Brainy
Volume 7, No. 1, Bulan Juni 2026, Halaman. 79-88
ISSN 2962-4622

"DAHAYI MOPUTU DILA" IN CAPITAL ACCOUNTING PRACTICES OF IKAN SAGELA SELLERS

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received: 2/5/2026; revised: 11/5/2026; accepted: 30/6/2026

ABSTRACT

The research problem is the theory of capital in modern accounting, which tends to be devoid of local cultural values. This study aims to understand the capital accounting practices of sagela fish sellers and the reflection of local cultural values in these practices. This research uses a spiritual paradigm with an Islamic ethnomethodology approach through passive participant observation and in-depth interviews. The five stages of data analysis are: charity, knowledge, faith, revealed information, and courtesy. Types of qualitative methods. The study results show three forms of capital accounting practices: capital from family assistance, capital from previous business income, and personal capital. This practice is rich in the value of honesty and reflects the local Dahayi Moputu Dila culture, which emphasizes the importance of maintaining honesty. This research concludes that capital accounting is not only technical but also contains social, cultural, and religious dimensions. Practically speaking, the results of this research can serve as a reference for small business owners in building capital management based on honesty. Theoretically, this study enriches accounting literature with local and spiritual perspectives.

***Keywords*:** *capital accounting, ikan sagela sellers, local culture, Islamic ethnomethodology*

ABSTRAK

Permasalahan riset ini adalah teori modal dalam akuntansi modern yang cenderung kering dari nilai budaya lokal. Kajian ini bertujuan untuk memahami praktik akuntansi modal penjual ikan sagela serta refleksi nilai budaya lokal dalam praktik tersebut. Penelitian ini menggunakan paradigma spiritual dengan pendekatan etnometodologi Islam melalui observasi partisipasi pasif dan wawancara mendalam. Lima tahap analisis data berupa: amal, ilmu, iman, informasi wahyu, dan ihsan. Jenis metode kualitatif. Hasil kajian menunjukkan tiga bentuk praktik akuntansi modal, yaitu modal yang berasal dari bantuan keluarga, modal berasal dari pendapatan usaha sebelumnya, dan modal berasal dari pribadi. Praktik tersebut sarat dengan nilai kejujuran, serta mencerminkan budaya lokal *Dahayi Moputu Dila* yang bermakna pentingnya menjaga kejujuran. Penelitian ini menyimpulkan bahwa akuntansi modal tidak hanya bersifat teknis, tetapi juga mengandung dimensi sosial, budaya, dan religiusitas. Implikasi praktisnya, hasil penelitian ini dapat dijadikan rujukan oleh para pelaku usaha kecil dalam membangun pengelolaan modal yang berlandaskan kejujuran. Secara teoritis, kajian ini memperkaya literatur akuntansi dengan perspektif lokal dan spiritual.

Kata Kunci: akuntansi modal; penjual ikan sagela; budaya lokal; etnometodologi Islam

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INTRODUCTION

Accounting is not only understood as a tool for recording and reporting financial information, but also as a social and cultural practice that reflects the values of the society in which it develops.(Mulawarman & Kamayanti, 2018) In the context of traditional societies, accounting often takes a simple form, yet it is rich in meaning and rooted in local wisdom.(Thalib, 2023) Unlike the modern accounting concept, which is oriented towards efficiency and profit, traditional accounting practices often emphasize moral and spiritual values, as well as social relationships between individuals.(Kamayanti, 2017, p. 202) This shows that accounting is not just a technical system, but also a social construct that reflects society's worldview on the economy and moral responsibility.

One form of accounting practice rooted in local cultural values can be found in the Gorontalo community, particularly in traditional economic activities such as the sagela fish

trade. Sagela fish is a unique commodity that holds both economic and cultural value for the coastal communities of Gorontalo.(Syariah & Asruddin, 2019) This fish trading activity not only serves as a form of family business passed down through generations but also as a way to preserve local cultural identity.

