

Understanding Capital Accounting Practices by Laundry Entrepreneurs Based on Local Wisdom Values

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Abstract

Purpose: This study aims to understand capital accounting practices of laundry entrepreneurs based on local wisdom values.

Methodology/Approach: This study uses an Islamic paradigm with an Islamic ethno-methodology approach. There are five data analysis stages: charity, knowledge, faith, revealed information, and ihsan. This study uses a qualitative method. There were two types of data collection: structured interviews and passive participant observations. Informants were selected using a type of informant determination in the form of purposive sampling.

Results/findings: The research results show two capital accounting practices implemented by laundry entrepreneurs: the source of capital that comes from side business income, and the method of recording capital accounting in memory. These two capital accounting practices depend on the value of mutual help, which is reflected in establishing a laundry business to help the family economy. The elders often advise the value of helping each other in the household through the expression “delo tombowata lo tabu wawu labiya.” This expression contains the meaning of a peaceful household life.

Limitations: The limitation of this study is that research informants who only gathered information from laundry owners did not include information sourced from customers of the laundry business.

Contribution: This research presents the concept of accounting practices by laundry entrepreneurs based on local cultural values, namely mutual help between husbands and wives.

Keywords: accounting, capital, laundry, Islamic ethnomethodology

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1. Introduction

Capital is one of the pieces of information presented in financial reports, especially in the report on changes in capital (Azwar et al., 2022; Hariyani, 2016; Hartono & Rahmi, 2018; Sodikin, Slamet Sugiri, Riyono, 2016; Sugiarto, 2016; Wardiyati, 2016; Yulyanah & Halimah, 2014). Unfortunately, modern accounting limits capital information to a material level and ignores non-material values such as mutual help, empathy, and compassion (Triuwono, 2015). The limitation of capital information at the material level is because the accounting currently studied in the educational realm and implemented is accounting knowledge originating from Western countries that live by the values of modernity in the form of materialism, egoism, utilitarianism, and capitalism (Kamayanti, 2016, 2017; Musdalifa & Mulawarman, 2019; Triuwono, 2015).

Adopting and implementing (capital) accounting can cause problems regarding the loss of human and divine consciousness from the use of information that is limited to the material level (Triuwono, 2013, 2015). In other words, the consciousness that is formed is only material consciousness. The adoption of modern accounting has the potential to marginalize and even eliminate local cultural values. Several

experts are also reminding this (Ariyanto et al., 2017; Briando et al., 2017; Misra & Mulawarnan, 2023; Musdalifa & Mulawarman, 2019; Nur & Syahril, 2022, 2022; Totanan, Chalarce. Paranoan, 2018; Triyuwono, 2015)

The problem of adopting and implementing modern accounting is increasingly exacerbated by the fact that the development of accounting science (accounting research) is dominated by the study of capital accounting based on modern values (Anasta & Ambarwati, 2023; Chika et al., 2022; Hardianto et al., 2023; Hartati et al., 2023; Juliyanti, 2023; Primandari & Dahlia, 2020; Puspita et al., 2022; Ridwansyah et al., 2022; Riyani & Maulia, 2023; Sinaga et al., 2022), and the study context is more in large-scale companies (Thalib & Monantun, 2022a, 2022b). Triyuwono (2013) explained that accounting is not only found in large-scale companies but also small-scale businesses. This moves researchers to study capital accounting based on local cultural values. This capital accounting study focuses on small-scale businesses, namely laundry businesses. The laundry business is a common type of business often found in various regions. Previous researchers have also carried out accounting studies focusing on laundry businesses (Djoko, 2022; Mustika & Ferdila, 2022; Suryati, 2021). Unfortunately, this study has been limited to the material level rather than the non-material level, namely capital accounting practices by laundry entrepreneurs based on local cultural values.

Based on the problems discussed previously, this research has two problem formulations. First, how do laundry entrepreneurs practice capital accounting? What are the local wisdom values behind the way entrepreneurs practice capital accounting? This research aims to understand how laundry entrepreneurs practice capital accounting based on local cultural values.

