



Accounting Practices of Travelers' Income based on Local Wisdom Values: An Islamic Ethnomethodology Study

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Article Info	Abstract
<p>Article history: Received March 14, 2025 Revised April 30, 2025 Accepted May 27, 2025 Available online June 30, 2025</p> <p>*Corresponding author email: mat@iaingorontalo.ac.id</p> <p>Keywords: Islamic accounting, income management, local wisdom, ethnomethodology, traveler finance</p>	<p>This study aims to explore the income accounting practices of travelers from Gorontalo to Mecca using bicycles, focusing on the integration of local wisdom values. It seeks to understand how these travelers manage their income in alignment with Islamic teachings. Despite extensive research on accounting practices, there is limited exploration of how travelers apply local wisdom in income management during religious journeys. This study addresses this gap by investigating how travelers generate and document their income. This study introduces an Islamic ethnomethodological approach to examining income accounting practices, highlighting the role of gratitude and cultural values in financial management, an aspect not widely explored in previous research. The study adopts a qualitative research method using structured interviews. Data analysis follows five stages: charity, knowledge, faith, revelation information, and courtesy. The findings reveal various income accounting practices, including revenue sources from selling t-shirts, recording income based on memory, and price differentiation between Indonesia and Singapore to optimize earnings. These practices reflect a deep sense of gratitude toward the Creator. In Gorontalo's Islamic culture, gratitude is expressed through the proverb "Diila o'onto, bo wolu-woluwo," meaning "what is unseen exists," which signifies the balance between material and spiritual pursuits. The study concludes that travelers' income accounting practices are deeply rooted in Islamic teachings and local wisdom, emphasizing gratitude as a fundamental value in financial management. These insights contribute to the broader understanding of accounting practices within cultural and religious contexts.</p>
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INTRODUCTION

Traditional accounting practices have primarily focused on a structured financial reporting framework, emphasizing objectivity, transparency, and compliance with standardized regulations (Azwar et al., 2022; Cahyono, 2020; Hanggara, 2019; Hartono & Rahmi, 2018; Limbong, 2021). However, in various cultural and religious contexts, accounting practices are often shaped by local wisdom, traditions, and ethical principles (Hasibuan, 2021; Nur & Syahril, 2022; Rahmawati & Yusuf, 2020). One unique and underexplored context is the income accounting practices of travelers undertaking religious journeys. This study aims to examine how travelers from Gorontalo, Indonesia, who embark on a journey to Mecca by bicycle, manage their income based on local wisdom values and Islamic principles.

The significance of this study lies in its exploration of a rarely examined area in accounting research: the integration of religious journeys, income accounting practices, and cultural values. While many studies have analyzed accounting practices within formal institutions (Affan, 2021; Alfiana, 2022; Ameilia & Syaifuddin, 2022; Asteria, 2015; Baribe & Sondakh, 2020; Djoko, 2022; Hartati et al., 2023; Kurniawan et al., 2021; Liawan & Harling, 2019; Shoba & Fidiana, 2022; Tania, 2019), little attention has been given to how individuals undertaking religious journeys earn and record their income. Understanding these practices is crucial for expanding the scope of accounting research beyond conventional settings and integrating culturally driven financial behaviors.

The complexity of this issue lies in its multidisciplinary nature, encompassing income accounting that not only involves material aspects, techniques, and calculations but also integrates local wisdom and religious values. Traditional accounting research methodologies may not fully capture the lived experiences of these travelers, necessitating an alternative methodological approach. This study adopts the perspective of Islamic ethnomethodology, a novel approach in accounting research that emphasizes the role of non-material values in examining accounting practices (Thalib, 2022).

Building on the previous discussion, the researcher formulates several key questions for this study: First, how do travelers practice income accounting? Second, what local wisdom values inspire travelers in their income accounting practices? Based on these research questions, the primary objective of this study is to capture the income accounting practices of travelers based on local cultural values.

LITERATURE REVIEW

Accounting Based on Local Wisdom Values

Local wisdom-based accounting refers to financial recording and reporting practices influenced by the cultural values and traditions of local communities. Several studies have revealed how accounting practices in various Indonesian communities are rooted in principles of local wisdom, differing from conventional accounting standards.

