

## CAPITAL ACCOUNTING BASED ON LOCAL CULTURAL VALUES BY GORONTALO TRAVELERS TO MECCA

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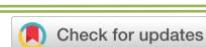
**Abstract:** This study aims to understand the capital accounting practices of travelers from Gorontalo to Mecca using bicycles based on local cultural values. This study is positioned within the Islamic paradigm using an Islamic ethno-methodology approach. The data analysis method consisted of five stages: charity, knowledge, faith, revelation-based information, and courtesy. The findings show that the primary sources of capital are merchandise sales and support from friends and fellow Muslims. This capital is used to finance travel necessities, including food, accommodation, and bicycle repairs, as well as charity throughout the journey. In practice, initial capital recording was done in writing, but as the journey progressed, financial records were retained only in memory. This reflects a non-material value-based accounting concept in which the belief in sustenance predestined by the Creator serves as the primary foundation for financial management. Additionally, in Gorontalo's Islamic culture, this belief is reflected in the phrase *Diila o, onto, bo wolu-woluwo*, meaning "unseen but existent." This phrase teaches that in life, one should not only focus on visible aspects, but also appreciate the existence of the unseen but real. These findings indicate that capital accounting practices in this journey are not solely focused on financial recording, but also encompass broader spiritual and social values.

**Keywords:** Accounting, Cultural traditions, economic resources, Mecca, Pilgrimage.

**Abstrak:** Penelitian ini bertujuan memahami praktik akuntansi modal *traveler* dari Gorontalo ke Mekah menggunakan sepeda, berdasarkan nilai budaya lokal. Studi ini menggunakan paradigma Islam dengan pendekatan *etnometodologi* Islam. Metode analisis data terdiri dari lima tahapan: amal, ilmu, iman, informasi wahyu, dan ihsan. Hasil penelitian menunjukkan sumber modal utama diperoleh dari penjualan merchandise dan bantuan dari sahabat dan sesama muslim. Modal digunakan untuk membiayai kebutuhan perjalanan, termasuk konsumsi, akomodasi, perbaikan sepeda, dan sedekah. Pencatatan modal awal dilakukan secara tertulis, namun seiring perjalanan, pencatatan hanya diingat dalam ingatan. Hal ini mencerminkan konsep akuntansi berbasis nilai nonmateri, dengan keyakinan terhadap ketetapan rezeki dari Sang Pencipta sebagai landasan pengelolaan keuangan. Dalam budaya Islam Gorontalo, keyakinan ini tercermin dalam ungkapan *Diila o, onto, bo wolu-woluwo*, yang berarti "tidak kelihatan tetapi ada." Praktik akuntansi modal dalam perjalanan ini berorientasi pada nilai-nilai spiritual dan sosial yang lebih luas.

**Kata kunci:** Akuntansi, Mekah, Nilai ekonomi, Tradisi budaya, Ziarah.

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## INTRODUCTION

The phenomenon of spiritual journeys to Mecca is not merely an act of worship but also reflects the cultural values and financial independence of its informants. One particularly intriguing journey is that of travelers from Gorontalo, who cycle thousands of kilometers to Mecca. This journey requires not only physical and mental endurance but also careful capital planning to ensure that their needs are met throughout the trip. In conventional accounting concepts, capital accounting is generally oriented toward wealth accumulation through investment, financing, and asset management mechanisms that are quantitatively measurable and devoid of non-material values, such as mutual assistance, gratitude, and faith in the Creator.<sup>1</sup> However, the application of conventional capital accounting is not always suitable in certain sociocultural contexts, including spiritual journeys based on local values. Approaches that prioritize economic rationality often fail to capture the social aspects, beliefs, and informal mechanisms that operate within specific communities.

In the case of Gorontalo travelers cycling to Mecca, the resources they rely on are not solely monetary capital, but also social support, communal cooperation, and blessings, which are perceived as part of a capital system rooted in Islamic values and local culture. Therefore, it is essential to examine capital accounting from a broader perspective, particularly considering the cultural and religious dimensions inherent in such spiritual journeys. By understanding how these travelers manage their capital in non-conventional ways, this study enriches accounting literature with a more inclusive and contextual perspective. Several researchers have conducted studies on accounting in the context of travelers. To strengthen this contribution, it is necessary to review previous research on accounting practices in the travel context. Yuan et al., in their study examined the adaptive behavior of intercity travelers in response to adverse weather conditions.<sup>2</sup> Similarly, Teye et al. explored the use of the Mixed Nested Logit (MXNL) model to understand long-distance travelers' preferences and choices.<sup>3</sup> Wilis and Nurwulandari discussed the factors influencing customer

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<sup>1</sup> Iwan Triyuwono, 'Akuntansi Malangan: Salam Satu Jiwa Dan Konsep Kinerja Klub Sepak Bola', *Jurnal Akuntansi Multiparadigma* 6, no. 2 (August 2015), <https://doi.org/10.18202/jamal.2015.08.6023>; Ari Kamayanti and Novrida Qudsi Lutfillah, 'STORYTELLING AS AN ALTERNATIVE OF TEACHING (CRITICAL) ACCOUNTING THEORY', *Jurnal Akuntansi Multiparadigma* 13, no. 1 (April 2022), <https://doi.org/10.21776/ub.jamal.2021.13.1.13>.

<sup>2</sup> Yali Yuan et al., 'Adaptive Behavior of Intercity Travelers within Urban Agglomeration in Response to Adverse Weather: Accounting for Multilayer Unobserved Heterogeneity', *Transport Policy* 153 (July 2024): 141–58, <https://doi.org/10.1016/j.tranpol.2024.05.008>.

<sup>3</sup> Collins Teye, Peter Davidson, and Rob Culley, 'Simultaneously Accounting for Inter-Alternative Correlation and Taste Heterogeneity among Long Distance Travelers Using Mixed Nested Logit (MXNL) Model so as to Improve Toll Road Traffic and Revenue Forecast', *Transportation Research Procedia* 1, no. 1 (2014): 24–35, <https://doi.org/10.1016/j.trpro.2014.07.004>.

satisfaction and loyalty in Traveloka.<sup>4</sup> Although several studies have explored accounting in the context of travelers, existing research remains limited to uncovering traveler accounting practices that lack the influence of local cultural values and religiosity. This limitation prompted this study to formulate the main question: How do travelers practice capital accounting? What local cultural values and religious beliefs underlie these capital accounting practices? Based on these research questions, the objective of this study is to reveal the capital accounting practices of travelers from Gorontalo to Mecca, grounded in local cultural values.

This study adopts the Islamic paradigm. I chose this paradigm because its ontological assumption acknowledges that accounting reality is not solely material, but also rich in non-material aspects, such as cultural values and religiosity.<sup>5</sup> This aligns with the study's objective of exploring capital accounting practices based on non-material values. This study employed a qualitative research method. This method was chosen because it seeks to uncover deeper meanings behind the existing realities.<sup>6</sup> Data were collected through interviews. The approach used in this study is Islamic ethnethodology, which was chosen because its objective aligns with the aim of this research: to study the methods or ways in which daily activities are carried out, specifically, how travelers practice capital accounting.<sup>7</sup> The data analysis technique follows the Islamic ethno-methodology framework, which consists of five stages. Charity refers to the way travelers practice capital accounting. Second, knowledge represents the rational meaning of actions. Third, Faith highlights the non-material values underlying these practices. Fourth, the revealed information relates these non-material values to Islamic teaching. Finally, courtesy integrates the previous four stages to form a comprehensive understanding of how travelers manage their capital.

For the interview protocol, I used a structured interview technique in which before conducting interviews with the informants, I first prepared a detailed list of questions related to the research theme.<sup>8</sup> Meanwhile, the duration of each interview session was approximately 60–90 minutes, adjusted to the availability of each informant's time.

