



Construct Loss Accounting Practices By Pangsit Traders Based On Faith In God

Mohamad Anwar Thalib ^{1*}, Rahman Budianto ², Vitriyani Dg Mabunga ³,
Siti Sarah Kiayi ⁴, Seyan Nur Miftah ⁵

^{1,2,3,4,5}Departement of Syariah Accounting, Faculty of Islamic Economics and Business, Institut Agama Islam Negeri Sultan Amai Gorontalo, Indonesia

ARTICLE INFO

Article history:

Received 08-07-2023

Revised 04-08-2023

Accepted 08-10-2023

Available 31-12-2023

Keywords:

Losses, Traders, Gorontalo, Islamic Ethnomethodology, God

Paper type: Research paper

Please cite this article: Thalib, M,A., Budianto, R., Mobunga, V, D., Kiayi, S, S., Miftha, S,T "Construct Loss Accounting Practices By Pangsit Traders Based On Faith In God", Al-Mal: Journal of Islamic Accounting and Finance [ONLINE], Volume 04 Number 02 (Juli 31, 2023)

Cite this document:

Al-Mal 2th edition

*Corresponding author

e-mail: mat@iaingorontalo.ac.id

Page: 155-170

ABSTRAK

This study aims to construct loss accounting practices based on non-material values. This study uses an Islamic paradigm with an Islamic ethnomethodological approach. There are five data analysis stages: charity, knowledge, faith, revelation information, and courtesy. The study results show that dumpling traders apply a strategy by not changing the selling price, raising the selling price when the price of essential commodities rises, looking for a crowded place to trade, and implementing a flexible selling price. This practice of accounting for losses requires the values of patience, gratitude, and compassion. This value lives based on faith that God is in control of sustenance. The implication of this finding is to present a holistic concept of accounting for losses, which does not only consist of material but also emotional and spiritual values.

INTRODUCTION

Loss is one of the pieces of information that may be conveyed in the presentation of financial statements. So far, in accounting knowledge, a loss is limited to material regardless of non-material values (Cahyono, 2020; Hariyani, 2016; Sodikin, Slamet Sugiri, Riyono, 2016; Sugiarto, 2016; Wardiyati, 2016; Yulyanah & Halimah, 2014). The definition of loss accounting is limited to the material because knowledge of loss accounting in the form of theory/concept/or standards is knowledge adopted from western countries with modern values in materiality, egoism, secularism, and utilitarian (Briando, Triyuwono, & Irianto, 2017; Harkaneri, Triyuwono, & Sukoharsono, 2014; Kamayanti, 2015b, 2018; Kamayanti & Ahmar, 2019; Septyan, Triyuwono, Rosidi, Mulawarman, & Setiawan, 2023; Triyuwono, 2015, 2011; Wiyarni, Triyuwono, Ludigdo, & Djamhuri, 2013).

The materiality value of modern loss accounting is reflected through the recognition and presentation of loss accounting limited to material (money) (Triyuwono, 2015). The egoism value of loss accounting is reflected through the presentation of financial statements presented at most to meet the interests of capital owners to see what percentage of profits or losses they can earn in one accounting period (Sylvia, 2014). The secularism value of modern loss accounting is reflected through the dryness of human and divine values in loss accounting (Triyuwono, 2011). Furthermore, the utilitarian value is reflected through giving bonuses from managers based on the final result in the form of as much as they can avoid losses. Even though it could be that the process of avoiding losses is contrary to ethical values and religiosity (Triyuwono, 2011).

The main phenomena of this research are about adopting and implementing loss accounting based on modern raised problems regarding the loss of human and divine awareness from using loss accounting information limited to material (Triyuwono, 2015). The adoption and implementation of loss accounting are exacerbated by the development of loss accounting studies examining more modern loss accounting than loss accounting based on human and spiritual values. Some of these studies were carried out by (Akbar, 2019; Ardila & Sipayung, 2018; Atmaja W & Probohudono, 2018; Costa, 2015; Dera, Sondakh, & Warongan, 2017; Febriati, 2013; Gulo, Syahputri, & Puspita, 2018; Khotmi & Kartini, 2015; Pongilatan, Nangoi, & Datu, 2021; Pulumbara, Sondakh, & Wangkar, 2016; B. S. Rahayu & Utama, 2020; D. Rahayu, 2021; Ridzal, 2019; Rompas, Elim, & Suwetja, 2018; Soniati, Ruhadi, & Syarief, 2020; Uma, Fauziah, & Senjiati, 2017)

Although the number of studies on loss accounting based on non-material values is still tiny compared to modernity-based loss accounting, some of this research has been carried out by researchers, for example, (Thalib, 2019), through a study of the *dusa mode*: construction of loss accounting. His study found that cake traders implemented three loss accounting practices in traditional markets. The three ways are reducing the number of cakes, using a barter system, share with others. The spirit of patience, tolerance, mutual help,

and sharing drives the three loss accounting practices; this spirit lives on because of the fear of sinning (mohe dusa). Then there are (Rimadani, Setiawan, & Asy, 2018), who found the value of patience from public transport drivers who persist in their profession even though their income now is not like it was in the 90s. Sometimes transport drivers need help in carrying out this profession. One of the reasons drivers still choose to stick with their profession is because they feel comfortable and happy to be able to help people

The fundamental difference between previous loss accounting studies and this study is that the study focuses on the profession of a pangsit trader in Gorontalo. Departing from the previous discussion, the question of this research is how do pangsit traders practice loss accounting? What are the human and spiritual values behind how they practice loss accounting? Departing from these two questions, this research aims to construct loss accounting practices by pangsit traders based on non-material values.