2. Literature review

Several previous researchers have carried out studies on laundry accounting practices. For example, Djoko (2022), through research entitled Analysis of Laundry Business Income in Ternate City. This study found that the average income of the Nhada Laundry Laundry Business in South Ternate in 2017 - 2021 has increased. Furthermore, Mustika & Ferdil (2022), through research on the Analysis of the Readiness of Micro, Small, and Medium Enterprises in Preparing Financial Reports by Financial Accounting Standards and the Application of SAK EMKM in MSME Financial Reports. (Case Study of Laundry Box MSMEs in Batam City). This study found that Laundry Box needed more time to be ready to implement SAK EMKM in preparing its financial reports. This can be seen from the indicator of Laundry Box's readiness for the implementation of SAK EMKM, where Laundry Box does not yet know the information on the issuance of SAK EMKM, which makes it easier for business actors to prepare financial reports. The basis for recording transactions is still using the cash basis, where it should be using the accrual basis. The entity concept has been implemented: the separation of assets and business results of the owner/individual and the company. The human resources owned by Laundry Box are considered inadequate because even though they understand the preparation of financial reports, they cannot prepare financial reports according to the stages in the accounting cycle, and the financial reports prepared do not reflect the actual situation and are incomplete.

Furthermore, Sari (2021) researched Preparing Financial Reports Based on Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM) in Berkah Laundry Micro, Small and Medium Enterprises (UMKM). This study found that the research results show that the financial report recording system carried out by UMKM Berkah Laundry based on SAK-EMKM has three financial report components, namely a report of financial position with total assets of Rp. 45,222,375.00, and total equity and liabilities of Rp. 45,222,375.00, profit and loss report with total profit of Rp. 7,602,375.00 and notes to the financial statements.

Furthermore, several previous accounting studies used an Islamic ethnomethodological approach, for example, Thalib (2022b), through research on *Motoliango* as a Form of Accounting at the Tolobalango Gorontalo Ceremony. This study found three ways the Gorontalo people practice accounting at Tolobalango ceremonies: first, to receive wages; second, to receive the dowry, wedding costs, and consumption costs; and third, to record the accounting in memory. These three practices live with the spirit of local wisdom in the form of sincerity (*ihilasi*), trust (*amana:ti*), and trust (*paracaya*). This spirit

is essentially a form of affection (*motoliango*) between each other and towards the Creator (God). Furthermore, there are Thalib & Monantun (2022a) through research on the Construction of Accounting Practices in Tolobalango: Islamic Ethnomethodology Study. The results of this study found two ways the Gorontalo people practice accounting at Tolobalango ceremonies: avoid non-material losses and finance the implementation of Tolobalango. Both methods are driven by the spirit of mutual help (*huyula*) and kinship (*o'ngalaa*).

Furthermore, accounting research using an Islamic ethnomethodology approach was carried out by Thalib (2019) Talib (2019) through research on Mohe Dusa: Loss Accounting Construction. The study's results found that three loss accounting practices: reduce the number of cakes; second, barter system; and third, share with others. The spirit of patience, tolerance, mutual help, and sharing drives all three practices. This spirit lives because of the fear of sin (*mohe dusa*).

Furthermore, Suryati (2021), through research titled The Influence of Business Size and Capital Sources on Implementing Accounting Standards in Micro, Small, and Medium Enterprises in the Service Sector or Laundry Services in Makasar District in 2019. The research results show that the business size variable has a positive and significant influence on the variable application of accounting standards, and the capital source variable has a positive but not significant effect on the application of accounting standards (S. Suharto, Japlani, & Ali, 2021). The difference between this research and previous research is that the focus of this study is to reveal capital accounting practices by laundry entrepreneurs; this study is not limited to uncovering capital accounting practices at a material level but is conditioned on the values of local wisdom and religiosity.

3. Research methodology

This research uses the Islamic paradigm. The researchers chose this paradigm based on the philosophical assumptions of the Islamic paradigm, recognizing that accounting reality is not limited to material (D. N. Suharto, 2020). However, there are also non-material realities, namely emotional and spiritual realities. Each relates is one unit and was created by Allah Swt (Triyuwono, 2013, 2015). The basic assumptions of the Islamic paradigm align with this research's aim, namely, to construct capital accounting practices by laundry entrepreneurs based on local cultural and religious values.

This research uses an Islamic ethnomethodology approach. This approach is a development of Modern ethnomethodology. According to Garfinkel (1967), Modern ethnomethodology is an approach that aims to study the way of life of group members, the essence of which is that this way of life is created as a result of creativity among fellow group members without involving the role of God. Islamic ethnomethodology is an approach that aims to study the way of life of group members. It is believed that group members can create this way of life with permission from the Creator Thalib (2022a). The researchers chose the Islamic ethnomethodology approach because the aim of this research is in line with the function of Islamic ethnomethodology, namely to study how laundry entrepreneurs practice capital accounting by local cultural values and religiosity.