For the coding technique, I used the data analysis stages from Miles and Huberman: data reduction by filtering information according to the research focus, data display by grouping information based on similar themes, and drawing conclusions to formulate the final interpretation of the patterns and meanings found

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<sup>4</sup> Ratih Anggoro Wilis and Andini Nurwulandari, 'The Effect of E-Service Quality, E-Trust, Price and Brand Image Towards E-Satisfaction and Its Impact on E-Loyalty of Traveloka's Customer', *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)* 4, no. 3 (October 2020): 3, Marketing, <https://doi.org/10.31955/mea.v4i3.609>.

<sup>5</sup> Triyuwono, 'Akuntansi Malangan: Salam Satu Jiwa Dan Konsep Kinerja Klub Sepak Bola'.

<sup>6</sup> A. Muri Yusuf, *Metode Penelitian Kuantitatif, Kualitatif & Penelitian Gabungan* (Jakarta: Kencana, 2017).

<sup>7</sup> Mohamad Anwar Thalib, *Akuntansi Cinta Dalam Budaya Pernikahan Gorontalo* (Jakarta: Perpusnas Press, 2022).

<sup>8</sup> Yusuf, *Metode Penelitian Kuantitatif, Kualitatif & Penelitian Gabungan*.

in the data.<sup>9</sup> The technique for determining informants was selected using purposive sampling, with the criteria being travelers from Gorontalo journeyed to Mecca by bicycle, as well as members of the community who supported the journey. This study involved two key and three supporting informants.

Table 1. Research Informant

No	Informant's Name	Age	Gender	Background	Description
1	Informant 1	28	Man	Bachelor's degree	Traveler
2	Informant 2	28	Man	Bachelor's degree	Traveler
3	Informant 3	49	Man	Bachelor's degree	Religious figure
4	Informant 4	56	Women	High school	The people of Gorontalo
5	Informant 5	28	Women	Bachelor's degree	Masyarakat Gorontalo

Source: Research data processing results. 2025

Table 1 shows the composition of the research informants involved in this study, consisting of travelers, community members, and religious figure. The selection reflects three interconnected perspectives: (1) the experiential perspective of travelers as the main actors of the journey, (2) the cultural and social perspective of the Gorontalo community, and (3) the moral-religious perspective represented by a local religious authority. This composition enables the research to capture not only the technical aspects of capital accounting during the journey but also its cultural meanings, social values, and spiritual foundations within Gorontalo's collective worldview.

## DISCUSSION

### 2.1 Capital Accounting based on Local Wisdom

In this research, the term "capital accounting" does not simply refer to financial recording in a formal and numerical form, as in conventional accounting.<sup>10</sup> Instead, this term refers to a form of accountability for capital managed informally, incorporating the social, spiritual, and cultural values that have developed in Gorontalo society rooted in Islamic teachings.

Conceptually, capital accounting in this study is a form of value-based social accounting that not only measures financial aspects but also includes non-material dimensions, such as sincerity, togetherness, charity, and trust in God. In practice, the capital records of Gorontalo travelers to Mecca are not always written. Conversely, capital is remembered and managed mentally (mental accounting), which is based on the belief that sustenance has been determined by the Allah SWT. Thus, capital accounting carries spiritual, sociological, and cultural significance.

<sup>9</sup> Yusuf.

<sup>10</sup> Khairul Azwar et al., *Pengantar Akuntansi* (Tohar Media, 2022).

The theoretical framework used to understand this concept comes from two approaches: (1) anthropology, which views economic and accounting practices as part of the cultural and meaning systems that exist in society; and (2) Islamic accounting, which makes *maqāsid al-shari'ah* (the objective of Islamic law) to manage wealth, including the principles of justice, benefit, and accountability to Allah SWT and fellow human beings. This approach aligns with the findings of Malangan's study, which state that local accounting practices can represent the spiritual and cultural values of the community.<sup>11</sup> Additionally, it emphasizes that critical accounting can be developed through narrative approaches and local culture as an alternative to the overly technocratic, conventional accounting system.<sup>12</sup>

Local Gorontalo expressions like "diila o, onto, bo woluwoluwu" ("not seen but there") became a philosophical foundation for this capital accounting practice. This expression describes how the people of Gorontalo view the presence of capital not only in a tangible way but also through spiritual belief in the existence of sustenance that is not always physically visible, yet real in life experiences.<sup>13</sup> This makes spiritual and social capital just as important as financial capital in the eyes of the local community. In other words, capital accounting in the context of Gorontalo's local culture can be understood as a holistic system of accountability for capital that integrates financial, social, cultural, and spiritual dimensions that cannot be fully explained within the conventional accounting framework.

## 2.2 A Portrait of Local Cultural Value-Based Capital Accounting Practices by Travelers

After explaining the conceptual framework, the following discussion outlines a real portrait of local culture-based capital accounting practices undertaken by travelers. On their journey to Holy Land, Informant 1 and his team had to find a way to raise funds to finance their trip. Although some of his friends suggested opening donations, Informant 1 chose to avoid this option to uphold the dignity of their religious journey. Instead, they raised their funds by selling merchandise. As Informant 1 stated:

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*"For our initial capital, we raised funds through the sale of T-shirts, including shirts, caps, and other merchandise. Some friends suggested opening donations and even proposed creating an open donation pamphlet. However, I felt that since this was a*

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<sup>11</sup> Triyuwono, 'Akuntansi Malangan: Salam Satu Jiwa Dan Konsep Kinerja Klub Sepak Bola'.

<sup>12</sup> Ari Kamayanti, "'Sains' Memasak Akuntansi: Pemikiran Udayana Dan Tri Hita Karana', *Jurnal Riset Dan Aplikasi: Akuntansi Dan Manajemen* 1, no. 2 (2015): 73-80, <https://doi.org/10.18382/jraam.v1i2.16>.

<sup>13</sup> Farha Daulima, *Lumadu (Ungkapan) Sastra Lisan Daerah Gorontalo* (Gorontalo: Galeri Budaya Daerah Mbu'i Bungale, 2009).

*religious journey, I wanted to uphold its dignity and decided not to open donations, but rather to focus on selling T-shirts."*

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Based on the Informant 1 explanation, I conclude that the initial capital for their journey was obtained through merchandise sales such as T-shirts and caps. Although friends suggested fundraising through donations, participant 1 preferred to uphold the pilgrimage's dignity by relying solely on merchandise sales.

These field findings are consistent with previous research, such as Zhu and Zaccour, who state that product sales strategies not only support the sustainability of charitable funding, but also build a philanthropic image that enhances public support. This is evident in cases where travelers finance their pilgrimages through merchandise sales rather than relying on direct donations.<sup>14</sup> In this context, the findings of this study align with those of Nguyen et al., who highlighted the gap between intention and behavior in charitable activities. Many individuals intend to donate but do not follow through because of time, effort, or resource constraints, while others contribute as a result of increased awareness or intrinsic motivation, such as empathy. This is relevant to the present study's findings, which indicate that travelers faced financial limitations in their pilgrimage to the Holy Land. Consequently, they opted to sell merchandise as an alternative solution that enabled them to achieve their goals without fully depending on external assistance.<sup>15</sup>

Furthermore, this study supports the findings of Coleman and Peasley, who argued that a value-exchange-based approach, such as selling merchandise instead of requesting direct donations, can reduce negative emotional reactions and enhance community engagement in supporting a cause.<sup>16</sup> In line with this, Kocaman et al. emphasized that fundraising does not always have to rely on direct donation requests but can also be based on economic activities such as the sale of goods or services. This reflects the patterns of social interaction within both religious and secular communities, ensuring financial sustainability through fair exchange principles and active participation.<sup>17</sup>

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<sup>14</sup> Chen Zhu and Georges Zaccour, 'The Interplay between Charitable Donation Strategies and Sales Mode Selection in the Platform', *European Journal of Operational Research*, January 2025, S0377221725000748, <https://doi.org/10.1016/j.ejor.2025.01.031>.