METHOD

In accounting studies, there are various kinds of paradigms to uncover accounting practices. Among them are positive, interpretive, critical, postmodern, and spiritual paradigms (Briando et al., 2017; Kamayanti, 2015a, 2016, 2019, 2020; Mulawarman, 2010; Triyuwono, 2015, 2011). This study uses a spiritual paradigm (Islam). The researchers chose this paradigm because the reality assumption of the Islamic paradigm is that reality is not only material but there is a non-material reality that, in essence, is created by Allah's permission (Briando et al., 2017; Kamayanti, 2015a, 2016, 2019, 2020; Mulawarman, 2010; Triyuwono, 2015, 2011). This is in line with the purpose of this study, which is to construct loss accounting practices by pangsit traders that not only consist of material losses but also terms with non-material values.

This research uses a type of qualitative method. This type of method was chosen because the final result of this study focuses on understanding and interpreting how pangsit traders practice loss accounting based on non-material values. (Sugiyono, 2017) explained that this qualitative method is appropriate for the researchers to understand and make sense of the existing social situation. In this type of qualitative method, various approaches can be used. This study uses an Islamic ethnomethodological approach. This approach is a development of the previous approach, namely Garfinkel's modern ethnomethodology. Modern ethnomethodology is an income that aims to study the way of life of group members who believe that the creativity of fellow group members creates this way of life without the intervention of God (Garfinkel, 1967; Kamayanti, 2020). An Islamic ethnomethodology is an approach that aims to study the way of life of group members who believe that this way of life was created with the permission of the Creator (Thalib, 2022). The researchers chose the Islamic ethnomethodological approach because the purpose of this approach is in line with the objective of this study, namely to study how pangsit traders practice loss accounting based on non-material values.

In this study, researchers used three data collection techniques: structured interviews, passive participatory observation, and documentation. The structured interview is a data collection technique in which, before conducting the interview, the researchers has prepared a detailed list of questions related to the research theme. Researchers explore information based on the list of questions (Rianto, 2020; Sugiyono, 2017; Suyitno, 2018; Yusuf, 2017). Technically, in this study, before conducting interviews with pangsit traders, researchers have prepared a list of questions related to how they practice accounting and the non-material values that support the loss accounting practice. Researchers then gather information based on a list of questions prepared in advance.

The following data collection technique is passive participatory observation. (Sugiyono, 2017) explained that this type of observation is a data collection technique in which the researchers observes the social situation being studied without being directly involved in the activity. Technically in this study, researchers visited the pangsit traders' locations and observed how they practiced accounting for losses, but researchers were not involved in the activity. Furthermore, the documentation collected in this study is in the form of photos depicting the social situation of pangsit traders when selling them.

This research is located in the Gorontalo area, especially in the Gorontalo district. The informants of this study were three pangsit traders. The researchers selected the three informants using a purposive sampling technique. (Sugiyono, 2017) explained that purposive sampling is a data collection technique in which researchers determine informants based on specific considerations. These considerations can be in the form of the experience and knowledge of the informants. The three informants were chosen because they all had more than ten years of pangsit trading experience. Table 1 below summarizes the information of the three informants.

Table 1.
Research Informants

No	Name	Age	Selling experience	Sales Place	Religion
1	Dul	50 years	± 15 years	Bundaran	Islam
2	Nandar	45 years	± 10 years	Kawasan menara Limboto	Islam
3	Imam Syafi'i	32 years	± 14 years	Perumahan Limboto	Islam

Source: results of data processing by researchers, 2023

Table 1 previously presented information about the informants in this study. The first informant was named Mr. Dul. He is currently 50 years old. He has ± 15 years of pangsit trading experience. Mr. Dul's place of sale is around the Limboto city roundabout. Mr. Dul is a Muslim. The second informant was named

Mr. Nandar. He is currently 45 years old. Mr. Nandar has been trading pangsit for ± 10 years. Mr. Nandari's place of sale is in the Limboto tower area. Mr. Nandar is a Muslim. The third informant was named Mr. Imam Syafi'I. he is 32 years old. Mr. Imam has been trading pangsit for ± 14 years. He sells pangsit around the Limboto housing area. Mr. Imam is a Muslim

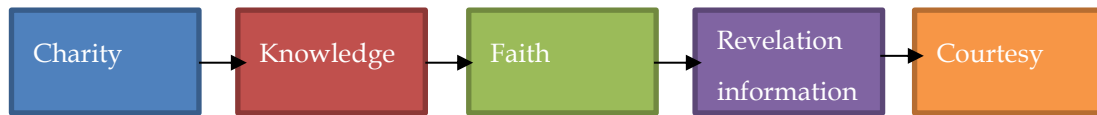


Figure 1. data analysis in Islamic Ethnometodologi

Furthermore, the data analysis technique used in this study is data analysis from Islamic ethnomethodology. As shown in Figure 1, there are five data analysis stages: charity, knowledge, faith, revelation information, and courtesy. The first stage of data analysis is charity. In Islamic ethnomethodology, charity is all expressions and actions of group members that refer to their way of life. These actions and expressions are contextual (Thalib, 2022). Technically, in this study, the charity analysis finds the expressions and actions of pangsit traders that refer to how they practice loss accounting.