As observed by the researcher in the initial observation, the process of buying and selling sagela fish involves practices of capital management, profit calculation, and profit sharing based on local cultural values. However, this phenomenon has not been widely explored in accounting studies, particularly from religious and cultural perspectives. Most research still focuses on financial measurement and economic efficiency, while the meaning behind the social actions of traditional business actors is often overlooked. This is what prompted the researcher to deeply examine the capital accounting practices of sagela fish sellers in Gorontalo, by tracing the cultural and spiritual values that underpin them.

Capital accounting practices in this study are defined as the everyday accounting logic and routines through which business actors understand, determine, measure, record, and account for what they consider as capital. Conceptually, capital accounting practices do not merely refer to the sources of capital (such as family assistance, personal funds, or income from previous ventures), but to how sellers identify what qualifies as capital, how they assess and measure it (whether in the form of money, merchandise inventory, access to goods, or trust-based relationships), how they record it (both formally in written notes and informally through mental calculations), and how they justify and account for its use in daily transaction activities. Operationally, this definition directs the analysis toward the practical reasoning, classification processes, calculation methods, and accountability patterns embedded in the routine buying and selling of sagela fish, rather than focusing solely on access to financing.

Previous MSME and traditional market studies largely conceptualize capital as a purely financial resource, emphasizing funding access and performance, while rarely examining how capital is socially constructed and quantified as a value-laden accounting practice. This reveals both a conceptual gap capital is seldom understood as a culturally embedded practice and a methodological gap, as interpretive research exploring the meaning-making processes, norms, and routines of capital accounting in traditional trade remains limited. Addressing these gaps, this study offers novelty by conceptualizing capital accounting practices as culturally and spiritually grounded social practices and by employing Islamic ethnomethodology to reveal how *Dahayi Moputu Dila* shapes the identification, measurement, recording, and accountability of capital among sagela fish sellers.

Based on the previously discussed problems, the researcher formulated two research questions: How do sagela fish sellers practice capital accounting? What are the local cultural values behind this capital accounting practice? Based on these two problem formulations, the objective of this research is to uncover the capital accounting practices of sagela fish sellers based on local cultural values.

METHODE

This research uses a spiritual paradigm because accounting in the context of Gorontalo society is not only understood as an economic activity, but also as a practice that reflects religious awareness and divine values. This paradigm places the dimensions of faith and morality as the foundation for understanding the meaning behind the accounting actions of business owners.(Triyuwono, 2015) This research also uses an Islamic ethnomethodological approach, which was chosen because it can reveal how sagela fish sellers construct meaning and interpret capital accounting practices based on their experiences, cultural heritage, and spiritual values. Using a qualitative method, this research emphasizes a deep understanding of social reality(Yusuf, 2017) through in-depth interviews and passive participant observation, where the researcher directly observes economic activities without interfering in the process.

Informants were determined using purposive sampling, selecting individuals with knowledge and experience related to capital accounting practices within the context of local culture. Data analysis is conducted through five spiritual stages: charity, knowledge, faith, revealed information, and courtesy.(Thalib, 2022)

To ensure the trustworthiness of this study, several strategies were employed. Data credibility was strengthened through triangulation of interviews, passive participant observations, and relevant artifacts (such as sales notes and transaction records), allowing cross-verification of findings. Member checking was conducted by confirming summaries of interpretations and key meanings with informants to ensure accuracy and avoid misrepresentation. Ethical procedures were also strictly observed: all participants provided informed consent prior to interviews and observations, were informed about the purpose of the research, and were assured of confidentiality.

RESULT AND DISCUSSION

Business capital for selling sagela fish can come from family, as experienced by Mr. Ridwan, who has been in the sagela fish selling business for generations:

[Selling] this is passed down through generations, since 1956 my grandfather has been [selling], this [sagela fish] is sourced from Toli-Toli, Central Sulawesi [or] Buol. My grandfather produced this [sagela fish] since the 1950s, and it has become a [business] passed down through generations, and now his grandchildren are continuing it. His children are [old], so his grandchildren are continuing it. There are also family members of mine selling [sagela fish] in the back [part of the market].