<sup>15</sup> Liem Nguyen and Khuong Nguyen, 'Corporate Social Responsibility, Trade Credit Provision and Doubtful Accounts Receivable: The Case in China', *Social Responsibility Journal* 18, no. 7 (August 2022): 1378–90, <https://doi.org/10.1108/SRJ-05-2021-0207>.

<sup>16</sup> Joshua T. Coleman and Michael C. Peasley, 'Wounding Pride and Infusing Affect: The Ambivalent Emotional Experience of Checkout Charity', *Journal of Consumer Marketing* 40, no. 6 (July 2023): 785–97, <https://doi.org/10.1108/JCM-07-2021-4750>.

<sup>17</sup> Ridvan Kocaman, Müjdat Özmen, and B. Zafer Erdoğan, 'Does Being Religious or Not Matter? A Qualitative Investigation of Community Fundraising Events', *Journal of Enterprising Communities: People and Places in the Global Economy* 18, no. 2 (February 2024): 265–87, <https://doi.org/10.1108/JEC-10-2022-0167>.

Based on the previous statement of Participant 1, I identified an accounting practice related to capital sources in charity, as reflected in his words: For our initial capital, we raised funds through the sale of T-shirts, including shirts, caps, and other merchandise; the knowledge derived from this practice is that the initial capital used by Participant 1 and his friends for their pilgrimage to the Holy Land came from the sale of merchandise.

Participant 2 confirmed this, adding that the team in Gorontalo not only managed finances, but also helped distribute and sell merchandise through local small businesses (UMKM). As Informant 2 explained:

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*"From the beginning, we had formed a team in Gorontalo to support this journey. The team managed finances and merchandise sales. We entrusted our merchandise, such as T-shirts, to small businesses (UMKM) in Gorontalo for sale. So, if we needed additional funds, we could rely on the proceeds from these sales."*

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Participant 2's explanation provided me with the understanding that their journey to the Holy Land was supported by a team in Gorontalo. This team was responsible for managing finance and merchandise sales. Therefore, whenever they needed additional capital during their journey, they relied on the revenue generated from these sales.

Building on Participant 2's explanation, I identified capital accounting practices in the form of capital management. This practice is reflected in charity "The team manages finances and merchandise sales. We entrusted our merchandise." The knowledge derived from this practice is that informants 1 and 2 were assisted by a team in Gorontalo in managing their finances. This team helped them sell merchandise and ensured financial support. If they needed additional funds during their journey, they could rely on the team in Gorontalo to sell their merchandise and provide necessary financial assistance.

Furthermore, Participant 1 explained that their journey to the Holy Land by bicycle was not merely a physical journey but also a spiritual journey that strengthened his faith. He felt that Allah provided for all their needs throughout the journey, despite starting with very limited capital. The blessings they experienced along the way became tangible evidence of Allah's assistance. As described in Informant 1,

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*"The interesting part of this journey is how our faith grew stronger. Alhamdulillah fulfilled our needs from the beginning to the end of the journey. Imagine we started the journey with only around Rp 100,000 to Rp 200,000. I only realized this when printing*

*my bank statement in Makassar after one month of travel; at that time, my account balance was only around Rp 200,000. However, MasyaAllah, by the time we arrived in Makassar, our total balance had increased to more than Rp 100,000,000."*

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Informant 1 emphasized that despite starting the journey with only Rp 100,000–200,000, by the time they reached Makassar their balance had grown to more than Rp 100,000,000, an experience that, for him, strengthened faith in Allah's provision

Based on Informant 1, the identified capital accounting practices are related to capital sources. This practice is reflected in the charity" we started the journey with only around Rp 100,000 to Rp 200,000.... by the time we arrived in Makassar, our total balance had increased to more than Rp 100,000,000. "The knowledge derived from this practice is that the capital used by travelers came from merchandise sales and assistance from friends and fellow Muslims. As a result, the accumulated funds for their journey reached Rp 100,000,000. In other words, this practice reflects a strong sense of mutual support among Muslims in worship, where the capital for the bicycle pilgrimage to Holy Land was sourced from merchandise sales and assistance from fellow Muslims, embodying the spirit of *ukhuwah Islamiyah* (Islamic brotherhood).

The findings of this study align with those of Mahomed and Saba, who emphasize that Islamic social finance plays a crucial role in supporting economic and social sustainability through the concepts of *ta'awun* (mutual cooperation) and *ukhuwah Islamiyah* (Islamic brotherhood). One form of implementation can be seen in the funding of cyclists traveling to the Holy Land, which is sourced from personal efforts and support from fellow Muslims, reflecting a solidarity-based financial mechanism.<sup>18</sup> This is also consistent with Mahomed and Saba's study on the potential of *zakah*, *waqf*, and other Islamic financial instruments in promoting social development and community welfare, demonstrating that Islamic finance is not only economically driven, but also deeply rooted in social aspects.<sup>19</sup>

Khan et al. affirm that *ukhuwah Islamiyah* and *ta'awun* in Islamic financial practices play a vital role in financial inclusion and social well-being. The travellers' journey to the Holy Land, funded through personal initiatives and community support, exemplifies an Islamic solidarity-based economic mechanism. In line with this, Khan et al. highlight that Islamic microfinance institutions, such as the Akhuwat Foundation, not only support interest-free financial inclusion but also realize *maqasid*

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<sup>18</sup> Ziyaad Mahomed and Irum Saba, 'Sustainable Development: Exploring the Role of Islamic Social Finance in Promoting Sustainable Development and Social Welfare', in *The Future of Islamic Finance*, ed. Edib Smolo and Mohamed Mahees Raheem (Emerald Publishing Limited, 2024), 103–20, <https://doi.org/10.1108/978-1-83549-906-120241007>.

<sup>19</sup> Mahomed and Saba.

*al-Shari'ah* (the objectives of Islamic law) by fostering collective economic empowerment.<sup>20</sup>

Participant 2 expressed a similar statement, stating that their initial capital for the journey to the Holy Land was approximately Rp 100,000. The following is an excerpt from his interview.

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*"For the initial capital, actually, Informant 1 handled it, sir, because he was the one who planned everything from the beginning of this journey. Therefore, I do not know the details. However, when we departed, there was about Rp 100,000 in the ATM."*

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Based on this explanation, I understand that the initial capital used by participant 2 for the journey to the Holy Land was approximately Rp 100,000. Participant 1 further explained that during his journey to the Holy Land, he not only focused on his personal needs, but also prioritized the value of social care. Despite having a substantial account balance, they choose to set aside a portion of their earnings to help others. This generosity was driven by his belief that sharing with others would bring ease to Allah throughout his journey. As Informant 1 stated:

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*"Even so, I always maintain a balance of around Rp 50,000,000 in my account. If I received more than that, I set aside a portion for social activities, such as supporting mosque construction or helping those in need. I believe that by sharing, Allah will make my journey easier."*

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Participant 1 explained that although his balance reached Rp 100,000,000, he consistently set aside funds for social activities, such as mosque construction and helping the needy, believing that such generosity would bring Allah's assistance throughout the journey.