The type of research used in this study is qualitative. The researchers chose this type of research because research aimed to understand and interpret how laundry entrepreneurs practice capital accounting, not to test theory or generalize findings. Sugiyono (2017) explained that the type of qualitative method is appropriate to choose in research if the research aims to emphasize meaning and understanding of the social context being studied and the aim is to avoid generalizing the findings.

There were three informants in this study. The three informants were selected using the type of informant determination in the form of purposive sampling. Sugiyono (2017) explained that purposive sampling is a technique for determining informants based on specific criteria. The criteria determined by the researchers were firstly that the three informants had run a laundry business for at least one year and secondly that they were willing to spend time and share information related to how they practice capital accounting by local cultural values and religiosity. The following is detailed information regarding the three informants in this study:

Table 1. Research Informants

No	Full Name	Nick Name	Age	business	Location
1	Mrs. Detri Silviana Sahi	Mrs. Detri	28 Years old	2 years	Pone Village, Gorontalo Regency, Gorontalo Province
2	Mrs. Leni Arsyad	Mrs. Neni	49 Years old	1 years	Luwoo Village, Gorontalo Regency, Gorontalo Province
3	Mrs. Ningsih Walanu	Mrs. Ningsih	43 Years old	7 years	Luwoo Pone Village, Gorontalo Regency, Gorontalo Province

Source: results of researchers data processing, 2023

The previous table 1 presented data related to the informants in this study. The first informant was Mrs. Detri Silviana, usually known as Mrs. Detri. Currently, she is 28 years old. She opened a laundry business in 2021, meaning her laundry business has been running for three years. Mrs. Detri's business location is in Pone village. Next, the second informant is Leni Arsyad, usually Mrs. Neni. She is currently 49 years old. Mrs. Neni's laundry business has been running for a year. The business location is in Luwoo Village. The third informant is Mrs. Ningsih Walanu, usually known as Mrs. Ningsih; she is currently 43. Her business has been running for seven years. The location of the business is in Luwoo village.

This local cultural values-based accounting study focuses on accounting practices by laundry entrepreneurs in Gorontalo. This area was chosen as a research location because Gorontalo is one of Indonesia's provinces with unique cultural values, namely local wisdom based on Islamic religious law. This is as stated in the cultural philosophy of the local community in the form of "*Adati Hula-Hula Syareati, Syareati Hula-hula to Kitabullah*" (custom based on sharia, sharia-based on the book of Allah (Al-Quran) (Baruadi & Eraku, 2018).

Data collection techniques in this study used structured interviews and passive participant observation. Structured interviews are a data collection technique where researchers first prepare questions related to the research theme in detail before conducting interviews with informants. The researchers then explored information based on the interview guide (Sugiyono, 2017). Technically, researchers first compiled a detailed list of questions regarding how laundry entrepreneurs practice capital accounting on local cultural values and religiosity. The researchers then explored information based on the interview guide.

The following data collection technique is passive participant observation. Sugiyono (2017) explained that passive participant observation is a data collection technique where the researchers visits the research location and observes without being involved in the observed activity. Technically, in this study, researchers are limited to observing how laundry entrepreneurs practice capital accounting according to local cultural and religious values.

This research uses Islamic ethnomethodological data analysis techniques: charity, knowledge, faith, revealed information, and ihsan. The following is an overview and explanation of the data analysis technique:

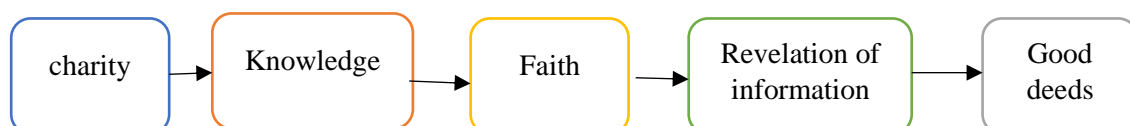


Figure 1. Stages of Islamic ethnomethodology data analysis (Thalib, 2022a).

