



Loss Accounting Practice: Study of Islamic Ethnomethodology

Mohamad Anwar Thalib^{1*}

¹ Institut Agama Islam Negeri Sultan Amai Gorontalo, Indonesia, mat@iaingorontalo.ac.id

Article Info	Abstract
<p>Article history: Received November 12, 2023 Revised March 10, 2024 Accepted May 10, 2024 Available Online June 1, 2024</p> <hr/> <p>*Corresponding author email: mat@iaingorontalo.ac.id</p>	<p>Introduction: This research departs from the problem of concepts and theories about loss accounting currently being studied and implemented, which are knowledge based on modern values. It creates an opportunity to lose local cultural values from the loss of accounting practices. Research Methods: This study aims to formulate loss accounting practices based on Gorontalo Islamic cultural values. This study uses a spiritual paradigm with an Islamic ethnomethodology approach. Results: The study found three strategies of the coachmen in avoiding losses: pray to ask for sustenance from Allah, open a side business, and use the money saved to cover losses. The three accounting practices for avoiding losses are based on the value of local wisdom in the form of <i>mopo'o tanggalo duhelo</i>, which means full of patience. The value of patience lives on the belief that the human task is to try because the Creator has arranged sustenance. Conclusion: the concept of loss accounting based on the value of local wisdom of the Gorontalo community, which is conditional on faith in the Almighty.</p>
<p>Keywords: Loss, Bendi, Islamic ethnomethodology, Gorontalo</p>	<p>JoIE with CC BY license. Copyright © 2024, the author(s)</p>
<p>DOI: 10.21154/joie.v2i2.3968 Page: 15-27</p>	

INTRODUCTION

In modern accounting science, the loss is the number of expenses or costs more incredible than the income received (Cahyono, 2020), (Hariyani, 2016), (Sodikin, Slamet Sugiri, Riyono, 2016), (Sugiarto, 2016), (Wardiyati, 2016), (Yulyanah & Halimah, 2014). Departing from this brief definition, it is evident that the loss referred to in modern accounting is only limited to material or money. It is because modern accounting is a product that was born from the womb of modernity based on materialism, egoism, and utilitarian values (Triyuwono, 2015b), (Wiyarni, Triyuwono, Ludigdo, & Djamhuri, 2014), (Triyuwono, 2011a), (Triyuwono, 2011b), (Triyuwono, 2006).

Theories, concepts, or standards on loss accounting currently being studied and implemented are products of science originating from the west and are conditioned by modern values: egoism, materialism, and utilitarianism (Triyuwono, 2006), (Triyuwono, 2011b), (Triyuwono, 2011a), (Triyuwono, 2015a), (Kamayanti, 2015). The egoism value of losses is reflected through the accounting information presented only to accommodate the interests of the owners of capital (Sylvia, 2014), (Kamayanti, 2016a). The materialism value of loss accounting is reflected through the recognition and measurement of material losses, in this case, money (Triyuwono, 2011b), (Triyuwono, 2015a). While the value of utilitarianism from loss accounting is reflected through the company will give bonuses to managers based on the size of the losses they generate in managing the company, the smaller the loss, the greater the bonus that the owners of capital will give (Triyuwono, 2011b), (Kamayanti, 2016a).

The values of modernity which are the basis of the spirit of loss accounting science, are in stark contrast to the values of this nation's local wisdom (Thalib, 2019). (Harkaneri, Triyuwono, & Sukoharsono, 2014). Unfortunately, at this time, accounting for losses originating from the west is not only adopted and studied in the world of education but also has been widely developed through loss accounting studies that are independent of the values of local wisdom. Several studies that examine loss accounting with modern value requirements include: (Atmaja W & Probohudono, 2018), (Dera, Sondakh, & Warongan, 2017), (Costa, 2015), (Pulumbara, Sondakh, & Wangkar, 2016), (Pongilatan, Nangoi, & Datu, 2021).

The adoption, implementation and scientific development of loss accounting based on modernity values have the opportunity to cause problems about the increasingly marginalized loss accounting based on local wisdom values. It became the main problem of this paper. It is even possible that local wisdom values from practising loss accounting are lost and replaced by modernity values. It has also been reminded by (Shima & Yang, 2012) that a single standard (adopting IFRS) can kill uniqueness as a nation, which is not the primary concern of decision-makers in the Indonesian accounting profession. (Cooper, Neu, & Lehman, 2003) by following a single international standard (IFRS), globalization will erode local norms and culture, indicating a drive towards homogenization.