From Participant 1's explanation, I identified a capital accounting practice related to the use of capital. This practice is reflected in the charity "I set aside a portion for social activities". The knowledge derived from this act is that the funds obtained from merchandise sales and support from friends and fellow Muslims were not solely used for personal needs but also for social initiatives, such as helping build mosques and giving charity to those in need. In other words, the capital accounting practiced by these travelers was not limited to financial matters, but was deeply rooted in the

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<sup>20</sup> Abidullah Khan et al., 'Achieving Social Well-Being and Financial Inclusion Through Islamic Microfinance: A Case Study of Akhuwat Islamic Microfinance', in *The Future of Islamic Finance*, ed. Edib Smolo and Mohamed Mahees Raheem (Emerald Publishing Limited, 2024), 83–102, <https://doi.org/10.1108/978-1-83549-906-120241006>.

creator's faith. This was demonstrated by their decision to allocate a portion of their travel funds to charity and mutual assistance. Next, informant 5 revealed the following:

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*"I feel connected to them because I also have to find my own funds for umrah. However, what amazed me was that they did not beg; they were actually selling t-shirts. This is a cool form of social accountability. There's a moral responsibility there."*

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Based on the explanation from Participant 5, who previously provided me with the understanding that someone had performed umrah before, they were impressed by two travelers who chose not to beg but instead chose to sell t-shirts to be able to go to the holy land.

The findings of this study are supported by the research of Gharbi et al., which shows that religiosity plays a role in financial management by promoting conservative behavior and social responsibility. Religious companies tend to avoid risky R&D investments, leading to greater financial stability, while religious travelers do not use their travel funds solely for personal purposes, but also engage in charitable giving.<sup>21</sup>

These findings align with those of Koufie et al., who asserted that religiosity strengthens ethical practices in financial management, both in terms of improving the quality of financial reporting and in travellers' habits of setting aside a portion of their funds for charity as a form of moral responsibility.<sup>22</sup> Additionally, Kontesa et al. revealed that a country's religious values and culture influence financial decision-making. Just as travelers manage their travel funds based on the principle of sharing, companies also adjust their financial strategies according to principles of accountability and transparency through financial audits.<sup>23</sup>

Andy's previous statement sparked the researcher's curiosity to further explore the reasons behind his decision to give charity, especially considering that at the time, he was also in great need of funds to finance his journey to the Holy Land. Participant 1's responses are as follows:

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<sup>21</sup> Ines Gharbi, Mounira Hamed-Sidhom, and Khaled Hussainey, 'Religiosity, Financial Distress and R&D Accounting Treatment in US Context', *Journal of Applied Accounting Research* 25, no. 3 (May 2024): 650-67, <https://doi.org/10.1108/JAAR-12-2022-0322>.

<sup>22</sup> Samuel Koufie et al., 'The Impact of Ethical Accounting Practices on Financial Reporting Quality: The Moderating Role of Religiosity', *International Journal of Ethics and Systems*, ahead of print, 2 May 2024, <https://doi.org/10.1108/IJOES-01-2024-0004>.

<sup>23</sup> Maria Kontesa, Rayenda Khresna Brahmana, and Hui Wei You, 'National Culture, Religiosity, and Audited Financial Statements of Small-Scale MNCs', *Pacific Accounting Review* 36, no. 2 (May 2024): 211-33, <https://doi.org/10.1108/PAR-10-2022-0162>.

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*"Yes, from the very beginning, before setting off, I instilled in myself the belief that each day, we have our own share of sustenance that will never be exchanged. As a believer, particularly a Muslim, I firmly hold on to this. That's why I am not overly worried when spending money or giving charity to others, because I trust and believe that Allah will help and replace whatever I give with something even better."*

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Participant 1 provided me with an understanding that he never feared running out of funds. His confidence was based on the belief that Allah guaranteed sustenance for every person and that this sustenance will never be exchanged or lost. Therefore, he did not hesitate to spend money that could have been used for his journey to Holy Land to help those in need. Participant 1 also firmly believed that, by giving charity, Allah would replace it with something even better.

Participant 1 elaborated on his journey to the Holy Land, emphasizing that his travels were filled with ease, which he believed was the result of charitable giving. The following is an excerpt from his interview.

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*"Throughout the journey, whenever I encountered difficulties, Alhamdulillah, there was always sustenance that came my way. For instance, when I was about to enter Singapore, the money I had left was barely enough for my daily expenses. I have already set aside the remaining funds for document processing, such as visas, for each country. However, upon arriving in Singapore, a country known for its high cost of living, Allah always sent kind-hearted people my way. There was one time when we found accommodation in Singapore that cost around one million rupiahs per night. Initially, I was prepared to pay for it, but to my surprise, someone had already covered the costs for us. Alhamdulillah, Allah always provides ease."*

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Participant 1 'sinterview provided me with insight that every time he faced difficulties in his journey to the Holy Land by bicycle, he always received assistance and ease. One notable example is when participant 1 and his companion were about to reach Singapore. Based on their calculations, the available funds would not be sufficient to cover the living expenses in the country. Participant 1 was aware that the cost of living in Singapore, including accommodation and food, was significantly higher than that in Indonesia, while their remaining funds were only sufficient to cover entry administration fees. However, upon arriving in Singapore, Allah brought them together with a kind-hearted person who generously paid their accommodation. This experience further strengthened Participant 1 and his companions' beliefs that Allah continuously provided ease throughout their journey.

Building on Informant 1 statements, I identify a form of capital accounting practice related to the sources of capital. This practice is reflected in charity "There

was one time when we found accommodation in Singapore that cost around one million rupiahs per night. Initially, I was prepared to pay for it, but to my surprise, someone had already covered the costs for us." The knowledge derived from this act of kindness highlights that one of the sources of capital used by Participant 1 and his companion in their journey to the Holy Land was fellow Muslims. In Singapore, a Muslim brother helped cover their accommodation expenses.

Furthermore, Participant 1 reiterated that his decision to use the capital he obtained was not solely to finance his personal needs, particularly his Umrah journey by bicycle, but also to provide charity to others. For him, charity is not a burden, but an essential part of his faith and life principles. He expressed this in the following statement.

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*"Not at all. When we give charity, it is simply about sharing a portion of our sustenance.*

*For example, if I have one million rupiah, even though I may need it myself, if I see someone else who needs it more, I do not consider it a burden. I think of it in this way: we are merely intermediaries whom Allah has chosen to deliver sustenance to others. So, I never feel that charity is a burden. On the contrary, charity is an investment. Because, according to Allah's promise, when we do good, that goodness will be multiplied by Him."*

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Based on this interview excerpt, I understand that Participant 1 did not feel burdened by the capital he spent, which was used not only for his Umrah journey to the Holy Land, but also for charity. He gave an example: if he had one million rupiahs that he could use for his own needs, yet he sees someone in greater need, he does not hesitate to give it away. For Andy, this act is not a burden, but a manifestation of his belief that human beings are merely intermediaries whom Allah has chosen to distribute sustenance to others. Therefore, the charity he gives is not a sacrifice that weighs him down; rather, he views it as an investment. This aligns with Allah's promise that, when a person performs well, Allah will multiply that goodness.

Participant 4 explained their reaction to seeing the journey of the two informants cycling to the holy land as follows.

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*"Initially, I thought they were reckless. However, after hearing his story of struggle, I moved. They inspire mothers that even in simple ways, we can reach the Holy Land.*

*What's important is the intention and sincerity."*

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Based on the previous explanation from Participant 4, this provided me with the understanding that the journey and struggle of the two young people towards the holy land can inspire the community so that even simple means can lead to holy land.

Next, Participant 1 explained the technical aspects of managing the capital he used by bicycle during his journey to Holy Land. The following is an excerpt from his interview.

