (2018). Pengembalian Tanda Pertunangan Karena Gagal Pernikahan (Analisis Fatwa Majelis Permusyawaratan Ulama Aceh Nomor 5 Tahun 2016 Tentang Mahar Dalam Perspektif Fiqh, Undang-undang dan Adat Aceh). *El-Usrah: Jurnal Hukum Keluarga*, 1(2), 246. <https://doi.org/10.22373/ujhk.v1i2.7636>

- Batubara, Z. (2019). Akuntansi Dalam Pandangan Islam. *JAS (Jurnal Akuntansi Syariah)*, 3(1), 66–77. <https://doi.org/10.46367/jas.v3i1.163>
- Darmawati, D. (2018). Akad Dalam Transaksi Ekonomi Islam. *Sulesana: Jurnal Wawasan Keislaman*, 12(2), 144–167. <https://doi.org/10.24252/sulesana.v12i2.7578>
- Fahriani, F. Z. (2022). Implementasi Akad Wa'd Dalam Pernyataan Standar Akuntansi Keuangan (Psak) 111. *Wadiah*, 6(2), 191–209. <https://doi.org/10.30762/wadiah.v6i2.241>
- Fathullah. (2019). Pandangan Hukum Islam Tentang Denda Akibat Pembatalan Pinangan (Khitbab) oleh Pihak Perempuan. *Asy-Syari'ah*, 5(2), 51–63.
- Hayati, U. (2017). Nilai-Nilai Dakwah; Aktivitas Ibadah Dan Perilaku Sosial. *INJECT (Interdisciplinary Journal of Communication)*, 2(2), 175. <https://doi.org/10.18326/inject.v2i2.175-192>
- Iltiham, M. F. (2020). Mekanisme Penentuan Margin Pembiayaan Murabahah di Lembaga Keuangan Syariah. *Malia: Jurnal Ekonomi Islam*, 12(1), 109–124. <https://doi.org/10.35891/ml.v12i1.2386>
- Irfan, M., & Abidin, Z. (2020). Perjalanan Cintaku : Sebuah Studi Fenomenologis Tentang Pengalaman Pencarian Jodoh Pada Pria Pengguna Aplikasi Ta'aruf Online Indonesia. *Jurnal Empati*, 8(3), 123–137. <https://doi.org/10.14710/empati.2019.26503>
- Jurana. (2019). Akuntansi syariah dalam metafora haji. *IMANENSI: Jurnal Ekonomi, Manajemen Dan Akuntansi Islam*, 4(1), 23–42. <https://doi.org/10.34202/imanensi.4.1.2019.23-42>
- Kumala, P., & Harisah. (2020). Analisis Akad Mudharabah Terhadap Petani Dan Pedagang. *Fintech: Journal of Islamic Finance*, 1(1), 24–36.
- Kurniawan, N. M., & Mulyati, S. (2018). Akuntansi Sosial Spiritual Antara “Innaa Lillaahi Wa Innaa Ilaihi Raaji'uun” dan “Lakum Diinukum Wa Liya Diin” (Sebuah Studi Komparasi antara Pertanggungjawaban Universal dan Parsial). *Jurnal Akuntansi Dan Keuangan Islam*, 6(1), 35–56.
- Latifah, E. (2020). Akuntansi Wa'd dalam Akad Pembiayaan Murabahah (Pendekatan PSAK Syariah No.111). *Al-Musthofa: Journal Of Sharia Economics*, 3(2), 88–98.
- M, M. I., & Kurniati. (2020). Dampak Menikahi Wanita Yang Telah Dipinang. *Siyasatuna: Jurnal Ilmiah Mahasiswa Siyasah Syar'iyah*, 2(3), 494–499. <https://journal3.uin-alauddin.ac.id/index.php/siyasatuna/article/view/19527>
- Mawardi, M. M., & Konita, I. (2021). Pertunangan Dalam Perspektif Orang Madura. *Hudan Lin Naas: Jurnal Ilmu Sosial Dan Humaniora*, 2(1), 59. <https://doi.org/10.28944/hudanlinnaas.v2i1.424>
- Mawiyah, S., & Raus, A. (2020). Tradisi “Uang Siriah” Dalam Timbang Tando Di Nagari Langsung Kadap Kecamatan Rao Selatan Kabupaten Pasaman Ditinjau Dari ‘URF. *Jurnal Integrasi Ilmu Syari'Ah*, 1(1), 45–56. <https://doi.org/10.31958/jisrah.v1i1.2697>
- Muzainah, G. (2019). Baantar Jujuran dalam Perkawinan Adat Masyarakat Banjar. *Jurnal Al-Insyiroh: Jurnal Studi Keislaman*, 5(2), 10–33.