Rahmawati and Yusuf (2020) examined the profit-sharing system in agricultural practices based on the Sipallambi' cultural tradition, which emphasizes fairness in the

distribution of yields. This system not only aims to help individuals generate income but also fosters collective well-being for all parties involved in the profit-sharing agreement.

In the context of fraud prevention, Sanjani and Werastuti (2021) investigated the role of organizational commitment, the Tri Hita Karana cultural perspective, and the whistleblowing system in enhancing accountability at the Regional Financial and Asset Management Agency (BPKAD) of Karangasem Regency. Their findings indicate that these three factors positively contribute to preventing fraud within government organizations.

Studies on accounting within the Kokocoran culture in the Kangean Islands, Sumenep Regency, were conducted by Nur and Syahril (2022). They found that record-keeping practices in the Kokocoran tradition remain very simple, documenting only the individuals who provide and return contributions. Nevertheless, this system functions as an additional capital mechanism for event hosts, even though the contributions are recorded as debts that must be repaid in the future.

In the field of art and cultural accounting, Erstiawan (2020) examined the application of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM) in the Jaranan Turonggo Bimo Kertosono art group. This study emphasized that implementing accounting standards in artistic groups requires consistent practices to produce simple financial reports that comply with Indonesian accounting regulations.

Samiun et al. (2020) explored accounting practices within the Upahan and Hapolas traditions in the Makian tribe's ceremonial feasts. This system reflects an accounting concept based on monetary transactions and receivables, yet it carries profound meanings of charity, love, and sincere intentions. The absence of formal recording and reporting highlights a different form of accountability—love-based accountability.

Hasibuan (2021) examined accounting practices among Jinggo rice vendors of Javanese descent in Denpasar. The study found that these vendors do not maintain formal accounting records due to various constraints but instead rely on memory and experience to manage their finances. This practice is strongly influenced by the local culture and community characteristics.

Dewi et al. (2022) highlighted the financing of the Kasada ritual within the Tengger Bromo Semeru community. The study found that ritual financing is carried out independently, without a standardized quantity of offerings. Financial reporting systems remain very simple and do not yet comply with formal accounting standards; however, financial management and accountability are still effectively maintained. This research also emphasized the importance of improving accountability and transparency within the financial systems of indigenous communities.

From these various studies, it is evident that local wisdom-based accounting possesses unique characteristics that differ from formal accounting systems. These practices are often oriented toward social well-being, fairness principles, and the cultural values upheld by local communities. Therefore, studying income accounting based on local cultural values among travelers is essential.

Travel Accounting

Studies on accounting in the context of travel have been the focus of several researchers. Kwok and Ho (2002), in their study *"Singapore Airlines: Accounting for Income Taxes,"* highlighted how changes in income tax accounting standards can affect net profit figures for companies like Singapore Airlines Ltd. This study helps in understanding deferred tax issues, assessing their impact on financial statements, and discussing the strategic implications for management in financial performance management.

From a travel behavior perspective, Liu et al. (2021), in *"Travel Choice Behavior Model Based on Mental Accounting of Travel Time and Cost,"* developed the MA-TC model, which illustrates how sensitivity to travel time and costs influences travel decisions under deterministic and risky conditions. The study found that travelers are more sensitive to losses than gains and tend to overestimate small probabilities while underestimating large probabilities in their travel decision-making.

Furthermore, travel safety factors were examined by Rezapour and Ksaiabti (2022) in *"Factors Impacting the Choice of Seatbelt Use, Accounting for Complexity of Travelers' Behaviors."* The findings indicate that drivers' decisions to use seatbelts are influenced by factors such as gender, road classification, weather conditions, vehicle type, driving time, vehicle registration, and the day of the week. By considering preference heterogeneity in a mixed model, the prediction accuracy was improved compared to the standard logit model.

In the context of transportation policy, Zhu et al. (2020), in their study *"Can Road Toll Convince Car Travelers to Adjust Their Departure Times? Accounting for the Effect of Choice Behavior under Long and Short Holidays,"* found that toll policies influence travelers' departure time decisions, with varying effects between short and long holidays. Factors such as travel duration, group size, number of visits, travel distance, travel time, income, occupation, age, and toll rates significantly impact departure time choices.