Figure 1 contains information related to the stages of data analysis in Islamic ethnomethodology. The first stage of data analysis is charity. Charity is any expression or action that refers to the way of life of group members (Thalib, 2022a). Technically, in this study, charity analysis functions to find

expressions or actions that refer to the way laundry entrepreneurs practice capital accounting based on local cultural values and religiosity.

The second stage of data analysis is science. Knowledge is the rational meaning of the expressions or actions of group members, which refer to their way of life (Thalib, 2022a). Technically, in this study, scientific analysis functions to find the rational meaning of the expressions or actions of laundry entrepreneurs, which refer to how they practice capital accounting.

The third stage of data analysis is faith. Faith is non-material values, both emotional values and religiosity, which are the leading spirit of the way of life of group members (Thalib, 2022a). Technically, the analysis of faith in this study functions to find non-material values, local cultural values, and religiosity, which are the paramount enthusiasm of laundry entrepreneurs practicing capital accounting.

The fourth stage of analysis is the revelation of information. This analysis relates the non-material values of the group members' way of life with the values contained in the Koran or hadith (Thalib, 2022a). Technically, in this study, the analysis of revelation information functions to relate local cultural values, which are the enthusiasm of laundry entrepreneurs practicing capital accounting with the values contained in the Koran or hadith.

The fifth stage of analysis is good deeds. This analysis functions to unite the four previous findings into one whole so that a complete meaning can be obtained regarding the way of life of group members (Thalib, 2022a). Technically, in this study, good deeds analysis functions to unite the four findings from the previous analysis into one unit so that a holistic meaning can be obtained regarding how laundry entrepreneurs practice capital accounting based on local cultural values and religiosity.

4. Results and Discussion

One of the reasons Mrs. Detri opened a laundry business was that there was an opportunity to open this business because there were rarely any laundry businesses around where she lived. This is as stated by her below:

The reason for opening this laundry business was coincidental; my husband had no experience opening a laundry business, so when I moved here, I saw that people needed help finding a laundry place nearby. If student here want to wash their clothes, they must go downstairs (near urban areas) to get a laundry place. So, from that incident, my husband and I saw an opportunity for a laundry business. It seems reasonable to open a laundry business here. When I opened my business, I received a good response from students who live around this campus.

Starting from Mrs. Detri's previous explanation, she gave the researchers an understanding that even though she and her husband had no experience in the laundry business, seeing a business opportunity gave them the courage to open this business. According to Mrs. Detri's observations, students living around campus must go to urban areas to wash their clothes. This is because there are no laundry businesses around the campus. This moved Mrs. Detri and her husband to open a laundry business. According to Mrs. Detri, her business has received a good response from students who live around campus because they no longer need to go far to wash their clothes. This laundry business was finally able to increase the income of Mrs. Detri's family.

Furthermore, Mrs. Neni expressed that her aim in opening a laundry business was to increase her income to support her family. The following is what Mrs. Neni said:

Well, to increase my income. The first building for this laundry business is just a small shop. However, because the small shop is no longer operating, I have replaced it with a laundry business.

From Mrs. Neni's previous statement, she gave the researchers an understanding that before she opened a laundry business, Mrs. Neni opened a small shop business. Due to the small shop business, the business was later replaced by a laundry business. Mrs. Neni revealed that her goal in opening a laundry business was to earn additional income. This is in line with what was expressed by Mrs. Ningsi: "To increase my daily income."

Furthermore, laundry entrepreneurs revealed that the initial capital to open a laundry business came from personal money. This is as expressed by Mrs. Detri:

[The capital comes from personal money], personal finances. Coincidentally, I have a side business. Apart from opening a laundry business, I also freelance makeup. For example, if I have a job doing makeup for women and brides, I set aside the income from freelancing, so the capital comes from personal finances. The proceeds from makeup are saved and then used as capital, so it becomes personal financial capital.

Mrs. Detri's previous explanation gave the researchers an understanding that before opening a laundry business, she had the job of making up graduates and brides. She set aside the income from her freelance business as capital to open a laundry business. In Mrs. Detri's narrative, researchers found capital accounting practices in the form of capital sources. This practice is found in charity "personal finances". The knowledge of this charity is that the capital used to build a laundry business comes from personal money. This capital is obtained by collecting income from the make-up business.