Departing from the problems discussed earlier, it can be concluded that the study of loss accounting based on local wisdom values is essential and urgent. It is due not only to providing a new colour in accounting research but, more importantly, as an effort to preserve the practice of loss accounting based on local wisdom values. This research is focused on how the kusir bendi practices loss accounting. This profession was chosen as the focus of research because bendi transportation is one of the traditional transportation owned by this nation. However, nowadays, the existence of this transportation is increasingly rare (Wahyuni, 2019). This research question is how do the kusir bendi practice loss accounting? What are the local wisdom values of the Gorontalo community that become the spirit of the Kusir bendi to practice loss accounting? The purpose of this research is to construct loss accounting practices based on the local wisdom values of the Gorontalo people.

RESEARCH METHOD

There are at least five paradigms or research points of view in accounting research. The five paradigms are positivistic, interpretive, critical, postmodern, and spiritualist (Triyuwono, 2015a), (Triyuwono, 2010), (Kamayanti, 2016b), (Mulawarman, 2010), (Kamayanti, 2015). This study uses a spiritualist (Islamic) paradigm. The researcher chose this paradigm due to the basic assumption that the ontology of the Islamic paradigm is more complete than the other four paradigms (Triyuwono, 2015a). In the Islamic paradigm, the recognized reality is not only limited to the material, but there are emotional and spiritual realities whose essence is God's creation (Triyuwono, 2015a), (Kamayanti, 2016b), (Mulawarman, 2010), (Kamayanti, 2015), (Triyuwono, 2010). The assumption of a reality that is not limited to the material but also non-material is in line with the purpose of this study, namely to construct loss accounting practices that are not limited to material (money) but also requirements with non-material values, which in essence, are believed by the researcher to be God's creation.

This research approach is Islamic ethnomethodology. This approach is a development of modern ethnomethodology. Modern ethnomethodology is an approach that studies the way of life of group members who are believed that this way of life is a product of the creativity of fellow group members without any intervention from the Creator (Garfinkel, 1967), (Kamayanti, 2016b). Islamic ethnomethodology is an approach that studies the way of life of group members whose essence is that way of life was created with the permission of the Creator (Thalib, 2022). The researcher chose to use an Islamic ethnomethodology approach because this study aimed to study how the kusir bendi applied accounting practices which essentially could be done by God's will.

The type of method used in this study is a qualitative method. The researcher chose this type of method because this research aims to be carried out in a natural context (Suyitno, 2018), (Burhan, 2012). Meanwhile, this research seeks to explore the meaning of the actions of the kusir

bendi in practising loss accounting, and the results of this study are not to be generalized (Djamal, 2015), (Sugiyono, 2018).

The location of this research is in the Gorontalo area. The researcher chose the site because Gorontalo is one of the provinces in Indonesia that has a variety of cultures whose local wisdom values are based on Islamic teachings, namely "*Adati Hula-Hula Syareati, Syareati Hula-hula to Kitabullah*" (customs based on sharia, sharia-based on Islamic law). in the book of Allah (Al-Quran). This means that every culture and even the life activities of the local community are based on the values of the teachings of Islam (Baruadi & Eraku, 2018).

Research Informants. In the qualitative method, there is an informant selection technique called purposive sampling and snowball sampling (Sugiyono, 2018), (Yusuf, 2017). In this study, there were three informants: Mr Mud, Hasan, and Riston. The researcher chose to make the three of them as research informants because all three currently work as kusir bendi; meanwhile, all three have been in the profession for more than 40 years. Another important thing is that in addition to having experience and knowledge related to this research theme, the three informants are willing to take the time and share in-depth information about loss accounting practices.

Data collection technique. This study uses data collection techniques in the form of interviews and observations. More specifically, the interview technique used is a structured interview, where the researcher prepares an instrument in the form of a list of questions before conducting the interview (Yusuf, 2017). Meanwhile, the observation technique used in this research is passive observation. Meanwhile, the observation technique used in this research is passive observation. (Sugiyono, 2018) explains that this observation technique is when the researcher comes to the place of the activity of the person being observed but is not involved in the move. Technically, the researcher went to the base of the kusir bendi in front of the Karsa Utama store. Then the researcher observed how the activities of the kusir bendi, especially the activities when they practised loss accounting.

Data analysis technique. This study uses Islamic ethnomethodology data analysis techniques. There are five data analysis techniques: charity, knowledge, faith, revelation information, and courtesy.