Additionally, research on environmental accounting in the context of travel was conducted by Zhang et al. (2024) in *"Exploring Carbon Emission Accounting Methods for Typical Public Institutions: A Case Study of Hospitals."* This study demonstrates that carbon accounting models for public institutions, including hospitals, can help identify emission sources from energy consumption and personnel travel. By proposing innovative methods for carbon calculation, the study evaluates major energy system transformation schemes and their impact on emission reduction to support carbon neutrality targets.

Furthermore, Yuan et al. (2024), in *"Adaptive Behavior of Intercity Travelers Within Urban Agglomeration in Response to Adverse Weather: Accounting for Multilayer Unobserved Heterogeneity,"* examined how adverse weather conditions, travel characteristics, and individual and urban attributes influence intercity travel adaptation decisions. The study found that on snowy or windy days, travelers are more likely to reschedule or cancel their trips, with rail transport emerging as a more flexible and reliable travel option.

The studies mentioned above indicate that accounting in the context of travel not only covers financial aspects but also includes traveler behavior, transportation policies, travel

safety, and environmental impact. Understanding these various factors can help facilitate more effective decision-making regarding travel and transportation policies.

Although previous studies on travel have been conducted by several researchers, they have yet to explore income accounting practices among travelers in the context of religious journeys, incorporating local wisdom and Islamic values. For example, Kwok and Ho (2002) examined the impact of changes in income tax accounting standards on airline net profits, while Liu et al. (2021) focused on travel choice behavior based on mental accounting of time and cost. Rezapour and Ksaiabti (2022) investigated the factors influencing travelers' seatbelt use, whereas Zhu et al. (2020) analyzed the impact of toll fees on travelers' departure time decisions. Zhang et al. (2024) highlighted carbon emission accounting methods for public institutions, including hospital personnel travel, and Yuan et al. (2024) explored intercity travelers' adaptive responses to adverse weather conditions. However, these studies have not addressed how travelers manage their income during their journeys while considering local wisdom and Islamic teachings.

RESEARCH METHOD

In accounting studies, various paradigms can be used to examine this field. This study adopts an Islamic paradigm, which acknowledges that accounting is not value-free knowledge but is inherently embedded with both emotional and spiritual values (Kamayanti, 2020). This is the main reason why the researcher chose this paradigm, as this study aims to capture the practice of income accounting among travelers based on local cultural values and religious beliefs.

This research employs an Islamic ethnomethodology approach, which is an extension of the modern ethnomethodology approach. The researcher selected this approach because the study aims to explore how travelers practice accounting infused with local cultural values. This aligns with the goal of Islamic ethnomethodology, which seeks to understand the way of life within a community (Thalib, 2022).

The research utilizes a qualitative method, as the objective is to understand and interpret how travelers apply income accounting based on local culture. The study does not aim to generalize findings, making a quantitative approach unsuitable for this research (Sugiyono, 2018).

This study involves two informants selected using purposive sampling, a technique in which informants are chosen based on specific criteria (Sugiyono, 2018). The two informants were selected because they have knowledge and experience as travelers who journeyed by bicycle from Gorontalo to Mecca. The informants are Andi Harvin Thalib (Andi) and Chairul Ma'atini (Chairul).

The data collection method used in this research is structured interviews. A structured interview is a qualitative data collection method in which researchers prepare a detailed list of questions beforehand, focusing on how the informants practice accounting based on local cultural values (Sugiyono, 2018). The researcher then explores the information based on the

pre-prepared interview guidelines. The following are the interview questions used in this study:

1. During your journey, did you receive any additional income besides the initial funds you brought? Yes/No? Why?
2. What were the sources of that income?
3. How did you obtain the income?
4. How much income did you typically earn? What was the average income?
5. What was the highest income you earned? Why was it high?
6. What was the lowest income you earned? Why was it low?
7. How did you feel when you received that income?
8. Did you record the income? Yes/No? Why?

This study follows a five-stage data analysis process, consisting of charity, knowledge, faith, revelation information, and courtesy. The first stage is "charity", which refers to expressions and actions of community members that reflect their way of life (Thalib, 2022). In this study, charity analysis seeks to identify the expressions and actions that indicate how travelers practice income accounting based on local cultural values.

The second stage is knowledge. Knowledge refers to the rational meaning behind a community's way of life (Thalib, 2022). In this study, knowledge analysis aims to uncover the rational meaning behind the expressions and actions of travelers, particularly in relation to how they practice income accounting based on local cultural values.

