

**PORTRAIT OF DEBT ACCOUNTING BASED ON FEELING
AND FAITH: A STUDY OF ISLAMIC
ETHNOMETHODOLOGY**

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ABSTRACT

This study aims to construct debt accounting based on feelings and faith. This study uses an Islamic paradigm with an Islamic ethnomethodological approach. There are five data analysis stages: charity, knowledge, faith, revelation information, and good deeds. The study's results found that the source of household debt came from parents and lending institutions. Debt obtained through parents is more flexible regarding time and nominal repayment. This is different from debt obtained from lending institutions. The informants carried out the method of recording debt accounting both in memory and on paper. The practice of debt accounting is conditioned by the feeling of being uneasy, unpleasant, and depressed, even the fear that God will take a life while still in debt. The findings from this study reinforce that, in essence debt accounting is not limited to material (money) but conditions with a sense of and faith in the Creator

Keywords: debt accounting, household, Islamic ethnomethodology

INTRODUCTION

The phenomenon of debt has become familiar today, starting from the news in the mass media or print media. Life around us may even have our own experiences with debt. In accounting science, debt is one of the accounts that will be informed in the company's balance sheet report. The FASB defines debt as follows:

Liabilities are probable future sacrifices of economic benefits arising from present obligations of a particular entity to transfer assets or provide services to other entities in the future as a result of past transactions or events (Suwardjono., 2011)

Starting from the previous definition, it can be understood that the debt referred to in modern accounting science is limited to matter (money) and is dry of sense values such as help, patience, and even faith in the Creator. This is because modern accounting is knowledge born of modernity conditioned by values such as materialism and secularism. (Triyuwono, 2015), (Triyuwono, 2006), (Triyuwono, 2011), (Kamayanti, 2016a), (Kamayanti, 2011), (Kamayanti, 2019), (Mulawarman, 2010) Adoption and implementation of debt accounting with conditions of materialism and secularism values can ultimately encourage the behavior of users of accounting science to become materialistic and forget their essence as human beings, namely worshipping the Creator. (Triyuwono, 2010), (Kamayanti, 2016b), (Triyuwono, 2015)

The adoption and implementation of debt accounting originating from the womb of modernity are exacerbated by the development of knowledge about debt accounting that is conditional on these values. This can be seen through the rise of debt accounting studies that are dry from emotional value and even faith, as carried out by several researchers, including (Surya & Rahayuningsih, 2012), (Christiawan & Tarigan, 2007), (Latifah & Suryani, 2020), (Dewi, 2008), (Gustina, 2018), (Pramudita, 2012), (Farha dkk., 2020), (Saputra & Puspaningrum, 2021)

Based on the discussion about the problem of debt accounting that is dry from emotional values and previous religiosity, the researcher was moved to examine the theme of this research, namely a portrait of debt accounting based on feeling and faith. The research question is how married students practice debt accounting. What are the emotional and religious values of debt accounting implemented by students? The purpose of this research is to construct debt accounting based on feelings and faith

METHODS

This research uses the Islamic paradigm. The researcher chose to use this paradigm because the basic assumption in the form of an ontology is in line with the purpose of this research. The basic assumption is in the form of ontology. The reality recognized in the Islamic paradigm is not limited to material reality but a non-material reality in the form of emotions and religiosity, which in essence, is created by Him. (Triyuwono, 2015) This is in line with the aim of this study, which

is to photograph debt accounting practices that are not limited to material (money) but also requirements with a sense of religiosity.

Research approach. This research uses an Islamic ethnomethodology approach. This approach is a development of Garfinkel's modern ethnomethodology. Modern ethnomethodology is a study that studies the life activities of a community whose essence is that way of life is created by creativity among fellow members (Garfinkel, 1967), (Kamayanti, 2016c). Islamic ethnomethodology is a study that studies the way of life of group members, which in essence, is a way of life created by God's permission (Thalib, 2019b), (Thalib, 2019a), (Thalib, 2021), (Thalib, 2022a), (Thalib, 2022b), (Thalib, 2022c), (Thalib, 2022d), (Thalib & Monantun, 2022), (Thalib dkk., 2021). The researcher chose Islamic ethnomethodology because this research seeks to portray the ways of married students in practicing debt accounting, which in essence this practice was created with God's permission.