Based on Mr. Ridwan's previous explanation, it provided the researcher with an understanding that the business of selling sagela fish has been a family tradition since the 1950s. This business was inherited from his grandfather, who produced and sold sagela fish, then passed down to his children, and is now continued by his grandchildren.

In Mr. Ridwan's previous explanation, the researcher found the capital accounting practice of capital sources originating from family. This practice is found in the charity "[Selling] this is passed down through generations" This knowledge that Mr. Ridwan obtained this capital from his family, who have been in the sagela fish business for a long time. This capital includes material assistance from parents and relatives, as well as support from business traditions passed down through generations.

The findings of this study on business capital from family assistance are consistent with previous research emphasizing the importance of family support in sustaining micro and small businesses. MSME actors in Sumba prioritize internal sources of capital such as family assistance or personal funds over external financing.(L. Kelen et al., 2022a) Business capital, including support from parents, was also proven to have a positive influence on the entrepreneurial attitudes and spirit of business owners in Medan.(Tambunan, 2022) Family and relative assistance is utilized as a form of strengthening social capital in the face of limited business capital.(Fitrawan & Sari, 2021) Family financial support and management play an important role in ensuring the sustainability of micro, small, and medium enterprises (MSMEs) owned by housewives during the Covid-19 pandemic.(Supriyono et al., 2021) Additionally, the weaving business at MSME Nari-Nari plays a role in increasing family income through support and capital assistance from the surrounding community.(Mukhsin & Mukhlis, 2022) Family support, including capital assistance from husbands or relatives, is one of the important external factors influencing the success of business management in women-owned MSMEs.(Nia et al., 2023) MSME owners with high social-emotional wealth tend to avoid debt and prefer internal capital such as family assistance.(L. H. S. Kelen, 2022) Culinary tourism MSME entrepreneurs in Malang also tend to use their own capital or family assistance due to limited access to external funding sources.(Nurjannah et al., 2021) Business

capital is an important factor influencing the increase in MSME income, with some business owners obtaining initial capital from family support.(Anjali & Susantun, 2023)

Next, Mr. Joni explained that his business capital came from his previous business, which was considered less profitable. Here is the explanation from Mr. Joni:

No, I really learned on my own by selling sagela fish here [at the market]. Initially, I just went to the lake and kept doing that. The capital there was only used to buy more capital [no profit]. Then I went home [back to my house] and nothing came back [capital]. The lake fish also spoiled quickly, so I moved here [to sagela fish]. Here [at sagela fish], thank God, there has been an improvement.

Based on Mr. Joni's previous explanation, it provides the researcher with an understanding that the business capital he is currently using comes from his previous business experience. Initially, he tried selling lake fish, but because they spoiled quickly, the capital he used didn't come back and he didn't make any profit. This condition prompted him to switch to selling sagela fish. This business transition actually yielded better results, as the sagela fish business was considered more profitable and capable of increasing its sustainability.

In Mr. Joni's previous explanation, the researcher found the capital accounting practice of capital sources originating from his previous business. This practice is implied through the charity, "The capital there was only used to buy more capital [no profit]. Then I went home [back to my house] and nothing came back [capital]"The rational meaning (knowledge) of this statement is that the business capital used by Mr. Joni when selling sagela fish was the result of his previous business experience, even though that business did not generate a profit. The experience of losses from the lake fish business became an important lesson that motivated him to shift his capital to the more profitable and sustainable sagela fish business.

Furthermore, Mr. Onal explained that the business capital for selling sagela fish came from his personal funds. This is as explained by him as follows:

Yes [personal money], no [didn't borrow from anywhere], just selling like this from scratch. If now there are many bosses [sagela fish] like this, but now you can do it without capital. You can do it now [without capital], the important thing is that the main capital is honesty, meaning our trust [or honesty] itself.