The second stage of data analysis is science. In Islamic ethnomethodology, knowledge is the rational meaning of expressions and actions shared by group members (Thalib, 2022). Technically, in this study, the knowledge analysis finds the rational meaning of the expressions and actions that refer to how pangsit traders practice accounting for losses.

The third stage of data analysis is faith. In Islamic ethnomethodology, faith is non-material values that become the spirit of the way of life of group members (Thalib, 2022). Technically, in this study, faith analysis functions to find non-material values, both emotional and spiritual, which become the spirit of how pangsit traders practice loss accounting.

The fourth stage is the analysis of revelation information. This analysis connects the non-material values of the way of life of group members with the values contained in Islamic religious law (the Koran and hadith) (Thalib, 2022). Technically, in this study, the analysis of revelation information is focused on relating the values from the way pangsit traders practice accounting for losses with the values contained in Islamic religious law.

The fifth stage is courtesy analysis. This analysis serves to unite the four previous findings into one unit so that a holistic meaning can be drawn about the way of life of group members (Thalib, 2022). Technically, this study, courtesy of an analysis, unifies the four previous findings so that a whole meaning can be drawn from how pangsit traders practice accounting for losses.

RESULTS AND DISCUSSION

Losses are one of the things that commonly occur when trading or selling; pangsit traders, namely Mr. Dul, have also experienced this. He suffered a loss

from selling because the price of his staple goods rose. This is expressed by him as follows:

"I have had losses. The loss was due to the price of all materials going up. But I can only sell pangsit at a reasonable price... the raw materials for pangsit are expensive during the fasting month... I can not stop selling later. If I stop, then my business will not be able to run anymore. Then if I stop selling then, how can I meet my daily needs".

Starting Mr. Dul's previous narrative gave the researchers an understanding that, as a pangsit trader, he had experienced losses. The loss was caused by the price of his staple goods rising, but he did not increase the selling price of his wares. The increase in raw material prices usually occurs in the holy month of Ramadan. Mr. Dul revealed that even though he suffered a loss, he could not stop selling. This is because when he temporarily stopped selling, it threatened his business continuity.

Mr. Dul then continued his explanation, that he had once raised the selling price of pangsit due to an increase in essential commodities, but what happened was that the sales volume of his wares decreased. Here is his detailed explanation:

"I once raised the price of pangsit. However, what happened was that the number of buyers decreased. Other traders only charge Rp. 10,000, while my price is higher than before. So there are fewer pangsit buyers...if I continue selling pangsit at a higher price than competitors, my wares will not be sold out. Therefore, even though the price of raw materials is high, selling price does not change, but the portion is reduced".

Starting Mr. Dul's previous explanation gave the researchers an understanding that when the price of raw materials he used went up, he tried to increase the selling price of his wares. But what happened was a decrease in sales volume. This is because the price of pangsit owned by competitors is lower than that of pangsit. If he persists with the price of pangsit being more expensive than other competitors, what will happen is that the pangsit will not be sold out. The narrative from Mr. Dul previously found accounting practices in the form of avoiding losses by reducing the sales portion. This practice is found in the charity "selling price does not change" The knowledge from this charity is Mr. Dul often experienced losses when the price of essential ingredients for making dumplings was high. Therefore, when the price of these staples rises, he continues to sell at the selling price before the price rises, but he does reduce the portion of food given to his customers. Next, Mr. Dul expressed his response when he experienced the following loss:

"If now I am sincere ... well, what can I do. God has arranged Fortune. If the sustenance that day is small, I can not force it. The most important thing about selling is getting capital to sell tomorrow. If fasting, the price of my pangsit remains the same as the price of pangsit before fasting".

Mr. Dul's explanation gave researchers an understanding that he had accepted a loss from trading with a sense of sincerity. This is based on the belief that God has arranged sustenance. If the amount of sustenance he gets is small,

then it is believed to have been a decree from God. For Mr. Dul, the essential thing from trading is getting back capital so he can sell the next day.

Furthermore, the researchers was moved to find out whether he had no desire to try other businesses. Mr. Dul explained that even though he suffered a loss, Mr. Dul did not want or did not dare to open a new business due to his expertise which could only make pangsit. The following is his explanation:

“I have been unable to open another business besides selling pangsit. That is because I only have this skill. I will also send the money from selling pangsit to my family in Java. Once a month, I have to send money. For me, the important thing is that I have income every day, so that is enough for me”.

Departing from Mr. Dul's previous explanation, the researchers understood that even though he suffered a loss, he did not dare to profit from other businesses. This is because Mr. Dul's expertise is only in making and selling pangsit. Mr. Dul explained that every month he also had to send money to his family in Java for him to earn income daily, which is enough for him.