Furthermore, Mrs. Detri again said that she needed to keep accounting records for the initial capital of her laundry business. The following is what Mrs. Detri's said:

Capital is not recorded. So it's just random, but new income and expenses are recorded. As for business capital, we don't record it. This means the amount of capital must be spent is still being determined. This is because the first time you open a laundry, the capital is quite large, around Rp. 15.000.000 to Rp 20.000.000. The equipment is a washing machine, but the more you get here, the expenses are less than at the beginning, so you don't keep capital records... The income I earn is used to help my husband finance household needs.

Based on Dentr's previous statement, the researchers understands that Mrs. Dentr should have recorded the capital she spent to open a laundry business on paper. This is because the nominal capital for opening a laundry business is still being determined. Starting a business requires a lot of capital because she has to buy equipment and other equipment. However, as the business progresses, the capital spent is less significant than when she first opened the business.

Starting from Mrs. Dentr's previous explanation, researchers discovered capital accounting practices through capital recording methods. This practice is found in charity: "Capital is not recorded... around Rp 15,000,000 to Rp 20,000,000". The knowledge of this charity is that Mrs. Dentr does not record capital on paper but records laundry capital only in memory. This is because the initial capital to open a laundry business is still being determined and is estimated to be quite large, namely around Rp 15,000,000 to Rp 20,000,000, so she finds it challenging to detail capital expenditure in the notes.

Furthermore, Mrs. Ningsih expressed the same thing: the source of capital in setting up a laundry business came from her money. The following is what Mrs. Ningsi said:

Own private property. The capital is obtained from the sale of rice and cakes. If capital is not recorded just remembered, there will be a record if people come in to do laundry. Most of my income is used for family and personal needs

Based on Mrs. Ningsi's previous explanation, she gave the researchers an understanding that the capital for the laundry business came from her money. This capital was obtained through his previous business, namely selling rice and cakes. Meanwhile, Mrs. Ningsi also revealed that she did not record

capital accounting for the capital she spent on paper. Mrs. Ningsi only records customers who will leave their clothes for laundry.

From Mrs. Ningsi's previous statement, account capital accounting practices were found as capital sources. This practice is found in charity "Own private property" The knowledge of this charity is that Mrs. Ningsi used her money to build her laundry business. This capital was obtained from her business selling rice and cakes. Still, in the same interview excerpt, the capital accounting recording method was found to record in memory. This practice is found in the charity "Capital is not recorded, just remembered." The knowledge is recording initial capital is to record it in memory rather than on paper. This is because the amount of initial capital required to build a laundry business is quite large and uncertain, so it is easier for her to record it in memory than on paper.

Furthermore, Mrs. Neni stated, in line with the two previous informants, that her business capital came from personal funds, and she did not keep accounting records on paper for the capital she spent. The following is an explanation from Mrs. Neni:

Own capital, not only daily results, is recorded. As for capital, it is not recorded. Yes, just as long as it is recorded. I keep records of that income. Income and expenditure continued. Income in one month is Rp 3,000,000, then deducted from capital, for example, purchasing soap plastic; the monthly deduction is up to Rp 1,000,000... If the income is used to help finance the family's needs

Mrs. Neni's previous narrative gave researchers an understanding that the capital to set up the laundry business came from Mrs. Neni's money. Meanwhile, Mrs. Neni needed to record the capital she spent on paper. She only records income and expenses. Mrs. Neni revealed that her monthly income is around Rp 3,000,000, then deducted from expenses for buying soap, plastic, and other laundry needs of around Rp 1,000,000.

Starting from Mrs. Neni's previous explanation, capital accounting practices were found as capital sources for opening a laundry business. This capital accounting practice is found in charity "own capital". The knowledge of this charity is that the capital used by Mrs. Neni to build a laundry business came from her money. This capital was obtained from her side business. Still, in the same interview excerpt, capital accounting practices were found as capital recording methods. This practice is found in charity: "If it is for capital, it is not recorded." The knowledge of this charity is that Mrs. Ningsi did not record the initial capital to build a laundry business on paper but recorded the initial capital in memory. Mrs. Ningsi recorded the initial capital in memory because the initial capital expenditure in opening a laundry business required a large amount of capital. She felt it was easier to remember than to record it on paper.

In the previous discussion, capital accounting practices by laundry entrepreneurs were found in the form of capital sources originating from side businesses, and capital accounting recording methods were limited to memory. This method of recording accounting in memory aligns with the results of several previous studies, for example, (Arena et al., 2017), through a study of accounting practices by batik entrepreneurs. The results of this study found that the accounting style of MSME entrepreneurs is "out-of-the-head accounting." Their philosophy is entirely of religious culture: "Fortune is not mathematics that must be calculated," and accounting is interpreted as "mutual trust." Furthermore, (Nurhalimah et al., 2019) studied accounting practices by scrap metal entrepreneurs. The study found that scrap metal entrepreneurs carried out records only with limited reminders and maintained mutual trust between the parties concerned.