The third stage is faith. Faith represents the non-material values that serve as the spiritual essence of a community's way of life (Thalib, 2022). In this study, faith analysis seeks to identify the non-material values embedded in how travelers practice income accounting based on local cultural values.

The fourth stage is revelation information. This stage functions to relate the non-material values of a community's way of life to the principles of Islamic teachings (Thalib, 2022). In this study, revelation information analysis is used to connect the non-material values of how travelers practice income accounting with Islamic religious principles.

The fifth stage is courtesy analysis. This stage aims to integrate the findings from the previous four stages, providing a holistic understanding of a community's way of life (Thalib, 2022). In this study, courtesy analysis functions to synthesize the previous findings, allowing for a comprehensive understanding of how travelers practice income accounting based on local cultural values.

RESULT AND DISCUSSION

One of the sources of income used by travelers to fund their journey from Gorontalo to the Holy Land by bicycle is through online sales. Below is Andi's explanation of the sales mechanism:

"Yes, for online sales, we collaborate with several garment manufacturers, for example, in Sulawesi and Java. There are several production points, such as in Bandung, Surabaya, Makassar, Palu, and Gorontalo. We establish

partnerships with them, and they are responsible for distributing the products. We also create a special group, where there are sections for product postings, a dedicated sales section, and an information section."

Based on Andi's statement above, the researcher understands that one of their sources of income is through online sales. In running this business, they collaborate with several garment manufacturers located in various regions, such as in Sulawesi and Java, including Bandung, Surabaya, Makassar, Palu, and Gorontalo. They establish partnerships with these manufacturers, who are then responsible for product distribution. Additionally, they create a special group that serves as a platform for communication and coordination within their business. This group consists of different sections, such as a product posting section, a dedicated sales section, and an information section. Through this system, they can manage sales in a more organized manner and ensure that their products are well-marketed to finance their journey to the Holy Land by bicycle.

Furthermore, the researcher was intrigued to learn about the income recording techniques they used. Andi provided the following explanation regarding this matter:

"However, regarding financial recording, we haven't had the chance to organize it properly yet. So far, we have relied on traditional recording methods, which means using memory. Therefore, we are considering combining memory-based accounting with the concept of Tauhid Accounting. Proper record-keeping is actually very important for future evaluation. However, we haven't been able to implement it well yet. InshaaAllah, in the future, we will make our records more organized."

Based on Andi's explanation, the researcher understands that during their journey to the Holy Land, they have not yet managed their financial recording properly and still rely on a traditional method, which is memory-based recording. They have not implemented a more systematic recording system, even though they recognize the importance of financial records for future evaluation. Andi also mentioned that they plan to integrate memory-based recording with the concept of Tauhid Accounting, although its implementation is not yet optimal. However, they hope that in the future, financial records can be kept in a more organized and structured manner.

In Andi's explanation, the researcher identified an income accounting practice in the form of an income recording method. This practice is reflected in charity "So far, we have relied on traditional recording methods, which means using memory" The knowledge derived from this practice is that when receiving income from online sales, Andi does not document transactions in writing, whether in a simple bookkeeping format or digitally, but instead relies solely on memory.

The findings of this study indicate that individuals tend to apply mental accounting practices in managing their income, as seen in the case of Andi, who earns income from online sales without recording transactions in writing, either through simple bookkeeping or digital records, but instead relies solely on memory. This is consistent with Javareshk et al. (2024), who highlight the tendency of individuals to separate and treat income sources differently in financial decision-making. Additionally, Chudziak (2024) reveals that mental accounting

practices are influenced by the process of categorization, where individuals allocate and spend money based on specific mental categories without adhering to formal bookkeeping principles or intertemporal optimization, as observed in Andi's case.

Furthermore, Reddy (2023) emphasizes that income management through mental accounting also considers economic well-being, where financial decisions are made by balancing minimum living needs with resource allocation for economic activities, which is also evident in how Andi manages his income. Meanwhile, the findings of Zeng & Herzfeld (2021) indicate that mental budgeting plays a role in financial management, where individuals like Andi make economic decisions based on specific mental categories rather than following a formal bookkeeping system.