RESULT AND DISCUSSION

Praying as a Way to Avoid Loss

The number of professional kusir bendi in Gorontalo is decreasing year by year. The decline in the number of professions is also in line with the decreasing interest of the local community in using bendi transportation services. It is as explained by Mr Riston below:

Yes, the kusir bendi income has decreased, some have also died, and no one has replaced their profession. The children of the kusir bendi have sold bendi from their father. It has been turned into scrap metal, and the horses have been sold to buyers from Ujung Pandang. There is also a kusir bendi who has been

forbidden by his son to work again because of his age. Many kusir bendi have stopped, meaning that the fewer bendi, the less demand for them. Not vice versa; the less, the more the fans. That's all. We **went to the bendi base in front of the Karsa Utama store from 09.00 am until noon to get passengers**. Hehehe, yes, if someone is learning to carry a cart, they will immediately stop.

Based on the previous explanation from Mr Riston, the researcher understands that the kusir bendi income is decreasing yearly. This is also followed by the decreasing number of professions of kusir bendi and the absence of regeneration of young people to continue this profession. The sad thing is, the less the number of bendi transportation is not followed, the more interest in the vehicle; on the contrary, the less the bendi transportation, the less interest of the local population in using the transportation service. Based on the experience of Mr Riston, it took him approximately 3 hours to wait at the new base, after which he was able to get passengers.

In the previous interview excerpts, it was found that the practice of accounting for losses was found. This practice is in **charity** "going to bendi Base in front of the Karsa Utama store from 09.00 am, sometimes until noon and then getting passengers". **Knowledge** of this charity is that the chances of a kusir bendi getting passengers are currently complicated. The kusir bendi had to wait at the base for hours before he could get a passenger. The kusir bendi often experiences material losses due to the time and effort given not commensurate with the income they receive.

Furthermore, the absence of regeneration from young people to continue this profession was also emphasized by Mr Mud. The following is an excerpt from his interview:

It has gone. There is nothing to replace young people who return to this profession. For example, my son does not want to take care of the horse... which means it is like that. I have gotten used to this. It means that to earn income, **t pray tomorrow to get more sustenance**

Starting from the previous interview footage of Mr Mud, the researcher understands that there are no more young people who will replace the profession as a kusir bendi. The closest example is that his son is reluctant to take care of his horse. Meanwhile, another exciting thing is that before leaving for the base, Mr Mud gets used to praying to the Creator so that he will be given sustenance on that day. The excerpt of Mr Mud's statement previously found the practice of accounting for losses. This practice is located in **charity** "praying tomorrow to get more sustenance". **Knowledge** of this charity is that the charioteers are accustomed to material losses due to income that is not commensurate with their time and energy. Nevertheless, they always start their work activities by praying for sustenance from the Creator.

Based on the previous discussion, the researcher contemplated the practice of accounting for losses and realized that the loss accounting implemented by the kusir bendi was based on a non-material value (**faith**) in the form of patience. This value is reflected in the decision of the kusir bendi to stay with the profession even though they realize that the interest in bendi transportation is far less than in previous years. In Islamic law, the value of patience is one of

God's commands that can be found in the **revelation information** of Q.S. Al-Baqarah: 153. Meaning: "O you who believe! Seek help (to Allah) with patience and prayer. Indeed, Allah is with those who are patient." The patience of the kusir bendi in practising loss accounting cannot be separated from their belief that sustenance comes from God. Therefore the kusir bendi pray before going to seek sustenance. The thought about sustenance comes from the Creator, providing awareness (**good deeds**) to the researcher that the loss accounting practised by the kusir bendi is not limited to material, namely money. However, the loss is conditional on the value of patience and faith in Allah.

Opening a Side Business

Opening a side business is one of the strategies taken by the kusir bendi to get other income so that they can cover the shortcomings and even material losses from undergoing this profession. It is as explained by Mr Mud below:

If you think about it, the income earned from this profession is not enough. But the family at home did not complain either. It means "why only this income" exemplifies the sentence to complain. As long as I was a kusir bendi, I never received a complaint about the income I got from my family. That is the amount that I get. That is the amount that I give. My wife, thank God, does not like to complain. Maybe if someone else, I would have been abandoned. **She also has a selling business. She also works.**

Departing from Mr Mud's previous explanation, it gave the researcher an understanding that the income earned from being a kusir bendi was not enough to meet his family's needs. In other words, he experienced the time and energy that his family had not been comparable to the income he earned. However, Mr Mud explained that although the kusir bendi's income was insufficient to meet the family's needs, his wife also helped to support the family's needs through her food stall business.

In the previous interview excerpts, it was found that the practice of accounting for losses was found. The practice is found in **charity** "she also has a selling business. She also works." **knowledge** of this charity is one of the ways for the charioteers to cover losses due to insufficient income with daily needs by opening a side business. The income from this business can also be used to finance his family's needs.