- Nurhadi. (2019). Rahasia Hikmah Dibalik Akad-Akad Dalam Ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, 5(01), 42–65. <https://doi.org/10.29040/jiei.v5i01.346>
- Pekerti, R. D., Faridah, E., Hikmatyar, M., & Rudiana, I. F. (2021). Implementasi Akad Istishna (PSAK Syariah 104) dalam Transaksi Jual Beli Online. *AKTSAR: Jurnal*

- Akuntansi Syariah*, 4(1), 19. <https://doi.org/10.21043/aktsar.v4i1.8562>
- Probowati, D. E. P. (2021). Akuntansi Dalam Pencapaian Tujuan Rumah Tangga Islami. *Ecopreneur: Jurnal Program Studi Ekonomi Syariah*, 2(1), 62. <https://doi.org/10.47453/ecopreneur.v2i1.328>
- Purnama, H. (2021). Hukum Islam, Adat, dan Hukum Negara Dalam Perkawinan Masyarakat Suku Melayu Di Pekanbaru Riau - Keabsahan, Etika, dan Administrasi Perkawinan. *Al-Ahwal: Jurnal Hukum Keluarga Islam*, 14(1), 1–10. <https://doi.org/10.14421/ahwal.2021.14101>
- Putra, P. A. A. (2018). Konsep Wa'ad dan Implementasinya Dalam Fatwa Dewan Syariah Nasional-Majelis Ulama Indonesia. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 2(2), 226. <https://ejournal.unisba.ac.id/index.php/amwaluna/article/view/3800/2346>
- Rakib, A. (2019). Pergaulan Dalam Pertunangan Dan Khalwat Fi Ma ' Na Al -Haml : *At-Turās: Jurnal Studi Keislaman*, 6(1), 35–55.
- Ramdhani, D. (2019). Pergaulan Laki-Laki Dan Perempuan Semasa Pertunangan Pada Keluarga Elit Agama Dan Masyarakat Blater Di Desa Kapedi Kecamatan Bluto Kabupaten Sumenep. *Al-Manhaj: Journal of Indonesian Islamic Family Law*, 1(1), 31. <https://doi.org/10.19105/al-manhaj.v1i1.2654>
- Rizkiya, M., & Nuraini. (2017). Tinjauan Hukum Islam Terhadap Denda Akibat Pembatalan Peminangan (Khitbah). *Al-Murshalah*, 3(1), 38–49.
- Rodliyah, S., & Mulawarman, A. D. (2019). Intuisi: dalam proses perwujudan akuntansi berkeTuhanan. *IMANENSI: Jurnal Ekonomi, Manajemen Dan Akuntansi Islam*, 3(2), 1–11. <https://doi.org/10.34202/imanensi.3.2.2018.1-11>
- Rosmiati. (2021b). *Pra Nikah Suku Kaili Provinsi Sulawesi Tengah Analysis of the Value of Guidance and Counseling in Pre-Marriage Culture of the Kaili Tribe, Central Sulawesi Province*. 1(3), 253–259.
- Sa'dan, S., & Afandi, A. (2017). Pengembalian Mahar Berganda Karena Pembatalan Khitbah dalam Pandangan Islam: Analisis terhadap Persepsi dan Praktek Masyarakat Kuta Baro Aceh Besar. *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam*, 1(1), 129–147. <https://doi.org/10.22373/sjhgk.v1i1.1573>
- Sugitanata, A., & Rozak, A. (2021). Konsep Pertunangan Dalam Perspektif Agama (Studi Komparatif Agama Islam dan Kristen). *ADHKI: Journal of Islamic Family Law*, 2(2), 139–147. <https://doi.org/10.37876/adhki.v2i2.24>
- Umami, H. (2019). Studi Perbandingan Madzhab tentang Khitbah dan batasan melihat wanita dalam khitbah. *Usratuna: Jurnal Hukum Keluarga Islam*, 3(1), 22–48. <https://doi.org/10.29062/usratuna.v3i1.152>
- Waluya, A. H., & Mulauddin, A. (2020). Akuntansi: Akuntabilitas dan Transparansi Dalam QS. Al Baqarah (2): 282-284. *Jurnal Hukum Ekonomi Syariah*, 12(2), 282–284.
- Warsita, T. C. (2010). *Prosesi Peminangan Menurut Adat Bima dalam Prespektif Islam (Studi Kasus di Kec . Donggo Kab . Bima Nusa Tenggara Barat)*.