This research uses a type of qualitative method. The researcher chose this type of method because this research was conducted in a natural context, and the results emphasized meaning rather than generalization. This is in line with the qualitative definition presented by (Sugiyono, 2018) that qualitative research methods are research based on post-positivism philosophy, used to research on natural object conditions, where the researcher is the key instrument, sampling data sources is carried out purposively, and snowball, data collection techniques with triangulation, data analysis is qualitative. Research results emphasize meaning rather than generalization.

Data collection technique. This research used data collection techniques in structured, planned interviews. (Yusuf, 2017) explains that a planned-structured interview is a form of an interview in which the interviewer, in this case, the researcher, arranges in detail and systematically a plan or guide questions according to a particular pattern using a standard format. In this case, the interviewer only reads out the questions that have been prepared and then records the answers to the sources of information appropriately. Technically, in this research, researchers have compiled a list of questions about how students practice debt accounting and then recorded all the answers to their statements.

Research Informants. In this study, there were three informants. All three were selected using a purposive sampling technique. (Yusuf, 2017) explained that purposive determination was based on specific objectives or considerations beforehand; therefore, taking information sources (informants) was based on predetermined intentions. Purposive is defined as the intent, purpose, or use. Technically, the researchers chose the three informants because they were still students; furthermore, the three informants were willing to share information about how they manage debt in their respective households. The following is data about the three informants.

Tabel 1. Inforant

No	Name	Ange	Wedding Year	Number of children	Husband's Occupation
1	Informan A	22	2017	2	Honorary teacher
2	Informan B	25	2021	-	Self-employed
3	Informan C	25	2021	1	Self-employed

Source: data processed by researchers

Table 1 previously contains information about the informants in this study. The researcher deliberately disguised the informant's name to protect their identity. The first number is named informant A. she is currently 22 years old. In 2017 she decided to get married. Currently, the family has two children. The husband of informant A works as an honorary teacher. The following informant is informant B. She is 25 years old and has decided to marry in 2021. Currently, her family has not been blessed with children. The husband of informant B works as an Self-employed; then informant C is 25 years old. She decided to get married in 2021. Currently, she has one child. Meanwhile, her husband's job is self-employed

Data analysis technique. This study uses data analysis techniques from Islamic ethnomethodology: analysis of charity, knowledge, faith, revelation information, and good deeds. The first stage of data analysis is charity analysis. What is meant by charity in Islamic ethnomethodology is all expressions and actions of group members in carrying out their life activities, and these actions and expressions have rational meanings that fellow group members understand (Thalib, 2019b), (Thalib, 2019a), (Thalib, 2021), (Thalib, 2022a), (Thalib, 2022b), (Thalib, 2022c), (Thalib, 2022d), (Thalib & Monantun, 2022), (Thalib dkk., 2021). Technically, in this research, charity analysis serves to find the expressions and actions of students who focus on how they practice debt accounting.

The second stage is the analysis of knowledge. In the analysis of Islamic ethnomethodology, what is meant by the analysis of knowledge is the rational meaning of the expressions and actions of group members for their activities (Thalib, 2019b), (Thalib, 2019a), (Thalib, 2021), (Thalib, 2022a), (Thalib, 2022b), (Thalib, 2022c), (Thalib, 2022d), (Thalib & Monantun, 2022), (Thalib dkk., 2021). Technically, in this research, knowledge analysis serves to find rational meanings that informants share about how they practice debt accounting.

The third stage is faith analysis. In the analysis of Islamic ethnomethodology, what is meant by faith analysis is non-material values, both emotional and religious values, from the way of life among group members (Thalib, 2019b), (Thalib, 2019a), (Thalib, 2021), (Thalib, 2022a), (Thalib, 2022b), (Thalib, 2022c), (Thalib, 2022d), (Thalib & Monantun, 2022), (Thalib dkk., 2021). In this research, faith analysis functions to find non-material values in the form of emotions and religiosity from how students practice debt accounting.