Furthermore, the erratic income and even the tendency to lose time and energy were also experienced by Mr Hasan during this profession. The following is the explanation:

Suppose the current income is an uncertain amount. Usually, it is Rp. 30,000, Rp. 20,000, or Rp. 40,000, the amount is indefinite. It is just that you should not be tired of fighting. The most important thing is that you have tried. God has not given income. What can you do? The important thing is that belief has worked. I go looking for sustenance starting at 06.00 am and come home around 11 pm. Sometimes the income is Rp 5,000 or Rp 10,000 ... well, thank God **my livelihood is not only in a bendi**, but I also have bentor transportation, so there is a deposit every day. So if I do not get income in the bendi, I get it in the bentor.

The number of bentor I have is two; for each one, I deposit Rp 25,000, so in total, I get Rp 50,000 per day from the bentor

Starting from Mr Hasan's previous statement gave the researcher an understanding that the income earned as a kusir bendi is currently uncertain. Sometimes a kusir bendi reaches Rp. 20,000, Rp. 40,000 and even Rp. 5,000 per day. In modern economic thought, of course, this is a loss because the capital in the form of time and energy expended is not by the income earned. Although experiencing losses from this profession did not reduce the spirit of Mr Hasan to obtain halal Sustenance from God. The thing that became the basis for him in seeking sustenance was the belief that the task of humans was only to try, while the result of that effort was the decree of the Creator. Meanwhile, to deal with the material loss, Mr Hasan has another side business: a bentor transportation tenant.

In the previous interview excerpts, it was found that the practice of accounting for losses was found. The practice is found in **charity** "my livelihood is not only in bendi". **Knowledge** of this charity is that carrying out the profession as a kusir bendi is inseparable from the opportunity to experience material losses due to the time and energy given in carrying out this profession is not comparable to the income he earns. Therefore, to get around this, the kusir bendi has another livelihood.

Departing from the previous discussion, the researcher realizes there is a value (**faith**) of patience behind the loss accounting practised by the kusir bendi. The value of patience is reflected in even though the kusir bendi's income is insufficient to meet his family's needs, they do not complain and try to find a way out of the problem by opening a side. Furthermore, the value of patience in the practice of accounting for losses is in line with the sense of patience commanded by God in dealing with life's problems, including the issue of sustenance, one of which is contained in (**information revelation**) Q.S Al-Baqarah: 45 "Make patience and prayer your helpers. And Indeed, that is hard, except for those who are humble." In line with the value of patience from the practice of accounting for losses with the values ordered by him, it provides awareness (**good deeds**) to the researcher that the essence of loss accounting practised by the kusir bendi is conditional on their faith in the Creator.

Saving Excess Income

The amount of income earned by the kusir bendi per day is uncertain. Sometimes they make more than Rp 100,000, but not infrequently. They also earn less than that amount. Therefore, to get around so that their income is sufficient to meet their daily needs, the strategy they use is to save the excess payment. It is as explained by Mr Riston below:

The income from this bendi is erratic, sometimes Rp. 50,000, some Rp. 80,000, and some Rp. 100,000 and more than that per day... for example, last night I only got Rp. 25,000. **Later it will be covered the next day again**, usually will get more income than that amount hehehe. Then protect each other's income. I once earned more than Rp. 200,000, so this income has covered the shortfall in the previous days. Being a kusir bendi requires patience... the income from this

kusir bendi is not enough to meet their daily needs. But for example, today you get a small amount of income, it can be covered by the amount of income in the following days.

Based on Mr Riston's previous explanation, the researcher understands that the income he earns from this profession is not enough to meet the daily needs of him and his family. It is because generally, the income earned is less than the number of expenses he has to spend per day to support his family's life. Therefore, to get around this situation, if Mr Riston earns more income, he chooses to keep it. If he makes an income that cannot cover his family's needs, Mr Riston will use the saved money.

Starting from the excerpt from the previous interview, it was found that the practice of accounting for losses was found. The method is found in **charity** "covering each other's income". **Knowledge** of the charity is that the kusir bendi earn an indefinite income. Sometimes the amount of revenue can meet the family's needs, but not infrequently, the amount of income cannot finance their daily needs. Therefore, to avoid losses, the charioteers will save money if the income they earn on that day exceeds their daily expenses. And they will use this saved money if, on that day, they experience a loss because the income earned has not been able to meet their daily needs.