The Covid 19 pandemic has impacted decreasing income from various businesses. Mr. Nandar also experienced this. He explained that while selling, he had experienced losses. But the most significant loss he experienced was during the Covid 19 pandemic. The following is an explanation:

“During the Covid 19 pandemic, the income from selling pangsit was reduced. This is because there are fewer buyers, so their income is also tiny. I experienced the most significant losses during the Covid 19 pandemic compared to previous years. The losses are enormous”.

From Mr. Nandar's previous explanation, he gave researchers an understanding that he suffered losses due to the Covid-19 pandemic. He experienced the most significant losses during this business due to the Covid-19 pandemic. Nandar in avoiding losses. Here is an explanation:

“For now, there are only a few buyers. My strategy is to look for a crowded place. I wander around here. The most important thing for me is that some still want to buy my pangsit”.

Based on the previous explanation from Mr. Nandar, the researchers understands that he can still earn income or not suffer losses from trading during the Covid-19 pandemic by looking for crowded places. He takes his pangsit cart around crowded places in hopes of earning money. For Mr. Nandar, the most important thing is that some still buy his pangsit.



Figure 1. Mr. Nandar is looking for buyers

The previous picture shows the activity where at that time, the selling location of Mr. Nandar was quiet, therefore. He searched for a crowded place in the hope of getting results from trading pangsit. In Mr. Nandar's previous explanation, it was found that loss accounting practices avoided losses by finding crowded places to sell. This practice is found in charity as "looking for a crowded place." The knowledge from this charity is that during the Covid-19 pandemic, Mr. Nandar's business was deserted by buyers, resulting in losses to his merchandise. Therefore, to avoid losses, Mr. Nandar tries to find places crowded with visitors, hoping that many buyers will buy his wares.

Furthermore, Mr. Imran revealed the same thing as some previous informants when trading, you do not always get profits, but sometimes you get losses too. In more detail, the following is an excerpt from his interview:

"In selling, there is joy and pleasure. The loss when selling occurs when only a few items are sold. The loss is in the form of energy as well. This is because the income from the pangsit shop will later be shared with the pangsit owner. So the income is sometimes a little, a lot, sometimes there are no customers."

Based on the previous explanation from Mr. Imam, the researchers understood that there are ups and downs in trading pangsit. Losses that occur are usually due to only a few buyers. Losses are also experienced in the form of power losses. Profits from trading pangsit will be shared with the owners of capital. So the income earned is only partially used for the needs of Mr. Imran. Furthermore, researchers are intrigued to find out how he avoids losses in trading. The following is a snippet of the interview:

"I reduced the selling price of the pangsit per portion but also reduced the portion of the pangsit a little. I implemented this strategy, and it worked too. More buyers buy my pangsit because the selling price is considered affordable by buyers."

In the previous explanation, Mr. Imran explained to researchers that one way he avoided losses from trading pangsit was by reducing the selling price. Mr. Imran revealed that implementing this strategy could reduce losses due to the Covid 19 pandemic.

Based on what Mr. Imran previously said, it was found that the practice of accounting for losses was in the form of reducing the selling price of pangsit to avoid losses. This practice is found in the charity "reducing the selling price of pangsit per portion." The knowledge from this charity is that during the Covid 19 period, Mr. Imran experienced business losses from trading pangsit. This loss is his most significant loss during selling. Therefore, he implemented a strategy of reducing the selling price of pangsit per portion. He did this action so that the selling price of his pangsit could attract buyers' interest so that he would not experience losses due to the endless supply of merchandise he was selling. Mr. Imran further explained that:

“Trading requires patience. Tomorrow, when trading, there will be many buyers. His name is also selling there will experience profits and losses. The way to avoid losses is to reduce the selling price and the selling portion. Adjust the price according to the ability of the buyer”.

Based on the explanation from Mr. Imran earlier gave researchers an understanding that trading requires patience and confidence that when trading, there will be many buyers. In trading, you will experience losses or profits. He revealed that the way to avoid losses is by reducing the selling price and adjusting it to the portion of the sales. Adjust the selling price with the ability of the buyer.

Mr. Imran then explained that apart from reducing the selling price, he also implemented a flexible selling price strategy. The following is his explanation:

“So, if I sell, I will serve the buyer's price. Even though they only bought it for Rp 5,000, Rp 6,000. But the price adjusts to the small number of pangsit per portion later. The most important thing is that these pangsit are sold out. I also feel sorry if someone wants to buy, but the money is not enough Rp. 10,000. Usually, those who want to buy but do not have enough money are schoolchildren”.

Based on Mr. Imran's previous explanation, researchers understood that his way of avoiding losses was by setting a flexible selling price according to the buyers' capabilities. If the buyer has less money than the selling price he has set, Mr. Imran will continue to serve the buyer. For him, the most important thing is that his merchandise can be sold out and not suffer a loss. Another thing that underlies his decision is compassion, and he does not have the heart to refuse buyers who want to taste his wares but need more money. Usually, buyers who buy less than the selling price are schoolchildren.