The fourth stage is the analysis of revelation information. In Islamic ethnomethodology, this analysis seeks to relate the non-material values of the way of life of group members with the values contained in the Koran and hadith (Thalib, 2019b), (Thalib, 2019a), (Thalib, 2021), (Thalib, 2022a), (Thalib, 2022b), (Thalib, 2022c), (Thalib, 2022d), (Thalib & Monantun, 2022), (Thalib dkk., 2021). The fifth stage is good deeds analysis. In Islamic ethnomethodology analysis, good deeds combine the findings from the four previous analyses, namely the analysis of charity, knowledge, faith, and revelation information, into one unit so that a complete meaning can be obtained about debt accounting implemented by students who are married (Thalib, 2019b), (Thalib, 2019a), (Thalib, 2021), (Thalib, 2022a), (Thalib, 2022b), (Thalib, 2022c), (Thalib, 2022d), (Thalib & Monantun, 2022), (Thalib dkk., 2021).

RESULT AND DISCUSSION

Source and Settlement of Debt

Each family has separate rules regarding finances, especially in debt. Informant A explained that debt in her household was only specific to the family sphere. In other words, she would only carry out debts with her family members. The following is an explanation from informant A:

If in debt ever. But thank God, and God willing, if you owe it only to people in the house. So far, my household has only made loans to parents, especially mothers.

Departing from the previous explanation from informant A, it gave the researcher an understanding that during the time she was married, her family had borrowed money. However, informant A tried to make loans only to her family, especially her mother; in the explanation, informant A previously found debt accounting practices in the form of sources of debt. This practice is found in the charity "and God willing, if you owe it only to people in the house." The knowledge from this charity is that the household of informant A tries to make it only owed to their family. This is because informant A will feel more comfortable borrowing money from family or mothers than making loans at cooperatives or other lending institutions. Informant A continued his explanation regarding the debt:

The goal is not to finance our monthly needs if we owe it. But the purpose of the debt is to buy land per penny. Someone offered me a low price, and I really wanted to own land at that time. But according to my husband's needs, I told him the information about the land sale to my husband, and his response was, "if we have a match, then the land will be ours." Then I informed my mother, and she finally bought the land after a few days. My mother explained that the land was for us. My mother paid the down payment; the land mortgage was handed over to us. After the land installment is paid off, we will pay off the down payment debt. We only made several payments to my mother in installments. My mother then said not to have to pay them anymore.

The previous explanation from informant A gave the researcher an understanding that the purpose of her family's debt was to buy land. This debt was obtained from the mother of informant A. The previous excerpt also explained that even though the debt had not been fully paid, the mother of informant A asked not to have to pay the debt.

In the previous explanation from informant A, debt accounting practices were found using debt. This practice is found in charity "The goal is not to finance our monthly needs if we owe it. But the purpose of the debt is to buy land per penny" The knowledge of this charity is that the purpose of informant A's family to make a loan was to be able to buy land, which at that time was considered cheap by informant A. In other words, the money from the loan was not used to finance her monthly needs. This is because the monthly needs of informant A's family can already be financed using her husband's salary.

Furthermore, in the narrative of informant A, debt accounting practices were found in the form of debt repayment. This practice is found in charity "We only made several payments to my mother in installments. My mother then said not to have to pay them anymore." The knowledge from this charity is that the debt from informant A is repaid in installments every month. Interestingly, even though the installments had not been completed, the mother of informant A revealed that the debt did not need to be repaid.