Furthermore, Mr Riston continued explaining his strategy in dealing with material shortages or losses in carrying out this profession. Here are excerpts from his interview:

Because it is expected, the feeling when the income from the bendi is a little is expected... no longer surprised by something like that. This means that less revenue will be covered if you get more income, right? The amount of payment is uncertain, so patience is needed. The sustenance has already been arranged. His name is also trying to find sustenance. So the income obtained, whether a little or a lot, is something to be grateful for. Maybe today's income is small, and it is not necessarily how the amount will be; perhaps it is more significant.

Starting from Mr Riston's previous explanation gave the researcher an understanding that he, who has been in this profession for more than 40 years, is used to the uncertainty of the amount of income from the kusir bendi. Based on his experience, Mr Riston believes that if today's income is small, he will earn more tomorrow. Therefore, if he gets more revenue, he chooses to keep it. Mr Riston revealed that it takes a sense of patience in trying to find sustenance, primarily through this profession. He believes that sustenance has been arranged. The task of humans is to try and be grateful for a little or much sustenance given by God.

Furthermore, Mr Mud also carried out a similar strategy, namely using savings to cover the lack of income to finance daily needs. Here is a snippet of his explanation:

It means that it is attempted so that the income obtained is sufficient *hehehe*... For example, we have saved from previous income, so if, for example, today's income is less, then we will use savings from the last payment. For example, from today's revenue of Rp. 50,000, used to buy horse food and daily needs,

and if there is still leftover, it will be saved. These savings will be used to cover less than a bendi income.

The excerpt from Mr Mud's previous explanation gave the researcher an understanding that the strategy he used to anticipate a lack of income to finance his daily needs was to use the money saved from the excess income of the kusir bendi. Furthermore, based on the previous explanation, it was found the practice of accounting for losses. The practice is found in **charity** "you have saved from previous income". **Knowledge** of this charity is that the amount of income earned by the kusir bendi is uncertain. Sometimes they get more income to meet the needs of their families, but not infrequently, they get income that is not enough to finance the family's needs; in other words, they experience losses. In solving the problem of failure, the kusir bendi use a strategy of saving excess income and will use the extra income to cover the lack of income the next day.

Based on the previous discussion, the researcher found that the loss accounting practised by the kusir bendi was conditional on the value (**faith**) of patience. This value is reflected in the decision of the kusir bendi to save some of the income they earn so that they can be used if the income they earn is not able to cover the needs of their family. Furthermore, the decision of the charioteers to not use the excess revenue for useless things. They choose to save the extra income from being used in anticipation of loss. These actions are in line with the instructions in (**revelation information**) Q.S. Al-Isra: 27 Meaning: Verily, those who are wasteful are the brothers of Satan, and Satan is very disapproving of his Lord." The harmony of the value of patience from the practice of loss accounting with the values he ordered provides awareness (**good deeds**) to the researcher that the essence of loss accounting practised by the kusir bendi is conditional on their faith in the Creator.

Reflection on the Value of *Mopo'o Tanggalo Duhelo* on Loss Accounting Practices

In the previous discussion, it has been found that the loss accounting practised by the kusir bendi is based on the value of patience. This value is reflected in the decision of the kusir bendi to stay with this profession even though they suffer losses due to the lack of time and energy they give, sometimes not being able to cover the costs to meet the needs of their family's life. Interestingly, the spirit of patience from the practice of accounting for losses practised by the charioteers is conditional on their faith in the Creator. This is reflected in their habit of praying to God before seeking sustenance. Besides that, the value of this faith is also found through some of their expressions that the task of humans is to try while the problem of gaining loss or gain is the will of Allah.

Furthermore, the practice of accounting based on the value of patience is similar to the findings of several previous studies. For example (Rimadani, Setiawan, & Asy, 2018) found that transport drivers experienced a decrease in income and even losses due to the time and effort that did not match the payment earned. However, the transport drivers underwent the profession with a sense of patience. They were still persistent with this profession due to their

convenience and the time they have worked as a transport driver. This is in line with the findings of (Prasdika, Auliyah, & Setiawan, 2018) who found that one of the disadvantages of running a boarding house business is that the renters cheat and do not pay the boarding fees. Responding to this requires the value of patience and the belief that the Creator has arranged sustenance. Meanwhile, the strategy taken by the boarding house owner to anticipate this loss is to apply a rule in the form of boarding house tenants who must pay boarding fees for six months before occupying a boarding room. (Fauzia, 2018) found that entrepreneurs must have the patience not to make large profits in trading to avoid losses. Furthermore, there is also (Thalib, 2019) found that one of the strategies used by traders in traditional markets to avoid losses is to distribute the rest of their cake sales to the cleaners, children, and the local community. This is done based on the value of patience not to take big profits in walking the cake, besides that, the decision to share among others can establish friendship between traders and the local community. This is in line with what the fundamental food traders in Gorontalo do; they practice loss accounting based on the value of patience. This value is reflected through the actions of those who do not stop trying to obtain halal sustenance even though, at that time, their business suffered losses due to the COVID-19 pandemic (Thalib, Mohamad, Ibrahim, & Ahaya, 2022) Furthermore, this is similar to that of fruit traders in Gorontalo, who refrain from selfishness so as not to use all the profits earned for personal gain. However, they share some of the income from selling fruit to needy people. The decision is based on the belief that, in essence, there are some other people's rights to the income they earn.