Based on Mr. Onal's previous explanation, it gives the researcher an understanding that the business capital for selling sagela fish comes from personal funds, without borrowing from any party. He started his business from scratch, relying on his own money, and now believes that selling sagela fish can even be done without a large capital if supported by honesty and trust. Thus, Mr. Onal emphasized that trust and integrity are the main assets in maintaining his business.

In the previous explanation by Mr. Onal, the researcher found a capital accounting practice involving capital sources derived from personal funds. This practice is implied through the charity "Yes [personal money]". The rational meaning (knowledge) of this expression is that Mr. Onal's initial business capital came purely from his personal funds without reliance on external loans. This demonstrates financial independence in building a business, as well as the belief that honesty and trust can be social capital that strengthens the sustainability of the business.

The study results show that the business capital used by MSME actors generally comes from personal funds. This finding aligns with various previous studies that confirm the tendency of small business owners to rely on internal funding. Most MSME actors in Surakarta run their businesses with personal capital due to limited access to external financing sources.(Noriska & Tineka, 2023) SME actors in Sumba also tend to follow the pecking order theory pattern by prioritizing internal funding such as personal funds over external sources.(L. Kelen et al., 2022b) SME actors in Medan face limitations in operational capital,

making them reliant on personal funds to sustain their businesses.(Aurora et al., 2025) Additionally, MSME actors in Semarang rely more on personal capital due to low financial literacy and inclusion.(Susilawati & Puryandani, 2020) MSME actors in Batam also primarily used their own capital as the main source of financing before utilizing people's business credit.(Sari & Hikmah, 2024) In line with this, MSME actors in Medan Deli prefer personal capital or family loans because the process is easier and does not require collateral.(Sinaga et al., 2024) Furthermore, the capital comes from the family, as explained by Mr. Cona as follows:

I am still working with my parents until [now], because my parents are still around, I'm not allowed to separate [sell on my own].

Based on Mr. Cona's previous explanation, this gives the researcher an understanding that the business capital he uses still comes from his family, specifically through cooperation with his parents. As long as his parents were still alive, he was not allowed to sell independently, so family involvement remained the main support in running his business.

In Mr. Cona's previous explanation, the researcher found an accounting practice involving capital sources in collaboration with parents. This practice is implied through the charity "I am still working with my parents until [now]". The rational meaning (knowledge) of this expression is that Mr. Cona's business sustainability is still supported by family capital through cooperation with his parents. This shows that the role of parents is not only as a provider of capital, but also as a controller of business decisions until Mr. Cona can become independent.

Reflection on the Value of "Dahayi Moputu Dila" Behind Capital Accounting Practices

In the previous analysis, three capital accounting practices were found: capital sourced from family, capital sourced from income from previous businesses, and capital sourced from personal funds. Reflecting on these three capital accounting practices is rich with the value of honesty. In the local culture of Gorontalo, this value of honesty is often internalized by parents through advice such as "Dahayi Moputu Dila," which means "don't let your tongue be cut off."

This expression contains the meaning of expressing doubt about breaking a promise. Being tongue-tied here doesn't mean it in the literal sense. But what is meant is the conversation being cut off due to a broken promise. Our elders used to teach that breaking a promise is a very shameful act. Just like lying, breaking a promise is like cutting off your own tongue. People will never believe again in their lifetime. Therefore, in the history of Gorontalo, every promise made is followed by an oath, just like the sworn agreement between the kingdoms of Gorontalo and Limboto. And that cultural heritage is still relevant today. A leader who makes many promises but never keeps them, in old age their life will be filled with illness because they are consumed by curses. That's why the elders often advise with the saying "dahayi moputu dila"(Daulima, 2009)