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*"Technically, we carried enough cash to meet our daily needs. Every day, we receive income from sales or support from friends, usually in the form of cash. We typically kept that cash for about three days, depending on the situation. However, we do not carry large amounts of cash. This was done to avoid unwanted risks such as robbery or other incidents. Since keeping cash on hand is quite risky, as soon as we earned money, we immediately deposited it into our bank account."*

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From this interview excerpt, I understand that Participant 1 managed his capital during their journey to Holy Land by carrying enough cash for three days, while the remaining capital they obtained from merchandise sales and support from fellow Muslims was stored in an ATM. Participant 1 explained that this financial management strategy was intended to protect them from potential crimes such as robbery.

Participant 2 explained the technical aspects of how they managed their funds during their journey as follows.

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*"There were no specific rules regarding pocket money because we traveled together. For example, if we had one million rupiahs, we used it for meals together; if one person ate, the others ate as well. In fact, I was the one managing the money, so if Informant 1 wanted to buy something, I would be the one to purchase it for him. Initially, we planned to record our expenses, but due to exhaustion, we never got around. As for the proposal, Informant 1 has it, Sir."*

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From this interview excerpt, I understand that there were no strict rules regarding how they used pocket money. If they wanted to buy food, they would share it and eat it together. Next, Informant 1 emphasized that they had embarked on their journey to the Holy Land even though they had not yet fully gathered the required capital. He explained this as follows:

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*"Yes, that's correct. We have raised funds while traveling. If we set a target, it would be approximately 50 million rupiahs per person, making a total of approximately 100 million rupiahs. From sales perspective, we did not always meet our target. There were cities where we managed to achieve our sales goals, but there were also places where we fell short. The results varied, and we did not have time to record the exact sales figures for every city. However, when calculating the overall combination of sales revenue, support from friends, and help from people we did not even know – Alhamdulillah—we eventually*

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*reached our financial target for the journey. However, when we entered Singapore, our finances were in deficit due to the high cost of living over the eight-month journey Alhamdulillah, Allah provided. When we arrived in Singapore, our sales picked up again, even at higher prices for the T-shirts."*

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This interview excerpt provides an understanding that, when they started their journey, they had not yet gathered the full amount of capital they had targeted. Participant 1 estimated that cycling from Gorontalo to Holy Land required approximately Rp50,000,000 per person or a total of Rp100,000,000 for both. He explained that their T-shirt sales did not always meet the 50 pieces per city target. However, their funding sources came from various channels, including sales revenue, support from friends, and donations from strangers. Although they faced a financial deficit upon reaching Singapore because of the cost of living during their eight-month journey, they were still able to sustain themselves because of an increase in T-shirt sales at higher prices.

Based on Informant 1 'sstatements, identified capital accounting practices are related to capital recording methods. This practice is reflected in charity: 'We did not have the time to record the exact sales figures in every city,' and the knowledge derived from this practice indicates that their capital recording method during the journey was simple. Initially, they attempted to maintain the written records. However, as the journey progressed, they relied on memory because of exhaustion, which made it difficult to maintain written records. In other words, Informant 1 applied a form of mental accounting.

The findings of this study align with those of Zhao et al., who state that both part-time workers in China and travelers apply mental accounting to manage their finances, where income flexibility encourages more autonomous savings allocation and reflects increasing individualistic awareness in financial decision-making.<sup>24</sup> Furthermore, Liu and Li highlight that mental accounting not only influences individual decisions, but also promotes resource balance and cooperation within travel communities, as seen in the evolutionary game model applied by travelers in managing their capital.<sup>25</sup>

Similarly, Silva et al. emphasized that mental accounting significantly impacts various aspects of economic decision making, such as savings, investments, debt, and

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<sup>24</sup> Zhichao Zhao, Fangyu Du, and Huaizhong Mu, 'Flexibility in Jobs and Autonomy on Saving: Mental Accounting of Personal Pension Saving Decision in Chinese Part-Time Employees', *International Review of Economics & Finance* 95 (September 2024): 103499, <https://doi.org/10.1016/j.iref.2024.103499>.

<sup>25</sup> Yandi Liu and Yonghui Li, 'A Payoff Equality Perspective for Evolutionary Games: Mental Accounting and Cooperation Promotion', *Applied Mathematics and Computation* 486 (February 2025): 129039, <https://doi.org/10.1016/j.amc.2024.129039>.

consumption. This concept has been widely used in behavioral finance and marketing research to understand how individuals allocate and perceive money across different mental categories.<sup>26</sup> In the context of travel, this study reveals that travelers also categorize their financial resources into specific allocations such as the main travel budget, emergency funds, and additional expenses, which influence their spending and saving decisions throughout the journey.

Participant 1 explained the financial aspects of their journey to the Holy Land. He stated:

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*"The target of 50 million rupiahs per person was actually based on the assumption of a smooth journey. However, due to the COVID-19 pandemic, we have been forced to stay in several cities for an extended period, such as one month in Makassar and another month in Batam. Consequently, travel expenses have increased significantly. Additionally, there were unforeseen costs, such as PCR tests and medical check-ups, which were not included in the initial budget. However, Masya Allah, in every country we passed through, sustenance always came from unexpected sources. From a human perspective, our funds might not have been sufficient, but with the belief that everyone's sustenance is guaranteed by Allah, InshaAllah, there was always a way."*

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From the Informant 1 statement, it can be understood that the initial travel budget of 50 million rupiahs per person increased because of the COVID-19 pandemic. They had to bear additional unforeseen expenses such as PCR tests, medical check-ups, and other costs arising from travel restrictions. However, Participant 1 explained that in every country they passed through, sustenance always came from unexpected sources. He emphasized that everyone's provision is guaranteed by Allah and that there is always a way for those who strive to seek lawful sustenance.

Based on the informant 1 explanation, I identify capital accounting practices related to the use of funds for unexpected expenses. This practice is reflected in charity "due to the COVID-19 pandemic... our travel expenses increased." The knowledge derived from this is that the COVID-19 pandemic has led to increased financial expenditures for the journey, with costs that were not originally included in the planned budget. In other words, the pandemic caused a surge in travel expenses for travelers journeying from Gorontalo to Mecca.

The findings of this study align with those of Zhang et al., who state that the COVID-19 pandemic triggered changes in transportation policies, leading to increased travel costs. The surge in expenses for travelers reflects similar structural

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<sup>26</sup> Emmanuel Marques Silva, Rafael De Lacerda Moreira, and Patricia Maria Bortolon, 'Mental Accounting and Decision Making: A Systematic Literature Review', *Journal of Behavioral and Experimental Economics* 107 (December 2023): 102092, <https://doi.org/10.1016/j.soec.2023.102092>.

challenges in active travel planning, such as the dominance of transportation systems that are less adaptive to sudden changes and rising capital requirements owing to external factors.<sup>27</sup>

Furthermore, these findings are consistent with those of Xu et al., which highlight that the pandemic not only altered short-term travel behavior, but also influenced long-term travel preferences. In the case of Gorontalo-Mecca travelers, this is reflected in the increased travel costs resulting from the pandemic's lasting impact on mobility patterns and the uncertainty of transportation policies.<sup>28</sup>

Additionally, a study by Li and Wang demonstrated that the COVID-19 pandemic had a significant impact on the aviation sector, affecting both demand and operations. Changes in airline policies, rising operational costs, and disruptions to flight networks have led to fare hikes and reduced passenger accessibility. This impact was not merely temporary, but continued into the post-pandemic recovery period, causing structural shifts in the aviation industry.<sup>29</sup>

Participant 1 further explained that he and his companion were able to cover their financial shortfalls, in part, by selling t-shirts. In Indonesia, they sold each piece for Rp125,000, whereas in Singapore, they sold them for 25 Singapore dollars or approximately Rp250,000 per piece. He elaborated on this as follows.