Next, Chairul explained something that aligned with Andi's statement, emphasizing that one of their sources of income to fund their journey to the Holy Land comes from selling goods. Chairul stated:

"Yes, we earn income from selling T-shirts and other merchandise. In addition, we also receive T-shirt donations from other communities."

Based on Chairul's statement, the researcher understands that their income comes from selling T-shirts, which are not only produced by themselves but also donated by communities for resale. The proceeds from these sales are then used to finance their journey to the Holy Land.

In Chairul's explanation, the researcher identified an income accounting practice related to income sources. This practice is reflected in charity "donations from other communities". The knowledge derived from this practice is that the income used to fund the travelers' journey to the Holy Land does not solely come from selling their own T-shirts but also from selling donated T-shirts from other communities.

Furthermore, Andi further explained that the income they earned from selling clothes online greatly helped them in their journey by bicycle from Gorontalo to the Holy Land. Andi provided the following explanation:

"Yes, it helps us a lot. Normally, we also carry merchandise directly. On our bicycles, we bring products to sell, but alhamdulillah, with online sales, people who live outside our travel route can still order our products online. So, this has been very helpful. During the journey, we carry about 50 pieces of merchandise in our bags. In every city we stop in, we sell these items. If the stock runs out, we request additional shipments to the next city. Moreover, some customers prefer to place single orders, for example, from Maluku or Kalimantan, which are not part of our route. They can purchase our products online. Meanwhile, those who live along our route usually prefer to wait until we arrive in their city."

Based on Andi's explanation, the researcher understands that the sales revenue plays a crucial role in financing their journey to Mecca. Andi explained that they usually carry merchandise directly on their bicycles, bringing about 50 pieces of clothing in their bags. Upon arriving in a city, they sell these items. If the stock runs out, they request additional shipments to the next city. Additionally, customers who live outside their travel route, such as in Maluku

or Kalimantan, can still place orders through online sales. Meanwhile, customers along the route often prefer to wait until Andi and his team arrive in their city. In other words, online sales not only expand their market reach but also ensure a continuous source of income throughout their journey to the Holy Land.

In Andi's explanation, the researcher identified an income accounting practice related to the technical aspects of generating revenue through sales. This accounting practice is reflected in charity " So, this has been very helpful. During the journey, we carry about 50 pieces of merchandise in our bags" The knowledge derived from this practice is that Andi generates income through both offline and online clothing sales, each with distinct marketing and distribution strategies. In offline sales, Andi carries merchandise directly on his bicycle, sells it in every city he stops in, and manages stock using a replenishment system (requesting additional shipments to the next city if stock runs out). Meanwhile, in online sales, customers outside the travel route can still place orders and complete transactions through digital platforms.

Next, Andi explained the income he earned from online sales. However, he revealed that revenue recording was not documented on paper but was only kept in memory. Andi provided the following explanation:

"Yes, the price is the same, but it does not include shipping costs. If estimated, total sales reached around Rp 30,000,000 to Rp 40,000,000. Since the profit per item is about Rp 50,000, selling just 100 pieces would generate around Rp 5,000,000. Yesterday, we managed to sell almost 1,000 pieces. Unfortunately, this income was not properly recorded. Maybe we can still track it through bank account transactions, but it is regrettable that there is no more detailed record."

Based on Andi's explanation, the researcher understands that the selling price for both offline and online sales is the same, but the difference lies in the shipping costs. It is estimated that total revenue from online sales ranges between Rp 30,000,000 and Rp 40,000,000. Andi explained that the profit margin per item is approximately Rp 50,000. Assuming a sales volume of 100 pieces, the generated profit would be around Rp 5,000,000. In fact, during one sales period, they successfully sold nearly 1,000 pieces. However, Andi also admitted that they did not have the opportunity to properly document this income, as it was only recorded in memory.

From Andi's explanation, the researcher identified an income accounting practice related to revenue per T-shirt sale. This practice is reflected in charity" the profit per item is about Rp 50,000" The knowledge derived from this practice is that Andi determines his revenue per T-shirt sale at Rp 50,000, which represents the profit margin per item after accounting for production costs or capital. From an accounting perspective, this reflects the concept of gross profit per unit, where the difference between the selling price and the cost of goods sold (COGS) constitutes the profit earned.