The value of "dahayi moputu dila" (a local term for "trustworthiness") is reflected in the actions of the informants, such as Mr. Ridwan, Mr. Joni, Mr. Cona, and Mr. Onal, who emphasized the importance of honesty and trust in their business practices. Mr. Ridwan demonstrated this value by upholding the family's trust in continuing the business through generations, while Mr. Joni emphasized through his previous business experience that honesty in business is the foundation for recovering from losses. Similarly, Mr. Onal emphasized that although the capital came from personal funds, the success of his business was more determined by honesty and integrity. Meanwhile, Mr. Cona demonstrated the value of honesty by adhering to cooperation with parents as a form of respect and trust from the family. Thus, the capital accounting practices employed by the sagela fish vendors not only reflect material aspects but are also rich in local Gorontalo cultural values, particularly the advice of Dahayi Moputu Dila. This confirms that honesty and commitment in striving are the main assets that sustain business continuity while also reflecting the cultural identity of the people of Gorontalo.

In other words, the capital accounting found in this study is an accounting practice rich in local cultural values. This finding aligns with various previous studies that confirm that accounting practices in different business contexts are also rooted in local cultural values. Research shows that management accounting practices at the "Warung Bu Wati" MSME are driven by Javanese cultural values such as gemi, nastiti, and ngati-ngati, which serve as the foundation for business management and the application of the principles of prudence and efficiency in decision-making.(Fitriani et al., 2025) In addition, working capital management at the "Sambel Pecel Bu Rahayu" MSME in Malang is also carried out innovatively, highlighting local wisdom values that play an important role in improving business efficiency and sustainability.(Hastutik et al., 2024) In line with this, cultivating financial management through an accounting approach has proven capable of sustainably improving understanding and practices of financial management for MSMEs in Sidoarjo.(Zubaidah et al., 2024)

Furthermore, the application of accounting has also proven to be a business strategy that encourages MSME actors to improve their management systems, prepare financial statements, and increase access to capital.(Halpiah & Putra, 2022) Local wisdom values are also strongly evident in the accounting practices of takjil vendors in Gorontalo, reflecting the principles of huyula (mutual cooperation), sharing, and gratitude in managing business capital.(Thalib et al., 2023) On the other hand, the Bulayak satay vendors in Suranadi Village manage their business finances traditionally through memory and intuition, and interpret profit based on the return of capital without formal accounting calculations.(Danieela et al., 2025) Similarly, the accounting practices of the Bengkalis community not only serve as a tool for financial recording but also as a means of maintaining social harmony through the values of mutual cooperation, justice, and trust.(Asiam, 2024)

Next, Figure 1 below shows the construction of local cultural values behind the capital accounting practices of sagela fish sellers.

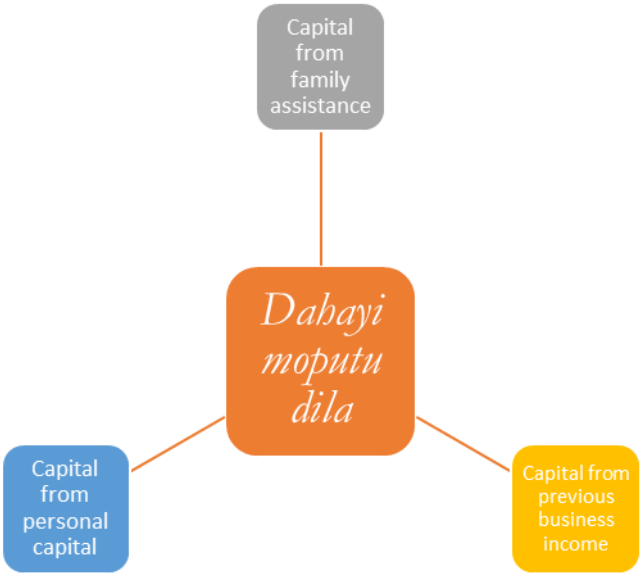


Figure 1. The Construction of Local Cultural Values of *Dahayi Moputu Dila* Behind Capital Accounting Practices by Sagela Sellers

Figure 1 shows the construction of the local cultural values of *Dahayi Moputu Dila*, which serve as the foundation for the accounting practices of sagela fish sellers. In the image, it can be seen that the sources of business capital are divided into three main categories: capital from

family, capital from previous businesses, and capital from personal funds. These three sources of capital are then understood not only in material terms but also as being imbued with values of honesty and trust that bind business owners in conducting their trading activities.