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*"In Indonesia, we sold t-shirts at Rp125,000 per piece. Meanwhile, in Singapore, the price was 25 Singapore dollars, which is around Rp250,000 per piece. So, from the sales in Singapore, we were able to cover our financial shortfall at that time."*

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Based on the informant 1 explanation, I understand that the financial shortfall during their journey to Holy Land was mitigated by adjusting the selling price of t-shirts in Singapore. Furthermore, I was intrigued to find out how they managed their situation when they were about to run out of funds in Singapore. Participant 1 provided the following explanation.

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*"The thought of going back never crossed our minds. From the beginning, perhaps because of the strong pull of Kaaba, we had already considered all risks. In fact, the greatest risk in*

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<sup>27</sup> Yuting Zhang et al., 'International Experiences on Active Travel Planning: Impact of the COVID-19 Pandemic', *Transportation Research Interdisciplinary Perspectives* 28 (November 2024): 101259, <https://doi.org/10.1016/j.trip.2024.101259>.

<sup>28</sup> Ningzhe Xu et al., 'Linking Short- and Long-Term Impacts of the COVID-19 Pandemic on Travel Behavior and Travel Preferences in Alabama: A Machine Learning-Supported Path Analysis', *Transport Policy* 151 (June 2024): 46–62, <https://doi.org/10.1016/j.tranpol.2024.04.002>.

<sup>29</sup> Yongling Li and Jiaoe Wang, 'The Impact of COVID-19 Pandemic on Air Passenger Travel: A Focus on Empirical Findings', *Transport Reviews* 44, no. 2 (March 2024): 461–83, <https://doi.org/10.1080/01441647.2023.2244165>.

*such a long journey is death, but we have prepared ourselves for that. Thus, the desire to turn back never existed: alhamdulillah. However, there are some financial concerns. When our funds started running low, I fought off my worries with the belief that Allah would never abandon his servants, who were striving in his path. For instance, in Thailand, we almost lost Rp14,000,000, because we had to buy a return ticket as a requirement for traveling to Oman. I had not purchased a return ticket because our plan was to continue our journey to Oman after Thailand. However, when we tried to check out, we were denied it because we did not have a return ticket. At that moment, we completely surrendered. Our financial situation was already tight, and it felt that there was no hope. But then Participant 2 reminded me, 'do not worry. We came here with nothing, just as in newborn babies. A baby can't speak, yet Allah grants them understanding and a way to get food.' The same applied to us. We had nothing, but Allah always provided help."*

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Based on the Informant 1 explanation, I understand that, under any circumstances, they never considered canceling their journey to the Holy Land. Their main concern was not returning home but running out of funds along the way. However, their worries were always overcome by mutual encouragement and firm belief that fate and Allah's help were their ultimate sources of strength in overcoming financial difficulties during the journey.

A similar situation was explained by participant 2, who recounted their financial difficulties upon reaching Oman. He provided the following explanation.

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*"The funds we had prepared were nearly depleted because traveling through multiple countries required substantial expenses. Alhamdulillah, it was still sufficient to cover our needs throughout the journey. We also sold t-shirts in this way, with our last sales taking place in Thailand. Unfortunately, we encountered a challenge as we were unaware that entering India was not as straightforward as we had assumed. As a result, we had to proceed directly to Oman with a very limited budget, almost to the point of having no funds. Initially, we did not plan to stay in hotels since we had brought sleeping gear, including tents, so we could rest along the roadside. However, in Oman, we are required to have a hotel booking to enter the country. Whether we liked it or not, we had to comply with this rule, which ended up consuming a significant portion of our remaining funds."*

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Based on Participant 2's explanation, I understand that most of their funds were depleted while in Oman. This occurred because the country required travelers to have a hotel booking before entry. Unlike previous countries, where they could rest in open spaces using their own sleeping equipment, in Oman, they had no choice but to follow the regulations, which ultimately drained a large portion of their travel budget.

Participant 1 described their situation upon reaching Holy Land, where they ran out of funds to return to Gorontalo. He explained:

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*At that time, the airline rechecked our data, and even though the plane had already been taken off, it still allowed us to reschedule our flight. The same occurred when we were about to return from Saudi Arabia to Gorontalo. In reality, we had no money left at all, but suddenly an ustaz from Gorontalo asked us to accompany an umrah group. Without mentioning our financial situation, he offered us payments, which we were able to use to buy our return tickets. Truly, Allah always opens the way, even when we expect it and without any prior planning. It is like a newborn baby – coming into the world with nothing yet able to survive and grow. The key is simply to have faith, as there will always be a door to sustenance that opens up. Allah is the Most Merciful, and his mercy extends to all human beings, not just Muslims or those who are devout. The difference lies in how we express gratitude when we have abundance and patience when we face hardship."*

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Based on this excerpt from Participant 1's interview, I understand that faith in Allah's help was the main factor that kept them steady despite financial difficulties. Even after reaching Holy Land without any funds for their return to Gorontalo, they always found unexpected solutions. Assistance arrived without being sought, such as the opportunity to accompany an umrah group, which provided them with enough income to purchase their return tickets. This demonstrates that having faith, surrendering to Allah's will, and practicing patience in the face of limitations can open doors for sustenance from unexpected sources.

Views on this spiritual journey also come from the people of Gorontalo, who know and follow their journey. The following is a quote from participant 3:

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*"I see this journey as a form of high sincerity and trust in God. They did not just leave physically, but also carried a moral message that sustenance was not about having a lot of money, but about the courage to trust in Allah. This is a profound lesson for the people."*

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Based on the informant's explanation, this provides the understanding that the journey to the holy land is filled with high values of sincerity and trust in the creator.

Participant 1 further explained that throughout his journey to the Holy Land by bicycle, he learned an important lesson: financial provisions are already predetermined by Allah (SWT), and all humans need to wait patiently and be grateful.

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*"In reality, sustenance is already there; we just need to patiently wait for the moment when we receive it. For example, in a company, revenue can reach one billion in just one second. The provision is already determined; it is just a matter of patience in receiving it. The same applies to the present study. At certain moments, we had enough money, while at other times we had to be patient. Naturally, when we almost lost the money needed for our tickets from Thailand to Oman, we felt panicked and thought rationally about how difficult the situation was. However, Alhamdulillah, I had a partner like Participant 2,*

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*who always reminded me of being a patient. We started this journey with nothing; yet, Allah always provided us. Even when we returned to Gorontalo, we didn't bring back much money, but we carried so many valuable lessons and wisdom from this experience."*

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Based on the Informant 1 explanation, I understand that sustenance is predetermined by Allah (SWT), and what humans need to remain patient and grateful while waiting for it. Participant 1 realized that during his journey to the Holy Land by bicycle, there were times when they had enough money and when they had to endure financial constraints. However, their unwavering faith and determination to continue their journeys always led to solutions. This journey taught them that what truly matters is not how much money one has, but how strongly one's trust in Allah is that every need will be fulfilled at the right time.

Participant 1 explained that the financial capital used during the journey from Gorontalo to Mecca was not recorded on paper. He expressed this as follows.

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*"Unfortunately, we did not have the chance to record it. Perhaps due to exhaustion, financial record keeping has been neglected. In my opinion, maintaining records is important. However, with so many things to think about, our focus was more on the technical aspects of the journey, such as maintaining communication with Indonesian embassies in our destination countries. While we were still in Indonesia, we focused more on gathering as much information as possible in preparation for traveling abroad. As a result, financial documentation was not carried out."*

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Based on Informant 1 'sexplanation, I understand that he and his companion did not keep financial records of their journey to Mecca. Although Participant 1 acknowledged the importance of record-keeping, the numerous technical aspects they had to handle prevented them from documenting their financial capital.