Furthermore, Chairul explained the selling prices and revenue they earned from online clothing sales. Chairul provided the following explanation:

"In Indonesia, a short-sleeved T-shirt costs Rp125,000, while a long-sleeved one is Rp150,000. However, in Singapore, a single T-shirt can sell for Rp300,000. Revenue in Singapore is indeed higher because payments are made in dollars. However, the cost of living there is also significantly more expensive. A single meal can cost up to Rp100,000. At first, we would ask about food prices, and after converting them to rupiah, we realized that one meal costs Rp100,000 per portion, and that doesn't even include drinks. From then on, we stopped converting currency to avoid unnecessary stress. Imagine—back in Indonesia, we could eat all day for Rp50,000, having multiple servings of nasi kuning. But in Singapore, a single meal for two people costs nearly Rp200,000. If we multiply that by three meals a day, the total becomes quite substantial."

Based on Chairul's explanation, the researcher understands that in Indonesia, the selling price of a short-sleeved T-shirt is Rp125,000, while a long-sleeved one is Rp150,000. Meanwhile, in Singapore, a single T-shirt can be sold for Rp300,000, generating higher revenue since payments are made in dollars. However, despite the higher earnings in Singapore, the cost of living there is also significantly higher. A single meal can cost around Rp100,000 per portion, excluding drinks. This comparison led them to stop converting prices into rupiah to avoid stress. While in Indonesia, they could afford meals for an entire day with Rp50,000, in Singapore, a single meal for two people costs nearly Rp200,000. With the need for three meals a day, the total expenses became quite substantial.

From Chairul's explanation, the researcher identified an income accounting practice related to revenue differences between Singapore and Indonesia. This practice is reflected in charity "Revenue in Singapore is indeed higher because payments are made in dollars" The knowledge derived from this practice is that T-shirt prices in Singapore are higher compared to Indonesia due to differences in purchasing power and the overall higher cost of living in the country.

Furthermore, Chairul expressed his feelings about earning income from sales, which allowed them to fund their journey to the Holy Land. Chairul shared the following explanation:

"For me, I am truly grateful, Sir. From the beginning, Te Andi has always said that if we give others their rightful share properly, inshaaAllah, Allah will reward us in return. When we receive assistance, it brings immense happiness. It feels as if when we make others happy, we, too, experience the same joy. The feeling of gratitude is, MasyaAllah, beyond words. Especially considering our situation, where the funds we have gathered are now sufficient to reach our intended destination. So, we are incredibly grateful for this, Sir."

Based on Chairul's explanation, the researcher understands that he feels deeply grateful when earning this income, as he believes that their sustenance is a result of giving others their rightful share properly. Chairul also experiences happiness, not only because the income helps fund their journey to the Holy Land but also because it serves as proof that when one shares and brings joy to others, they will, in turn, feel the same happiness. Additionally, Chairul is

grateful because the funds they have collected are now sufficient to achieve their intended goal.

In the previous discussion, several income accounting practices were identified, including: sources of income to finance the Umrah journey derived from self-produced t-shirt sales and community donations; income recording based on memory; online and offline sales methods to generate income; and price differences between countries as an effort to increase revenue. Reflecting on these income accounting practices provides the researcher with an understanding of the underlying sense (faith) of gratitude behind the income earned. This gratitude is reflected not only in the informants' expressions when receiving income, such as "For me, I am truly grateful," but also in their acceptance and happiness upon earning income, their belief that sustenance is a result of sharing and giving others their rightful share properly, and their awareness that income serves not only as a means to fulfill material needs but also as a tool to achieve spiritual goals, such as funding their Umrah journey.

In Gorontalo Islamic culture, elders often advise on the importance of being grateful for what the Creator has provided through the saying (*lumadu*), "*Diila o'onto, bo wolu-woluwo*," which means "It is unseen, but it exists." This expression carries the meaning that in life, one should not only pursue what is visible but also seek what is unseen but truly exists. The term *o'onto* (visible) refers to material wealth, whereas what is unseen yet exists refers to the ultimate provider of sustenance, Allah Subhanahu Wa Ta'ala. This saying is frequently used by preachers in their sermons as a reminder to be grateful, engage in remembrance (*dhikr*), and perform acts of worship. It serves as a caution against being overly fixated on the visible world, emphasizing the importance of balance between worldly life and the hereafter.