Furthermore, in the culture of the people of Gorontalo, there is the expression *mopo'o tanggalo duhelo*, which translates to a wide open chest. The meaning of this expression is full of patience. The human chest is narrow, but it can accommodate all feelings, both joy and sorrow. But if it is narrowed down, the problem will make us despair if there are disappointing things. But if it is widened, every problem can be accepted with grace, and we remain strong and patient. People with a broad chest (patient), their soul remains strong and agrees with the reality that all problems will end with a good solution. Therefore, the elders advised that responding to every situation is necessary: "*mopo'o tanggalo duhelo*" means full of patience (Daulima, 2009).

The decision of the kusir bendi who persist in this profession even though they experience various problems, such as losses, is a reflection of these cultural values. The patience of the accounting practice lives based on faith that the Creator has arranged sustenance. Therefore even though sometimes they experience losses, it does not suppress the spirit in their hearts to keep trying to obtain lawful Sustenance from Him. Thus, it can be concluded that the loss accounting practised by the kusir bendi is not limited to material (money). However, there is a non-material value in the form of patience and belief in God's decree. This finding reinforces some of the previous results that the essence of accounting is not a value-free science; on the

contrary, accounting is the knowledge that is thick with regional values (Nurhalimah, Setiawan, & Haryadi, 2019), (Pertiwi & Ludigdo, 2013), (Samiun, Triyuwono, & Roekhudin, 2020).

CONCLUSION

This study aims to construct loss accounting based on the value of the local wisdom of the Gorontalo community. The study results show that the kusir bendi use three ways to anticipate losses: sin before starting a business. The kusir bendi revealed that the income they get from the profession as kusir bendi are uncertain. Therefore, before they seek sustenance, they pray to be given sufficient sustenance by the Creator; second, they open a side business. The kusir bendi admit that the income earned from this profession is sometimes not enough to meet the daily needs of their families. Therefore, they open other businesses to cover their daily expenses; third, they save excess income. The kusir bendi revealed that their revenue is sometimes more to cover their daily needs. Therefore they decide to keep the extra income and use it if their income is not enough to meet their family's daily needs. The three ways the Bendi kusir bendi practice accounting reflect the value of *mopo'o tanggalo duhelo*, which means full of patience. The value of patience is mainly reflected in the decision of the kusir bendi to keep trying to find halal sustenance through this profession, even though sometimes they experience losses. The value of patience in accounting for losses is inseparable from the faith of the kusir bendi that patience is needed in seeking halal sustenance. It is because the task of humans is to try. Allah has arranged the sustenance of each of his people.

REFERENCES

- Atmaja W, R. S. A., & Probohudono, A. N. (2018). Analisis Audit BPK RI terkait Kelemahan SPI, Temuan Ketidapatuhan dan Kerugian Negara. *Integritas*, 1(1), 81. <https://doi.org/10.32697/integritas.v1i1.115>
- Baruadi, K., & Eraku, S. (2018). *Lenggota Lo Pohutu (Upacara Adat Perkawinan Gorontalo)* (T. Paedasoi, Ed.). Gorontalo: Ideas Publishing.
- Burhan, B. (2012). *Analisis Data Penelitian Kualitatif*. Jakarta: PT Rajagrafindo Persada.
- Cahyono, D. (2020). *Pengantar Akuntansi Keperilakuan sebuah Eksplorasi Model Konseptual bagi Pemula*. Jember Jawa Timur: Taman Kamus Pressindo.
- Cooper, C., Neu, D., & Lehman, G. (2003). Globalisation and its Discontents: A Concern about Growth and Globalization. *Accounting Forum*, 27(4), 359–364. <https://doi.org/10.1046/j.1467-6303.2003.00110.x>
- Costa, I. F. da. (2015). Analisis Kerugian Piutang Tak Tertagih pada PT. Metta Karuna Jaya Makassar. *Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 3(1), 3. <https://doi.org/10.35794/emba.3.1.2015.7334>
- Daulima, F. (2009). *Lumadu (Ungkapan) Sastra Lisan Daerah Gorontalo*. Gorontalo: Galeri Budaya Daerah Mbu'i Bungale.
- Dera, A. P., Sondakh, J. J., & Warongan, J. D. L. (2017). Analisis Efektivitas Sistem Pengendalian Internal Piutang dan Kerugian Piutang Tak Tertagih Pada PT. Surya Wenang Indah Manado the. *Jurnal EMBA*, 4(1), 1498–1508. <https://doi.org/10.35794/emba.4.1.2016.12371>
- Djamal, M. (2015). *Paradigma Penelitian Kualitatif*. Yogyakarta: Pustaka Pelajar.