From Informant 1, I identified a unique method of recording the acquisition and use of funds during their journey to Holy Land. This practice is reflected in charity: "Unfortunately, we did not have the opportunity to record it. Perhaps due to exhaustion, financial record-keeping was neglected" The knowledge from this is that Informant 1 did not document financial transactions on paper but instead relied on memory. This was because the physical exhaustion they experienced throughout the journey made it more practical to mentally retain financial information rather than write it down.

Participant 2 expressed a similar sentiment, stating that while he was enthusiastic about keeping financial records at the beginning of their journey, he eventually stopped doing so as the trip progressed. Informant 2 explained:

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*"Yes, at first, I was very eager to keep records, but as we became more exhausted, I lost the motivation to document all our expenses. Throughout the journey, I was handling money for merchandise sales. However, once we had accumulated a certain amount and needed to keep it safe, I usually entrusted it to Andy, who stored it in ATM. In my opinion, financial record keeping is very important. By keeping track of our income and expenses, we can monitor our spending and prevent our funds from depleting quickly. One possible reason we ran out of money was our lack of discipline in keeping records, which meant that we were unaware of exactly how much we were spending. If we had maintained proper records, we could have anticipated our expenses, such as by fasting to save money."*

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Based on Participant 2's explanation, I understand that while he initially kept financial records, the long and exhausting journey eventually led him to abandon the practice. Participant 2 emphasized the importance of financial record-keeping, as it allowed them to monitor and control their expenses effectively.

In the previous discussion, a set of capital accounting practices was identified, including the sources of capital, which primarily came from merchandise sales and assistance from friends and fellow Muslims, as well as the use of capital allocated for travel expenses and social activities such as charitable donations and mosque construction. The recording method was kept simple, either documented on paper or memorized. This capital accounting practice is deeply rooted in the belief that sustenance (*rezeki*) is predetermined by Allah (SWT), a conviction consistently emphasized by the informants in their responses. Their strong faith aligns with the traditional wisdom passed down by elders in Gorontalo, expressed in the phrase *diila o, onto, bo woluwu*, meaning "unseen but exists." This phrase teaches that in life, one should not only pursue what is visible, but also recognize and seek what is unseen yet truly exists. In this context, *o'onto* (the visible) represents material wealth, while the unseen but existent refers to the true provider of that wealth – Allah. Islamic preachers frequently use this expression in their sermons as a reminder to practice gratitude, remembrance (*zikr*), and acts of worship. It serves as a guide to avoid becoming overly fixated on material possessions, ensuring a balance between worldly life and the hereafter.<sup>30</sup>

In summary, the capital accounting practiced by Gorontalo travelers reflects a dynamic system embedded with the local wisdom of *diila o, onto, bo woluwu* ('unseen but exists'), emphasizing that both material and non-material sustenance must be recognized in financial responsibility. The findings of this study align with Lindermüller et al., which suggest that culture within an entity – whether it is an error culture in audit organizations or local cultural values in the capital accounting

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<sup>30</sup> Daulima, *Lumadu (Ungkapan) Sastra Lisan Daerah Gorontalo*.

practices of Gorontalo travelers—affects communication and decision-making, ultimately influencing the performance of other entities and highlighting the crucial role of intangible elements in creating more effective governance.<sup>31</sup>

Similarly, this study and Wiguna et al. emphasize how cultural factors, both within organizations and in accounting practices based on local values, play a role in shaping and moderating the implementation of accounting systems.<sup>32</sup> Wiguna et al. further reinforce this perspective by demonstrating that the adoption of accrual-based accounting is not only influenced by communication and training, but is also strengthened by organizational culture as a moderating factor linking these two aspects. This underscores that the successful implementation of an accounting system does not solely depend on technical aspects, such as training or educational background, but also on the norms, values, and mindset prevailing within the organization.<sup>33</sup>

Furthermore, Islamic teachings explicitly state that the sustenance of every individual is guaranteed by the Allah SWT. This is clearly mentioned in the divine revelation of Surah Hud (11:6): *“And there is no creature on earth but that its provision is guaranteed by Allah. He knows the place of dwelling and its storage. All is recorded in a clear Book (Lauh Mahfuzh).”* Given the alignment between the values in capital accounting practices—where sustenance is seen as a decree from Allah—and the principles of Islamic teachings, it can be understood that capital accounting implemented by travelers is not devoid of cultural and religious values. In contrast, it is deeply embedded in local traditions and faith in God.

### **2.3 Islamic Law Perspective on the Practice of Capital Accounting.**

The notion of amanah (trust) is integral to the capital management practices of travelers, which inherently involve a significant degree of trust. These individuals not only retain the funds acquired from the sale of merchandise, but also allocate them judiciously for religious and social endeavors. This is corroborated by the informant Andy:

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*“For initial capital, we raised funds by selling T-shirts, including shirts, hats, and other Andy merchandise. My friends suggested opening donations and even creating open-*

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<sup>31</sup> David Lindermüller et al., ‘Error Culture, Auditors’ Error Communication, and the Performance of the Auditee: A Study Among German Local Public Sector Auditors’, *Schmalenbach Journal of Business Research* 76, no. 2 (February 2024): 245–66, <https://doi.org/10.1007/s41471-024-00179-1>.

<sup>32</sup> Meilda Wiguna et al., ‘Determinants of Accrual Accounting Adoption: The Role of Organizational Culture’, *Problems and Perspectives in Management* 21, no. 1 (January 2023): 83–91, [https://doi.org/10.21511/ppm.21\(1\).2023.08](https://doi.org/10.21511/ppm.21(1).2023.08).

<sup>33</sup> Wiguna et al.

*donation pamphlets. However, I thought that since this is a pilgrimage, I wanted to maintain dignity and decided not to open donations, but rather focus on selling T-shirts."*

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This statement indicates that they fully fulfil their fiduciary responsibilities, choosing a more dignified way to raise funds. This aligns with the Islamic principle that wealth is a trust of Allah and must be managed with full responsibility (Surah Al-Anfal: 27). This finding aligns with research confirming that managing community funds such as *zakat*, *infaq*, and *sadaqah* requires a high level of trust and responsibility to ensure that they are used appropriately for social purposes and to improve community welfare. In line with this, we found that transparency and the application of the principles of good Islamic governance (Islamic Good Corporate Governance) play an important role in building the trust of *zakat* payers, just as travelers also demonstrate trustworthiness and transparency in collecting and using funds.<sup>34</sup> In addition, emphasized that increasing accountability in fund management is the key to fostering public trust, a principle reflected in the way travelers choose dignified and responsible business paths as a form of fund management that is morally and spiritually accountable.<sup>35</sup>

The concept of *hisbah* (social supervision). Throughout their journey, travelers demonstrated a high level of accountability, although not always in the form of formal record keeping. They continue to practice self-accountability through the principle of *ihsan*, which means always feeling observed by Allah in all financial management. As stated by informant Andy:

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*"Nevertheless, I always maintain a balance of approximately Rp 50,000,000. If I got more than that, I set aside a portion for social activities, such as helping with mosque construction or providing assistance to those in need. I hope that by sharing, God will make my next journey easier."*

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This statement reflects the internalization of *hisbah* values as a form of spiritual supervision that promotes moral awareness in the use of funds. This aligns with the spirit of Islam in Islamic law, which is both external and internal (Surah Ali Imran: 104). This finding aligns with the statement that accountability in managing social funds is not solely achieved through formal record-keeping, but also through high moral integrity and responsibility, as demonstrated by travelers who internalize the

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<sup>34</sup> Mochammad Ilyas Junjunan, 'Pengaruh Transparansi, Akuntabilitas, Dan ICG Terhadap Tingkat Kepercayaan Muzakki Di Lembaga Amil Zakat Dompet Amanah Umat', *Akuntansi: Jurnal Akuntansi Integratif* 6, no. 2 (October 2020): 112–25, <https://doi.org/10.29080/jai.v6i2.289>.