Based on what Mr. Imran previously said, it was found that the practice of accounting for losses was in the form of setting a flexible selling price. This practice is contained in the charity "I sell, so whatever price the buyer wants, I will still serve it." The knowledge from this charity is that when a buyer wants to buy pangsit for less than the selling price set by Mr. Imran, he will continue to serve the buyer. Two things drive this: firstly, for him, the most important thing is that his merchandise is sold out; secondly, he feels it is not up to him to refuse a buyer who wants to sample his wares, but the buyer does not have enough money to buy them. Usually, these buyers are schoolchildren.

In the previous discussion, it was found that loss accounting practices were in the form of continuing to sell at regular selling prices even though raw material prices were rising, looking for crowded places to sell, lowering selling prices than usual, and applying flexible selling prices. Reflecting on the four loss accounting practices gives researchers an understanding that behind these loss accounting practices, there are non-material values (faith) in the form of patience, gratitude, persistence, and compassion. These non-material values essentially live based on the belief that Allah has arranged sustenance. This non-

material value is in line with what is contained in the Islamic religious law (relevation information), namely that Allah is the Master of the sustenance of each of his people. Surah Al-'Ankabut (29): 60 Meaning: And how many an animal there is that beareth not its own provision! Allah provideth for it and for you. He is the Hearer, the Knower. Departing from the explanation of the non-material value of the practice of accounting for losses with the values determined by God, it gives awareness (courtesy) to researchers that the essence of accounting practiced by pangsit traders lives with the belief that God is in control of sustenance.

Table 2
Summary Analysis of Findings

Charity	Knoledge	Faith	Revelation information	Courtesy
<p>selling price does not change</p> <p>looking for a crowded place</p> <p>reducing the selling price of pangsit per portion</p>	<p>Mr. Dul often experienced losses when the price of essential ingredients for making dumplings was high. Therefore, when the price of these staples rises, he continues to sell at the selling price before the price rises, but he does reduce the portion of food given to his customers.</p> <p>during the Covid-19 pandemic, Mr. Nandar's business was deserted by buyers, resulting in losses to his merchandise. Therefore, to avoid losses, Mr. Nandar tries to find places crowded with visitors, hoping that many buyers will buy his wares</p> <p>during the Covid 19 period, Mr. Imran experienced business losses from trading pangsit. This loss is his most significant loss during selling. Therefore, he implemented a strategy of reducing the selling price of pangsit per</p>	<p>Patience, gratitude, persistence, compassion</p>	<p>Q.S Al-'Ankabut : 60</p>	<p>Allah is the Most Regulating Fortune</p>

portion. He did this action so that the selling price of his pangsit could attract buyers' interest so that he would not experience losses due to the endless supply of merchandise he was selling.

I sell, so when a buyer wants to whatever buy pangsit for less than price the the selling price set by Mr. buyer wants, Imran, he will continue to I will still serve the buyer. Two serve it things drive this: firstly, for him, the most important thing is that his merchandise is sold out; secondly, he feels it is not up to him to refuse a buyer who wants to sample his wares, but the buyer does not have enough money to buy them. Usually, these buyers are schoolchildren.

Source: results of data processing by researchers, 2023

Table 2 previously summarized the results of the analysis of findings regarding the practice of accounting for losses based on non-material values. The second line contains how traders avoid losses in the "selling price does not change" charity. This deed has a rational meaning: "Mr. Dul often experienced losses when the price of essential ingredients for making dumplings was high. Therefore, when the price of these staples rises, he continues to sell at the selling price before the price rises, but he does reduce the portion of food given to his customers." furthermore, in the third line, it is found how traders avoid losses contained in the "Looking for a crowded place" charity. This charity has a rational meaning in the form of "during the Covid-19 pandemic, Mr. Nandar's business was deserted by buyers, resulting in losses to his merchandise. Therefore, to avoid losses, Mr. Nandar tries to find places crowded with visitors, hoping that many buyers will buy his wares"

Furthermore, in the fourth line, traders find a way to avoid losses in the charity by "reducing the selling price." This charity has a rational meaning: "during the Covid 19 period, Mr. Imran experienced business losses from trading pangsit. This loss is his most significant loss during selling. Therefore, he implemented a strategy of reducing the selling price of pangsit per portion. He

did this action so that the selling price of his pangsit could attract buyers' interest so that he would not experience losses due to the endless supply of merchandise he was selling." In the fifth line, there is a way for traders to avoid losses in charity "I sell, so whatever price the buyer wants, I will still serve it " The rational meaning of this charity is "when a buyer wants to buy pangsit for less than the selling price set by Mr. Imran, he will continue to serve the buyer. Two things drive this: firstly, for him, the most important thing is that his merchandise is sold out; secondly, he feels it is not up to him to refuse a buyer who wants to sample his wares, but the buyer does not have enough money to buy them. Usually, these buyers are schoolchildren."

Furthermore, the analysis of faith found that the practice of accounting for losses by pangsit traders was conditional on non-material values such as patience, gratitude, persistence, and compassion. This accounting practice is in line with Islamic law, especially in Q.S Al-'Ankabut: 60. In the courtesy analysis, it is found that the accounting for losses implemented by traders is based on their faith that Allah is in control of sustenance.