Furthermore, informant B also made money loans to her parents. She owed Her mother because an urgent need had to be financed immediately. The following is the narrative of informant B:

Oh yes, I once owed my mother, *hehe*. At that time, I was stuck and ended up in debt of Rp 1,000,000 or Rp 2,000,000. But Alhamdulillah, one month later, I paid off the debt. I owe it because I have to buy a laptop for college

In informant B's narrative, it was previously understood that informant B borrowed debt from her parents. This was done to buy a laptop for college needs. Informant B explained that she had paid off the debt one month later. In informant B's narrative, debt accounting practices were found in the form of sources of debt. This practice is found in the charity "I once owed my mother". The knowledge from this charity is that Informant B chose to owe money to her mother or family rather than owe it to a lending institution. This is because informant B feels more comfortable when borrowing from her parents. Still, the same interview excerpts found debt accounting practices in using debt. This practice is found in the charity "I owe it because I have to buy a laptop for college ". The knowledge from this charity is that informant B owes money to buy college needs which she feels urgent at that time. The next debt accounting practice is paying off debt. This practice is found in charity " Alhamdulillah, one month later, I paid off the debt " The knowledge of this charity is that the period for repayment of the debt to the parents is flexible; however, one month later, informant B has paid off the debt.

Ever owed Rp. 3,000,000. The debt was due to a sudden need, and the family had no money saved at that time. So the last option is debt. The money from debt is used to buy the husband's needs, such as work uniforms, irons, and shoes. Incidentally do not have the money, so forced to owe. Then obtained the loan by pawning the BPKB motorbike.

Based on interview excerpts from informant C previously, the researcher understood that informant C had made a loan with a nominal value of Rp 3,000,000 from a pawnshop. This debt was used to buy her husband's needs, such as work clothes, shoes, and an iron, which was already broken at that time. Informant C borrowed money because they were urgently needed at that time, but they did not have the money to finance those needs.

In the narrative of informant C, debt accounting practices were found, namely the source of debt. This practice is found in the charity "Then obtained the loan by pawning the BPKB motorbike." The knowledge from this charity was that Informant C had agreed with her husband to borrow Rp. 3,000,000 from the pawnshop. To get the financing is by pawning proof of vehicle ownership or BPKB. Still, in the same interview excerpt, a debt accounting practice uses debt. This practice is found in charity "The money from debt is used to buy the husband's needs, such as work uniforms, irons, and shoes." The knowledge of this charity is that there has been an agreement between informant C and her husband that the money they get from the debt will be used to pay for the husband's work needs, such as shoes, shirts, and buying new ironing equipment, which happens to be broken.

Furthermore, informant C expressed her feelings when she owed and after the debt was successfully paid off:

The feeling of being in debt is stressful, *hehe...* Because at the time of the debt, the installments that were taken were four times every month, the installments had to be paid. When the debt was paid off, i felt very relieved. I did not want to be in debt anymore. It has been agreed with my husband to stop being in debt

Based on the explanation from informant C, the researcher understands that there is a feeling of pressure when borrowing money from a financial institution. Informant C explained that she felt relieved when the debt was successfully repaid. Furthermore, she and her husband had agreed not to be in debt anymore. In informant C's explanation, debt accounting practices were found in the form of paying off loans. This practice is found in the charity " the installments that were taken were four times every month " The knowledge of this charity is that the loan and interest must be repaid in 4 installments. Informant C felt very burdened with the installments because apart from having to use the income from her husband to pay the installments, several needs had to be financed using the income from her husband. Therefore, after the loan was successfully repaid, she and her husband agreed to try not to be in debt anymore.

Debt Recording Method

There are two types of debt recording methods carried out by each household. First, record the debt in memory. This is what informant A did as follows:

If the loan is not recorded because thank God Allah always reminds the mind of the debt. So the debt cannot be forgotten, because the mind will not be calm if it is in debt even though the debt is only to the mother Regardless of the amount, I always remember that even my mother, who gave me the loan forgot, meaning my mother forgot the details of how much was given and how much we returned. Alhamdulillah, Allah gives a sense of discomfort when in debt.

Based on the previous explanation from informant A gave the researcher an understanding that informant A did not make debt accounting records on paper. This is because Allah gave the informant A favors always to remember this debt in her mind so that she cannot forget this debt. Informant A explained that being in debt made her life feel uneasy even though she received the debt from her mother. Informant A revealed that she could clearly remember the debt; even the creditor, her mother, had forgotten the loan details. Informant A feels grateful that God always gives a feeling of discomfort in her heart when she is in debt.