<sup>35</sup> Jannus Tambunan, 'Memaksimalkan Potensi Zakat Melalui Peningkatan Akuntabilitas Lembaga Pengelola Zakat', *Islamic Circle* 2, no. 1 (August 2021): 118–31, <https://doi.org/10.56874/islamiccircle.v2i1.498>.

value of hisbah as a form of spiritual oversight.<sup>36</sup> This is also in line with Alfera Rahmawati et al., which emphasizes that from an Islamic perspective, financial management stresses the principles of trust and spiritual accountability, making financial activities not just worldly pursuits but also a form of worship.<sup>37</sup> Furthermore, it also emphasizes the importance of value-based spiritual accountability in fund management as a form of vertical responsibility to God and horizontal responsibility to fellow human beings and the environment.<sup>38</sup> Thus, the practice of hisbah carried out by travelers demonstrates that spiritual awareness can be a strong foundation for promoting accountability and ethics in the management of social funds.

Accountability for property in the context of collective worship. The journey to the Holy Land is not just individual worship, but also reflects the value of collective worship. Therefore, the management of funds by travelers reflects a form of accountability for wealth in the social dimension. As stated by the informant:

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*"We formed a team in Gorontalo to help manage the finances and sales of the t-shirts. If we needed additional funds on the road, the team would help sell our t-shirts there again."*  
(Informant 2)

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Principles of *maqasid al-shariah*, such as *hifz al-mal* (protection of property) and *hifz al-din* (protection of religion), are realized through financial management that is not solely oriented towards material profit, but also spiritual and social values. This finding aligns with [citation], which emphasizes that managing wealth within the framework of *maqasid al-shariah* must consider the balance between material and spiritual aspects with the goal of achieving a blessed and meaningful life.<sup>39</sup>

Based on the previous discussion, the following is the construction of capital accounting practices based on local wisdom.

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<sup>36</sup> Dara Nauria Sugianti et al., 'Analisis Akuntabilitas Pengelolaan Dana Sosial Oleh Tokoh Agama: Perspektif Etika Akuntansi', *Journal of Sharia Economics and Finance* 3, no. 1 (January 2025): 1-14, <https://doi.org/10.34001/jsef.v3i1.1114>.

<sup>37</sup> Alfera Rahmawati et al., 'Prinsip Pengelolaan Keuangan Sekolah Dalam Perspektif Islam', *Jurnal Kepemimpinan Dan Pengurusan Sekolah* 10, no. 2 (June 2025): 2, <https://doi.org/10.34125/jkps.v10i2.473>.

<sup>38</sup> Ida Ariani, Lince Bulutoding, and Namla Elfa Syariati, 'Akuntabilitas Pengelolaan Dana Desa Berbasis Syariah Enterprise Theory', *ISAFIR: Islamic Accounting and Finance Review* 3, no. 1 (June 2022): 65-81, <https://doi.org/10.24252/isafir.v3i1.29627>.

<sup>39</sup> Ai Netty Sumidartiny, 'Pengelolaan Harta Keluarga dalam Kerangka Maqasid Syariah Menuju Keseimbangan dan Keberkahan', *J-DBS: Journal of Darunnajah Business School* 2, no. 1 (June 2025): 1.

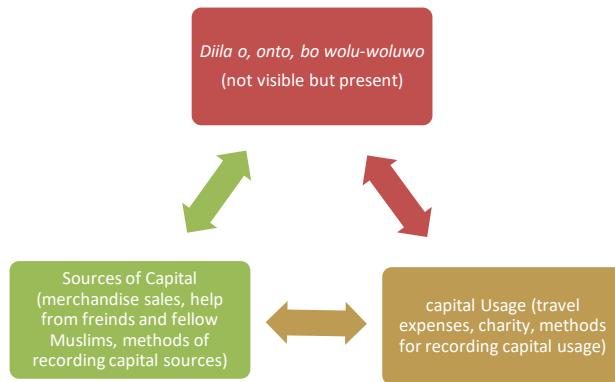


Figure 1. Value-based capital accounting of Gorontalo travelers to Mecca

Figure 1 illustrates the conceptual framework of Gorontalo's cultural and spiritual value-based capital accounting. The source of capital was obtained from the sale of merchandise and donations from friends and fellow Muslims, which were then used for travel expenses, charity, and bicycle repairs, with records kept both in writing and from memory. This entire process is not only technical, but also underpinned by the cultural-spiritual value of *Diila o, onto bo wolu-woluwo* (invisible but present), which affirms the belief in sustenance determined by God. Thus, this capital accounting practice illustrates the cyclical relationship between the sources and uses of capital imbued with the values of faith, trust, and social solidarity.

The results of this study indicate a difference between *Sharia* accounting practices that are devoid of local cultural values and those based on local cultural values. In many textbooks, conventional Islamic accounting is presented only as a technique of recording and calculating that follows formal standards, without including the cultural values that are alive in society.<sup>40</sup> In practice, Islamic accounting implemented in daily life is rich in local cultural values, as shown in this study.

## CONCLUSION

This study explores the capital accounting practices of travelers from Gorontalo to Mecca by bicycle, which are deeply rooted in local cultural and Islamic values. Using an Islamic ethnomethodology approach, this research reveals that the main sources of capital stem from merchandise sales and voluntary donations from fellow Muslims.

The main finding of this study is that capital management practices are guided not merely by formal bookkeeping but by a strong sense of *amanah* (trustworthiness) and *hisbah* (spiritual accountability). Although formal financial records were initially

<sup>40</sup> Asri Ady Bakri, Loso Judijanto, and Fita Setiati, *Akuntansi Keuangan Syariah* (Sumatera Barat: Media Literasi Indonesia, 2024).

retained, the reliance eventually shifted to memory-based tracking, reflecting a system of accounting grounded in spiritual consciousness and faith in divine provision (*tawakkul*).

Theoretically, this study contributes to the growing body of Islamic accounting by demonstrating how financial practices can be shaped by local wisdom and Islamic spirituality, especially through the integration of material and non-material values. The concept of *Diila o, onto, bo woluwu-woluwo* ("unseen but existent") illustrates how Gorontaloan Muslim culture perceives financial responsibility as both visible in action and invisible in intention blending the physical and metaphysical dimensions of accounting.

Practically, this study offers valuable insights for faith-based communities and zakat institutions to enhance financial practices that are not only efficient but also spiritually and socially accountable. This illustrates that informal and non-conventional accounting methods can be legitimate and meaningful when rooted in ethical and religious values.

I recommend that Future initiatives to strengthen Islamic accounting systems, particularly those in informal sectors, should consider incorporating local cultural expressions of accountability. Policymakers, educators, and practitioners are encouraged to design frameworks that honor both Sharia principles and local wisdom, promoting a more inclusive, trust-based, and morally conscious approach to financial governance. Future research should investigate similar practices in other communities to further enrich the understanding of faith-driven accounting systems across diverse cultural settings.

## **DISCLOSURE**

### **Conflicts of Interest**

The authors declare no conflict of interest regarding the publication of this paper

### **Research Ethics Statement**

This study followed the research ethics principles regarding the protection of informants' identities and data confidentiality. The names were replaced with pseudonyms (informant 1, informant 2, etc.) to ensure anonymity. Participation was voluntary, and informed consent was obtained before the interviews. Informants were fully informed of the research purpose, their rights as informants, and the freedom to withdraw without consequence. All collected data were used for academic purposes only and were confidentially handled.

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## **Authorship and Level of Contribution**

Author 1: Conceptualization, methodology, data analysis, and writing (original draft preparation). Author 2: Validation, investigation, writing (review and editing), and supervision

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