Accounting practice (losses) is not limited to material things; conditions with human values and faith in the Creator align with several previous studies. For example, (Sari, 2014) through a study of the meaning of profit in the medical profession. Her study concluded that there are four meanings of profit for the profession. The first meaning is the material gain called savings to meet the doctor's needs. The second meaning is spiritual gain in helping others or returning it to God. The third meaning is the advantage of dignity that is respected by society. The fourth meaning is the benefit of inner satisfaction when the patients they treat can recover. This is in line with the findings of (Rimadani et al., 2018) through a study of the meaning of profit behind the survival of public transport. Their study found that profit is interpreted as a form of material used to support the family and the cost of rural transportation itself. Profits are interpreted as non-material forms, namely the benefits of inner satisfaction with the feeling of being happy to help people who need transportation. The spiritual advantage of applying flexible tariffs and never feeling at a loss helps every customer. Informants believe they will get more sustenance than what they give to other people.

Furthermore, there is Amaliah and (Amaliah & Sugianto, 2018) through a study of the concept of Betawian selling prices within the pitung frame. Their study found that material values not only formed the selling price set by the Betawi people but also contained religious values in the form of alms and social values. This is also in line with the results of a study by (Hidayat & Triyuwono, 2019) through a study of the practice of determining meuramin-based selling prices. The results of his study found that the concept of selling price for money implemented by informants was not solely oriented towards material achievement but contained holistic religious values and justice. Determining the selling price also seeks prosperity and fairness for all parties.

CONCLUSION

This study aims to formulate how pangsit traders practice loss accounting based on non-material values. The results of the study found that there are four ways in which pangsit traders practice loss accounting, namely, first, not changing the selling price when the price of essential commodities rises, but reducing the number of sales portions; second, looking for a crowded place to sell; third, lowering the selling price; and fourth, applying a flexible selling price. The four ways to practice loss accounting are conditional on non-material values in the form of patience, gratitude, persistence, and compassion. These values live by faith in God in the form of God, who controls the sustenance of each of his people. Suggestions for further research are to examine the theme of loss accounting practiced by street vendors based on non-material values and to be able to use other social theoretical approaches such as phenomenology or ethnography. The results of this study can add to the repertoire of accounting knowledge, which is implemented not only materially (money) but conditions with human values and faith in the Creator.

RESEARCH IMPLICATIONS

The implication of the results of this study is to present the concept of loss accounting based on emotional and spiritual values. As previously explained, the theories, concepts, or standards regarding loss accounting are limited to the material (money) level. Even some previous research related to loss accounting is dominated by the development of knowledge on loss accounting which is limited to the material level only. This is different from the results of this study which show that dumpling traders implement loss accounting not only for material things but live with a spirit of gratitude, patience, persistence, and their faith in the Creator.

REFERENCES

- Akbar, N. (2019). Konstruksi Akuntansi Kerugian, Praktik Kepailitan Mengungkap Fraud Laporan Keuangan Klien. *JRB-Jurnal Riset Bisnis*, 3(1), 9-19. <https://doi.org/10.35592/jrb.v3i1.976>
- Amaliah, T. H. & Sugianto. (2018). Konsep harga jual betawian dalam bingkai si pitung. *Jurnal Akuntansi Multiparadigma*, 9(6), 20-37. <https://doi.org/10.18202/jamal.2018.04.9002> Jurnal
- Ardila, I., & Sipayung, Y. V. B. (2018). Analisis Pengakuan Beban Kerugian Asuransi Menurut PSAK No 28 pada PT Asuransi Ramayana Tbk Cabang Medan. *Seminar Nasional Royal (SENAR)*, 1(1), 469-474.
- Atmaja W, R. S. A., & Probohudono, A. N. (2018). Analisis Audit BPK RI terkait Kelemahan SPI, Temuan Ketidapatuhan dan Kerugian Negara. *Integritas*, 1(1), 81. <https://doi.org/10.32697/integritas.v1i1.115>
- Briando, B., Triyuwono, I., & Irianto, G. (2017). Gurindam Etika Pengelola Keuangan Negara. *Jurnal Akuntansi Multiparadigma*, (2001). <https://doi.org/10.18202/jamal.2017.04.7036>