In the previous explanation from informant A, debt accounting practices were found as a debt recording method. This practice is found in the charity "If the loan is not recorded because thank God Allah always reminds the mind of the debt." The knowledge from this charity is that informant A does not record debts on paper but in her memory. This is because debt gives a sense of discomfort in her life. Therefore, she would not be able to forget her debt. The inconvenience of living when having debt is a blessing that is grateful for my informant A.

Furthermore, informant B implemented the method of recording debt accounting on paper. Here is the explanation:

Yes, debt; if I'm like that, every financial activity is recorded. Like the debt to my mother of around Rp. 1,000,000, it was recorded, and the debt was used for additional money to buy a laptop. The problem was that the laptop cost Rp. 4,000,000. I asked my mother for additional money. A month later, I returned the Rp 1,000,000... yes, I'm that type of person because I used to major in accounting, so I like to take notes.

Based on the previous explanation from informant B, the researcher understands that the debt received from her mother is recorded on paper. The debt is used as additional money to buy a laptop. A month later, informant B immediately paid off the debt to her mother. Informant B emphasized that she likes to keep accounting records on paper. This is because he comes from the accounting department.

Based on the previous explanation from informant B, the researcher found debt accounting practices as a debt recording method. This practice is found in charity "Yes, debt; if I'm like that, every financial activity is recorded. Like the debt to my mother" The knowledge from this charity is that Informant B records debts on paper. This is because she likes to record her family's finances. Besides that, informant B is a student majoring in accounting.

Debt Paid Life is Calm

At the time of owing favors in the form of peace of life, it seemed that this was lost, as felt by informant A as follows:

Uneasy feelings, *hehehe*, even though I owe it only to my mother. An uneasy feeling because we don't know the human age, right? So it's terrifying. I often tuck in a prayer not to be revoked in a condition of debt... when the debt is paid off, *alhamdulillah*, it's like a burden on the shoulders is suddenly lifted. It feels so relieving

Based on the previous interview with informant A, the researcher understands that there is a feeling of uneasy life when in debt, even if the debt is only to her mother. Informant A explained in more detail that these feelings were not caused by being a human who has faith in Allah. She does not know how old she is. So she was petrified if suddenly she was called still in debt. Therefore, informant A always inserts a prayer so that Allah will not take her life in a state of debt. Finally, the debt to her mother was paid off. Informant A felt very grateful, and she likened when the debt was paid off as a burden on her shoulders suddenly lifted, and her life felt calmer than before.

Living a troubled life was also felt by informant B. She revealed that even though the debt was owed to her mother, She still felt uneasy living life when she had a debt

Yes, life is not enjoyable; it's also human; yes, it's better if we don't have anything; the important thing is not to have debt, but at that time, the condition was very precarious, and I needed a laptop for college needs. In the end, yes, you want to avoid debt. For me, people in debt are always unlucky; there must be financial problems, so they are forced into debt. In essence, for the debtor, there is one thing: if you speak the truth, promise to pay off the debt in a month, but if it is returned within two weeks, don't worry. What annoys people is their promise to pay off within two weeks, but in reality, they haven't been paid for months; that's bad behavior, behavior that irritates the lender.

The previous explanation from informant B gave researchers an understanding that the pleasures of a peaceful life are like being lost when you have debt. Informant B explained that it is better to have nothing than to live with debt. But he emphasized that at that time, she was in debt due to urgent circumstances; she needed a laptop for college, so whether she liked it or not, she was forced into debt. Informant B emphasized that only some are in good financial condition. Some

people have financial problems, so they are forced into debt. The point for the debtor is to return the debt according to what he promised to the debtor

Furthermore, informant C expressed her feelings when she owed and after the debt was successfully paid off:

The feeling of being in debt is stressful *hehe*... Because at the time of the debt, the installments that were taken were four times, every month, the installments had to be paid. When the debt was paid off, I felt relieved; I did not want to be in debt anymore. It has been agreed with the principal husband to stop being in debt

Based on the explanation from informant C, the researcher understands that there is a feeling of pressure when borrowing money from a financial institution. Informant C explained that she felt very relieved when the debt was successfully repaid; she even agreed with his husband not to be in debt anymore. Starting from the three previous informants' explanations gave the researcher an understanding that, in essence, the informants returned to feeling the serenity of life when they had finished paying off the debt.