The travelers' act of allocating income from t-shirt sales and community donations to fund their Umrah journey is not merely a material achievement but also a manifestation of their faith and devotion, reflecting their gratitude. In other words, the income accounting practiced by these travelers is not limited to technical calculations but is also deeply embedded with local cultural values, as expressed in "*Diila o'onto, bo wolu-woluwo*."

The findings of this study indicate that accounting practices are influenced not only by technical standards but also by cultural factors and local values. This aligns with Ben Slama et al. (2022), who highlight that IFRS harmonization in Tunisia faces challenges due to the blend of Euro-Continental and Anglo-Saxon accounting traditions, as well as institutional and political factors that hinder the adoption of new standards. In a similar context, travelers who allocate income from T-shirt sales and community donations to finance their Umrah pilgrimage do not merely view it as a material achievement but as a manifestation of faith and gratitude within the cultural framework of "*Diila o'onto, bo wolu-woluwo*," reflecting that income accounting is not purely calculative but deeply embedded in local cultural values.

This is consistent with the findings of Jardon & Martinez-Cobas (2020), who emphasize the role of culture in shaping economic strategies and resource allocation, demonstrating that accounting practices in small communities are not solely based on financial calculations but also reinforce community identity and economic sustainability.

The value of gratitude, which serves as the driving spirit behind the travelers' income accounting practices, aligns with the verse in Surah Ibrahim (14:7) (revelation information). The income practices of these travelers—such as earning revenue from T-shirt sales and community donations to finance their Umrah pilgrimage—are not merely economic strategies but also a profound manifestation of gratitude. This sense of gratitude is reflected in how business actors receive their income with joy and the belief that their earnings are not solely the result of personal effort but also a blessing gained through sharing and fulfilling the rights of others.

In other words, the income accounting practiced by these travelers is not just a matter of technique and calculation but is deeply intertwined with cultural and religious values (courtesy). The findings of this study align with various research studies indicating that accounting is not merely a financial recording tool but is also influenced by cultural values and religiosity. Koufie et al. (2024) revealed that travelers who allocate their income for Umrah pilgrimage as a manifestation of gratitude and faith demonstrate that income accounting practices are not solely technical but are also rooted in ethical and spiritual values. Similarly, Koufie et al. (2024) found that religiosity strengthens the integrity and quality of financial reporting.

In line with this, Baatwah et al. (2020) emphasized that income accounting is not solely dependent on techniques and calculations but is also shaped by cultural values and religiosity. This is evident in how travelers receive their income with gratitude and the belief that sustenance is a blessing derived from sharing, reflecting that the combination of religiosity and sound accounting knowledge, as noted by Baatwah et al. (2020), plays a role in shaping more ethical and responsible financial practices.

In the same context, Gharbi et al. (2024) highlighted that religiosity fosters more conservative and cautious financial behavior. This aligns with the belief among travelers that sustenance is a blessing from sharing, which is consistent with the findings of Gharbi et al. (2024), showing that religious companies tend to avoid excessive financial risks by adopting an accounting approach that aligns with prudence principles.

CONCLUSION

This study highlights the income accounting practices of travelers from Gorontalo who embarked on a journey to Mecca by bicycle, which are strongly influenced by local wisdom values. The findings reveal that their sources of income come from self-produced t-shirt sales and community donations, with income recording relying primarily on memory. Additionally, the price differences between Indonesia and Singapore illustrate how economic conditions affect income generation. These practices are closely tied to gratitude, as reflected in the cultural teaching of *“Diila o’onto, bo wolu-woluwo,”* which conveys the idea that blessings may not always be visible but are nonetheless real.

Theoretically, this study contributes to the field of Islamic ethnomethodology by demonstrating how local wisdom influences accounting practices beyond formal financial recording. Empirically, it affirms that gratitude plays a crucial role in income management

among travelers, providing insights for accounting research within the context of informal and faith-based businesses. Economically, this research indicates that income management in small businesses is shaped not only by market factors but also by spiritual and cultural beliefs.

However, this study has certain limitations, primarily due to its reliance on subjective financial recording practices without formal documentation, which may affect data accuracy. Future research can expand on these findings by adopting different approaches to explore accounting practices rooted in local cultural values.

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