- Cahyono, D. (2020). *Pengantar akuntansi keperilakuan sebuah eksplorasi model konseptual bagi pemula*. Jember Jawa Timur: Taman Kamus Pressindo.
- Costa, I. F. da. (2015). Analisis Kerugian Piutang Tak Tertagih pada PT. Metta Karuna Jaya Makassar. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 3(1), 3. <https://doi.org/10.35794/emba.3.1.2015.7334>
- Dera, A. P., Sondakh, J. J., & Warongan, J. D. L. (2017). Analisis Efektivitas Sistem Pengendalian Internal Piutang dan Kerugian Piutang Tak Tertagih Pada PT. Surya Wenang Indah Manado the. *Jurnal EMBA*, 4(1), 1498–1508. <https://doi.org/10.35794/emba.4.1.2016.12371>
- Febriati, E. C. (2013). Analisis Penerapan PSAK 55 atas Cadangan Kerugian Penurunan Nilai. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 1(Juni), 207–217. <https://doi.org/10.35794/emba.1.3.2013.1648>
- Garfinkel, H. (1967). *Studies in Ethnomethodology*. Prentice Hall: New Jersey.
- Gulo, C., Syahputri, N., & Puspita, K. (2018). Sistem Informasi Akuntansi Piutang Nasabah Menggunakan Metode Cadangan (Allowace). *Sensitek*, 710–714. <http://dx.doi.org/10.30700/pss.v1i1.249>
- Hariyani, D. S. (2016). *Pengantar Akuntansi I (Teori & Praktik)*. Malang: Aditya Media Publishing.
- Harkaneri, Triyuwono, I., & Sukoharsono, E. G. (2014). Memahami Praktek Bagi-Hasil Kebun Karet Masyarakat Kampar Riau (Sebuah Studi Etnografi). *Al-Iqtishad*, 1(10), 14–38. <https://doi.org/10.24014/jiq.v10i2.3115>
- Hidayat, S., & Triyuwono, I. (2019). Praktik Penentuan Harga Jual Berbasis Meuramin. *Jurnal Akuntansi Multiparadigma*, 10(1), 42–62. <https://doi.org/10.18202/jamal.2016.12.7024>
- Kamayanti, A. (2015a). Paradigma Penelitian Kualitatif dalam Riset Akuntansi: Dari Iman Menuju Praktik. *Infestasi*, 11(1), 1–10. <https://doi.org/doi.org/10.21107/infestasi.v11i1.1119>
- Kamayanti, A. (2015b). ‘Sains’ Memasak Akuntansi: Pemikiran Udayana dan Tri Hita Karana. *Jurnal Riset Dan Aplikasi: Akuntansi Dan Manajemen*, 1(2), 73–80. <https://doi.org/10.18382/jraam.v1i2.16>
- Kamayanti, A. (2016). Fobi(a)kuntansi: PUISISASI dan Refleksi Hakikat. *Jurnal Akuntansi Multiparadigma*, 7, 1–16. <https://doi.org/10.18202/jamal.2016.04.7001>
- Kamayanti, A. (2018). Islamic (accounting) ethics education: Learning from shalat. *Imanensi: Jurnal Ekonomi, Manajemen, Dan Akuntansi Islam*, 3(1), 1–9. <https://doi.org/10.34202/imanensi.3.1.2018.1-9>
- Kamayanti, A. (2019). *Akuntansi Keperilakuan Telaah Artikel, Role Play, Latihan dan Desain riset (Pembelajaran Dialogis)* (A. D. Mulawarman, Ed.). Yogyakarta: Yayasan Rumah Peneleh.
- Kamayanti, A. (2020). *Metodologi Penelitian Kualitatif Akuntansi: Pengantar Religiositas Keilmuan (Edisi Revisi)*. Penerbit Peneleh.

- Kamayanti, A., & Ahmar, N. (2019). Tracing Accounting in Javanese Tradition. *International Journal of Religious and Cultural Studies*, 1(1), 17–26. <https://doi.org/10.34199/ijracs.2019.4.003>
- Khotmi, H., & Kartini, E. (2015). Evaluasi Penerapan PSAK 50 dan PSAK 55 atas Cadangan Kerugian Penurunan Nilai (Studi Kasus pada PT. Bank NTB). *Jurnal*, 897, 1–7.
- Mulawarman, A. D. (2010). Integrasi Paradigma Akuntansi: Refleksi atas Pendekatan Sosiologi dalam Ilmu Akuntansi. *Jurnal Akuntansi Multiparadigma*, 1(1), 155–171. <https://doi.org/10.18202/jamal.2010.04.7086>
- Pongilatan, V. K. J., Nangoi, G. B., & Datu, C. (2021). Evaluasi Kesesuaian Cadangan Kerugian Penurunan Nilai Kredit dengan PSAK 55 pada Bank Sulutgo Cabang Ratahan. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 9(2), 625–632. <https://doi.org/10.35794/emba.v9i2.33598>
- Pulumbara, D. C., Sondakh, J. J., & Wangkar, A. (2016). Analisis Penerapan PSAK 50: Penyajian dan PSAK 55: Pengakuan dan Pengukuran atas Cadangan Kerugian Penurunan Nilai pada PT. Bank Central Asia (Persero) TBK. *Jurnal Emba: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 15(2), 1–23. <https://doi.org/10.35794/emba.2.3.2014.5841>
- Rahayu, B. S., & Utama, H. B. (2020). Strategi Pencadangan Kerugian Piutang pada Koperasi Serba Usaha Karya Sembada Perumda Pergudangan Surakarta. *Media Akuntansi*, 32(02), 73–83. <https://doi.org/10.47202/mak.v32i02.99>
- Rahayu, D. (2021). Analisis Implementasi PSAK 71 Terhadap Cadangan Kerugian Penurunan Nilai (Studi Kasus Pada PT Bank XYZ Tbk). *Akuntansi: Jurnal Akuntansi Integratif*, 7(1). <https://doi.org/10.29080/jai.v7i1.315>
- Rianto, P. (2020). *Modul Metode Penelitian Kualitatif*. Yogyakarta: Komunikasi UII.
- Ridzal, N. A. (2019). Analisis Penerapan Metode Pencatatan Dan Penilaian Persediaan Barang Dagangan Di Toko Liwanda Baubau. *Jurnal Ilmiah Akuntansi Manajemen*, 2(2), 29–44. <https://doi.org/10.35326/jiam.v2i2.337>
- Rimadani, I. A., Setiawan, A. R., & Asy, A. (2018). Menelusuri Makna Keuntungan Di Balik Bertahannya Angkutan Umum “ Pedesaan ”. *Jurnal Riset Dan Aplikasi: Akuntansi Dan Manajemen*, 3(1), 98–111. <https://doi.org/10.18382/jraam.v3i2.98>
- Rompas, R. R., Elim, I., & Suwetja, I. G. (2018). Analisis Pengelolaan Piutang dan Kerugian Piutang Tak Tertagih pada PT. Bank Rakyat Indonesia Cabang. *Going Concern: Jurnal Riset Akuntansi*, 13(03), 285–293. <https://doi.org/10.32400/gc.13.03.20172.2018>
- Sari, D. P. (2014). Apa Makna “Keuntungan” bagi Profesi Dokter? *Jurnal Akuntansi Multiparadigma*, 5(1), 130–138. <https://doi.org/10.18202/jamal.2014.04.5011>