- Fauzia, I. Y. (2018). Perilaku Pebisnis dan Wirausahawan Muslim dalam Menjalankan Asas Transaksi Syariah. *Jurnal Akuntansi Multiparadigma*, 9(1), 38–56. <https://doi.org/10.18202/jamal.2018.04.9003> Jurnal
- Garfinkel, H. (1967). *Studies in Ethnomethodology*. Prentice Hall: New Jersey.
- Hariyani, D. S. (2016). *Pengantar Akuntansi I (Teori & Praktik)*. Malang: Aditya Media Publishing.
- Harkaneri, Triyuwono, I., & Sukoharsono, E. G. (2014). Memahami Praktek Bagi-Hasil Kebun Karet Masyarakat Kampar Riau (Sebuah Studi Etnografi). *Al-Iqtishad*, 1(10), 14–38. <https://doi.org/10.24014/jiq.v10i2.3115>
- Kamayanti, A. (2015). Paradigma Penelitian Kualitatif dalam Riset Akuntansi: Dari Iman Menuju Praktik. *Infestasi*, 11(1), 1–10. <https://doi.org/doi.org/10.21107/infestasi.v11i1.1119>
- Kamayanti, A. (2016a). Integrasi Pancasila dalam Pendidikan Akuntansi melalui Pendekatan Dialogis. *Journal of Accounting and Business Education*, 2(2), 1–16. <https://doi.org/10.26675/jabe.v2i2.6063>
- Kamayanti, A. (2016b). *Metodologi Penelitian Kualitatif Akuntansi Pengantar*. Jakarta Selatan: Yayasan Rumah Peneleh.
- Mulawarman, A. D. (2010). Integrasi Paradigma Akuntansi: Refleksi atas Pendekatan Sosiologi dalam Ilmu Akuntansi. *Jurnal Akuntansi Multiparadigma*, 1(1), 155–171. <https://doi.org/10.18202/jamal.2010.04.7086>
- Nurhalimah, Setiawan, A. R., & Haryadi, B. (2019). Praktik Akuntansi Manajemen Bisnis Besi Tua Berbasis Budaya Persaudaraan Madura. *Jurnal Akuntansi Multiparadigma*, 10(1), 1–21. <https://doi.org/10.18202/jamal.2019.04.10001>
- Pertiwi, I. D. A., & Ludigdo, U. (2013). Implementasi Corporate Social Responsibility Berlandaskan Budaya Tri Hita Karana. *Jurnal Akuntansi Multiparadigma*, 4(3), 430–455. <http://dx.doi.org/10.18202/jamal.2013.12.7208>
- Pongilatan, V. K. J., Nangoi, G. B., & Datu, C. (2021). Evaluasi Kesesuaian Cadangan Kerugian Penurunan Nilai Kredit dengan PSAK 55 pada Bank Sulutgo Cabang Ratahan. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 9(2), 625–632. <https://doi.org/10.35794/emba.v9i2.33598>
- Prasdika, D., Auliyah, R., & Setiawan, A. R. (2018). Menguak Nilai dan Makna Di Balik Praktik Penentuan Harga Sewa: Studi Fenomenologis pada Pengusaha Kos-Kosan. *Jurnal Infestasi*, 14(1), 40–56. <https://doi.org/10.21107/infestasi.v14i1.4259>
- Pulumbara, D. C., Sondakh, J. J., & Wangkar, A. (2016). Analisis Penerapan PSAK 50: Penyajian dan PSAK 55: Pengakuan dan Pengukuran atas Cadangan Kerugian Penurunan Nilai pada PT. Bank Central Asia (Persero) TBK. *Jurnal Emba: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 15(2), 1–23. <https://doi.org/10.35794/emba.2.3.2014.5841>
- Rimadani, I. A., Setiawan, A. R., & Asy, A. (2018). Menelusuri Makna Keuntungan Di Balik Bertahannya Angkutan Umum “ Pedesaan .” *Jurnal Riset dan Aplikasi: Akuntansi dan Manajemen*, 3(1), 98–111. <https://doi.org/10.18382/jraam.v3i2.98>
- Samiun, A. A., Triyuwono, I., & Roekhudin. (2020). Akuntabilitas dalam Praktik Akuntansi Upahan dan Hapolas: Sebuah Pendekatan Etnografi. *Jurnal Ilmiah Akuntansi Peradaban*, 1(1), 35–64. <https://doi.org/10.24252/jiap.v6i1.14468>
- Shima, K. M., & Yang, D. C. (2012). Factors affecting the adoption of IFRS. *International Journal of Business*, 17(3), 276–298.