Furthermore, a temporary conclusion can be drawn from the discussion about the source and repayment of the debt and the method of recording the debt that the source of the debt comes from the family and the financing provider. This debt was used by the informants to pay for college needs, their husband's job needs, and assets in the form of land for a house in the future. Debt is obtained with a sense of unrest and pressure; when the debt is successfully repaid, life becomes calmer. In other words, the debt accounting practiced by the informants was not limited to material things. However, conditions with a feeling of uneasiness and comfort, even fear that later Allah would take a life in a state of debt.

This feeling of unease also ultimately shaped the debt-recording method implemented by the informants. The method of recording debt is recorded in memory and on paper. The recording method in memory caused the informant to feel that she would never forget the debt, even to the point of disturbing the comfort of her life. The inconvenience was caused because she was afraid that later, she had not had time to pay off the debt and have to be summoned by the Creator. Meanwhile, the informant who used the method of recording debts on paper because she was used to recording household needs on paper even stressed that only minor things were recorded, let alone debts. In short, debt accounting implemented by married students is conditional on values (faith) in the form of discomfort, calm, and faith in the form of fear of dying in debt.

Then the obligation to pay debts is in line with what is ordered in Islamic religious law (revelation information), Meaning: "All the sins of martyrs will be forgiven except for debts." (HR Muslim Number 1886). Reflect on the findings regarding debt accounting practices that have been described previously, giving researchers an awareness (good deeds) that essentially the actions of the informants in implementing the debt accounting are inseparable from their faith in the Creator

Furthermore, accounting practices based on feelings and faith in other contexts have been discovered by several researchers, including (Mursy & Rosidi, 2013), through a study of the sense of touch behind the meaning of profit. The results of this study found that profit is interpreted from an abstract form, namely taste. The second form of profit is gratitude and happiness, and the third profit functions as a spreader of happiness. Furthermore, there is (Nurhalimah dkk., 2019), through a study of scrap metal business management accounting practices based on the Madura brotherhood culture. This study found that business capital was obtained from other parties through loans based on ties of kinship and high mutual trust. In addition, the buying and selling transaction process is based on instinct, experience, and a sense of courage to bear the risk of loss. On the other hand, recording is done with only little reminders and maintaining mutual trust between related parties.

Furthermore, there is (Thalib, 2022a) through a study of *motoliango* as a form of accounting at the Gorontalo *tolobalango* ceremony. The study's results found that a sense of sincerity, trustworthiness and mutual trust conditioned the accounting practiced by the informants. The accounting practice is also inseparable from their beliefs about Allah. This is in line with the findings of (Thalib, 2019b) through a study of the *mohe dusa* construction of loss accounting. This study found that traders practiced loss accounting by reducing the number of cakes, implementing a barter system, and sharing with others. The spirit of patience, tolerance, mutual help, and sharing drives these three practices. The spirit is alive because of the fear of sinning.

CONCLUSION

This study aims to portrait debt accounting practices based on feelings and faith values. The study results found that the wives obtained sources of debt from the family and loan management institutions. They use the debt to pay for college, buy land, husband's work, and household needs. Wives use the method of recording debt accounting on paper and in memory. Recording debt accounting on paper is caused by their habit of recording all household expense activities and keeping these debts from being forgotten. Debt accounting records are kept in memory because the research informant feels God has given her the pleasure of an uncomfortable life when she is in debt. Therefore the debt will always be in her mind. The debt accounting practice implemented by wives who are still students is conditioned by feelings of discomfort, peace, and pressure, even the fear that God will take their lives while still in debt. In other words, these findings reaffirm that the essence of debt accounting is not only material (money) but also conditions with feeling and faith in the Creator. The limitations of this research are the research informants who only dig up information from the wife's point of view. Suggestions for further research to be able to explore debt accounting from the perspective of the head of the family, besides that further research can use different social theory approaches such as phenomenology, ethnomethodology, and ethnography to enrich the body of knowledge about debt accounting.

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