- Septyan, K., Triyuwono, I., Rosidi, R., Mulawarman, A. D., & Setiawan, A. R. (2023). Islamic Household Accounting: Romance Discussion in Accounting Curriculum. *Journal of Islamic Accounting and Finance Research*, 4(2), 209–238. <https://doi.org/10.21580/jiafr.2022.4.2.12633>
- Sodikin, Slamet Sugiri, Riyono, B. Agus. (2016). *Akuntansi Pengantar 1*. Yogyakarta: Sekolah Tinggi Ilmu Manajemen YKPN.
- Soniati, M. N., Ruhadi, R., & Syarief, M. E. (2020). Pengaruh Solvabilitas terhadap Profitabilitas (Studi pada Perusahaan Asuransi Kerugian yang Terdaftar di Bursa Efek Indonesia Tahun 2013-2018). *Indonesian Journal of Economics and Management*, 1(1), 49–61. <https://doi.org/10.35313/ijem.v1i1.2417>
- Sugiarto. (2016). *Pengantar Akuntansi*. Banten: Penerbit Universitas Terbuka.
- Sugiyono. (2017). *Metode Penelitian Bisnis: Pendekatan Kuantitatif, kualitatif, Kombinasi dan R&D*. Bandung: CV. Alfabeta.
- Suyitno. (2018). *Metode Penelitian Kualitatif* (A. Tanzeh, Ed.). Tulungagung: Akademia Pustaka.
- Sylvia. (2014). Membawakan Cinta untuk Akuntansi. *Jurnal Akuntansi Multiparadigma*, 5(212). <http://dx.doi.org/10.18202/jamal.2014.04.5012>
- Thalib, M. A. (2019). Mohe Dusa: Konstruksi Akuntansi Kerugian. *Jurnal Riset Dan Aplikasi: Akuntansi Dan Manajemen*, 4(1), 11–31. <https://doi.org/10.18382>
- Thalib, M. A. (2022). *Akuntansi Cinta dalam Budaya Pernikahan Gorontalo*. Jakarta: Perpustakaan Press.
- Triyuwono, I. (2015). Akuntansi Malang: Salam Satu Jiwa dan Konsep Kinerja Klub Sepak Bola. *Jurnal Akuntansi Multiparadigma*, 6(2), 290–303. <https://doi.org/10.18202/jamal.2015.08.6023>
- Triyuwono, Iwan. (2011). *Angels Sistem Penilaian Tingkat Kesehatan Bank Syariah*. *Jurnal Akuntansi Multiparadigma*. <https://doi.org/10.18202/jamal.2011.04.7107>
- Uma, A. K., Fauziah, N. E., & Senjiati, I. H. (2017). Analisis Akuntansi Syariah dalam Ketentuan Pengakuan Kerugian pada Pembiayaan Musyarakah Mutanaqisah di Bank Panin Dubai Syariah KCU Bandung. *Prosiding Hukum Ekonomi Syariah*, 3(2), 479–486. <https://doi.org/10.29313/syariah.v3i2.6938>
- Wardiyati, S. M. (2016). *Pengantar Akuntansi Perusahaan Jasa, Dagang dan Koperasi*. Malang: Penerbit Selaras.
- Wiyarni, Triyuwono, I., Ludigdo, U., & Djamhuri, A. (2013). *Javanese Traditional Market Cultural Value in Accounting World*. 10(5), 9–16. <https://doi.org/10.9790/487X-1050916>
- Yulyanah, & Halimah, I. (2014). *Pengantar Akuntansi 1*. In *UPP Sekolah Tinggi Ilmu Manajemen YKPN*. Banten: UNPAM Press.
- Yusuf, A. M. (2017). *Metode Penelitian Kuantitatif, Kualitatif & Penelitian Gabungan*. Jakarta: Kencana.