- Sodikin, Slamet Sugiri, Riyono, B. Agus. (2016). *Akuntansi Pengantar 1*. Yogyakarta: Sekolah Tinggi Ilmu Manajemen YKPN.
- Sugiarto. (2016). *Pengantar Akuntansi*. Banten: Penerbit Universitas Terbuka.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta, CV.
- Suyitno. (2018). *Metode Penelitian Kualitatif* (A. Tanzeh, Ed.). Tulungagung: Akademia Pustaka.
- Sylvia. (2014). Membawakan Cinta untuk Akuntansi. *Jurnal Akuntansi Multiparadigma*, 5(212). <http://dx.doi.org/10.18202/jamal.2014.04.5012>
- Thalib, M. A. (2019). Mohe Dusa: Konstruksi Akuntansi Kerugian. *Jurnal Riset dan Aplikasi: Akuntansi dan Manajemen*, 4(1), 11–31. <https://doi.org/10.18382>
- Thalib, M. A. (2022). *Akuntansi Cinta dalam Budaya Pernikahan Gorontalo*. Jakarta: Perpunas Press.
- Thalib, M. A., Mohamad, A. F. N., Ibrahim, C., & Ahaya, M. S. (2022). Potret Keuntungan Pedagang Buah Berbasis Nilai Budaya Islam Gorontalo. *Simagri; Research Journal of social, agricultural policies, economics and agribusiness*, 02(01), 72–84. <https://doi.org/10.32764/simagri.v2i01.713>
- Triyuwono, I. (2006). Akuntansi Syari'ah: Menuju Puncak Kesadaran Ketuhanan Manunggaling Kawulo Gusti.
- Triyuwono, I. (2010). "Mata Ketiga": SÈ LAÈN,, Sang Pembebas Sistem Pendidikan Tinggi Akuntansi. *Jurnal Akuntansi Multiparadigma*, 1(1), 1–23. <https://doi.org/10.18202/jamal.2010.04.7077>
- Triyuwono, I. (2011a). Mengangkat "Sing Liyan" untuk Formulasi Nilai Tambah Syari'ah. *Jurnal Akuntansi Multiparadigma*, 2(2), 186–200. <http://dx.doi.org/10.18202/137>
- Triyuwono, I. (2015a). Akuntansi Malangan: Salam Satu Jiwa dan Konsep Kinerja Klub Sepak Bola. *Jurnal Akuntansi Multiparadigma*, 6(2), 290–303. <https://doi.org/10.18202/jamal.2015.08.6023>
- Triyuwono, I. (2015b). Filosofi Tauhid: Mendekonstruksi Pendidikan Akuntansi Syariah yang Sekuler. *Workshop Nasional Kurikulum Akuntansi Syariah*, 6–7.
- Triyuwono, Iwan. (2011b). *Angels Sistem Penilaian Tingkat Kesehatan Bank Syariah*. *Jurnal Akuntansi Multiparadigma*. <https://doi.org/10.18202/jamal.2011.04.7107>
- Wahyuni, L. (2019). Pelestarian Transportasi Bendi oleh Komunitas Bendi Kota Padang sebagai Warisan Budaya. *Polibisnis*, 9(1), 81–89.
- Wardiyati, S. M. (2016). *Pengantar Akuntansi Perusahaan Jasa, Dagang dan Koperasi*. Malang: Penerbit Selaras.
- Wiyarni, Triyuwono, Iwan., Ludigdo, U., & Djamhuri, A. (2014). Living in Harmony: Financial Reporting Objective of Javanese Traditional Market Traders. *the international Journal of Acc*, 22(1), 1–12.
- Yulyanah, & Halimah, I. (2014). *Pengantar Akuntansi 1*. Dalam *UPP Sekolah Tinggi Ilmu Manajemen YKPN*. Banten: UNPAM Press.
- Yusuf, A. M. (2017). *Metode Penelitian Kuantitatif, Kualitatif & Penelitian Gabungan*. Jakarta: Kencana.