Furthermore, the image confirms that the value of *Dahayi Moputu Dila*, or "don't let your tongue be cut off," serves as the central node connecting every form of capital source. This value reflects the importance of commitment, integrity, and moral responsibility in striving. Thus, the construction of local culture reflected in this image shows that the capital accounting practices of the sagela fish sellers do not stand alone as an economic activity, but are closely integrated with the cultural value heritage of the Gorontalo community, which places honesty as the main capital in maintaining business sustainability.

The value of honesty in Islamic teachings aligns with one of the verses of the Quran, namely Surah At-Taubah, verse 119: "O you who believe! Fear Allah and be with those who are true (honest)." This verse affirms that honesty is a moral foundation that must be upheld by every Muslim, both in personal life and business activities. Thus, the accounting practices of the sagela fish sellers, which emphasize the value of *Dahayi Moputu Dila*, are in line with Islamic teachings, as both emphasize the importance of keeping promises, maintaining trust, and building businesses with honesty.

In the previous discussion, it can be concluded that capital accounting by the sagela fish seller is not only material-oriented but also rich in local cultural values and religiosity. Capital sourced from family, previous businesses, or personal funds is not only understood as financial strength but also carries the meaning of honesty, trustworthiness, and confidence, as reflected in the local cultural value of *Dahayi Moputu Dila*. This value aligns with Islamic teachings that emphasize the importance of keeping promises, maintaining trust, and being honest in all economic activities. Thus, the capital accounting practices of sagela fish vendors represent a social, cultural, and religious construction that makes honesty the main capital in maintaining business sustainability while also strengthening the cultural identity of the Gorontalo community.

CONCLUTION

The results of this study indicate that the capital accounting practices of sagela fish sellers in Gorontalo are not only oriented towards economic and material aspects, but are also rich in cultural and religious values. The sources of capital used by business owners come from three main forms: family capital, capital from previous business earnings, and capital from personal funds. These three sources of capital are practiced based on the values of honesty, trust, and confidence, which are passed down through generations through the local cultural saying "*Dahayi Moputu Dila*" or "don't let your tongue be cut off." This value serves as a moral guideline for maintaining business integrity, keeping promises, and building harmonious social relationships among fellow traders and with customers. This finding confirms that accounting in the context of Gorontalo society is not only an economic recording system, but also a social and spiritual construct that places honesty as the main capital in conducting economic activities.

Based on the results of this study, it is recommended that accounting academics and researchers develop accounting studies based on cultural and spiritual values to enrich the contextual accounting perspective in Indonesia. For local governments, the results of this research can serve as a basis for designing MSME empowerment policies that consider local and religious values as the socio-economic strength of the community. Meanwhile, for traditional business owners, the value of "*Dahayi Moputu Dila*" needs to be continuously preserved and passed down as a basic ethic in business so that economic practices do not only prioritize material profit, but also blessings, trust, and sustainable business that is civilized.

This study makes a specific theoretical contribution by expanding the conceptualization of capital accounting practices in informal economic contexts beyond a purely financial orientation. It demonstrates that capital, in the everyday trade of sagela fish sellers, is not only understood and accounted for as monetary investment, but also constructed as moral and relational capital embedded in honesty, trust, and reputational commitment. These moral dimensions function as an informal governance mechanism that regulates transactions, reduces uncertainty, and sustains long-term business relationships. By conceptualizing capital accounting practices as value-laden processes of identifying, measuring, recording, and accounting for both financial and moral resources, this study enriches accounting literature with a culturally grounded perspective that integrates economic calculation with ethical and social accountability.

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