Furthermore, there is (Thalib & Monantun, 2022b) through a study of accounting recording methods by traders in traditional markets. The results of this study found that there are two accounting record methods: first, record expenses on paper and in memory; second, record the profits on paper and in memory. Both methods are driven by gratitude (*mosukuru*) for the excellent fortune given by the Almighty, who gives good fortune. Next is Wahyuni (2017), through a study of accounting practices

by a *pangade-gadde*. The study's results found that recording financial reports was complex, so the best medium for calculating profits was from one's memory.

Furthermore, reflecting on the capital accounting practices implemented by these laundry entrepreneurs gives researchers an understanding of the value (faith) of mutual help, especially between wives and husbands. This value is reflected in the expressions of the informants that the aim of opening a laundry business is to be able to help their husbands in financing the family's needs. In Gorontalo Islamic culture, the elders often advise the value of helping each other in the household through the *lumadu* "*delo tombowata lo tabo wau labiya*." This means it is like a mixture of fat and sago. This expression contains the meaning of a peaceful household life. In the Gorontalo people, there is a dish called "*yilabulo*," a mixture of chicken/beef fat with sago and seasoned with spices, then wrapped in banana leaves, then steamed and grilled. After cooking, this mixture of lemak and sago tastes delicious, and you can no longer tell which is fat and which is the sago. A married couple in a household is expected to be a sago and fat couple, full of affection, mutual understanding, and mutual help so they can no longer be separated. So that a harmonious and peaceful household is created and is colored by faith and piety, which in Islam is called *sakinah*. Such a household is expressed in the *lumadu* "*delo tombowata lo tabu wawu labiya*" (Daulima, 2009).

Furthermore, accounting practices that require the value of mutual help are in line with the results of several previous studies, for example, (Saputri & Ashari, 2019), through research on accounting practices in the *buwuh* tradition. The results of this study found that this research was: (1) The first group judged it as a gift, thereby stating that the practice of *buwuh* that occurs in the community of Lowokwaru District, Malang City, is a form of sincerity in giving *buwuh* to the owner of the intention which is done purely to help each other and help others and is not permitted. Expecting rewards or recompense from the owner of the intention; (2) The second group is the group that treats it as a receivable because of the custom that occurs in the people of Lowokwaru District, Malang City, regarding the practice of *buwuh* which has implications for debts so that there is a need to return it by the amount or form previously handed over. Furthermore, accounting practices based on the value of helping each other have also been discovered by (Prasdika et al., 2018) through a study of accounting practices by boarding house entrepreneurs. This study found that the rental price determination method used by Kos Putra Mulya was not based on tracking the total costs of business activities but only used an "estimate" process in determining the cost per room. This is due to the influence of a culture of mutual help in financial activities. Next is (Thalib & Monantun, 2023), through research on household accounting practices. The study found that firstly, income to finance household needs comes from the husband's income; second, income comes from gifts from parents; parents still give money to their children even though their children are married; third, income from side businesses. These three incomes are conditional on non-material values in the form of responsibility, compassion, and mutual help.

Furthermore, the value of mutual help, the spirit of laundry entrepreneurs practicing capital accounting, aligns with the value contained in the revealed information in QS. al-Maidah/5:2. The alignment of the value of capital accounting practices by laundry entrepreneurs with Islamic religious law has given researchers awareness (good deeds) that the essence of capital accounting implemented by laundry entrepreneurs is not limited to material things but is conditioned on local cultural values and religiosity, namely in the form of helping others.

5. Conclusion

This research aims to understand capital accounting practices by laundry entrepreneurs on local cultural values and religiosity. The results of the study found that there are two capital accounting practices, namely that the source of capital to build a laundry business comes from the personal money of the laundry owner. They obtained this income from their business before opening a laundry business. Next, laundry entrepreneurs carry out capital accounting records in memory. This is because the initial capital to open a laundry business is quite large, so they need more time to detail the costs they incur one by one to build a laundry business. Laundry entrepreneurs only remember and estimate the initial capital they spend to open a laundry business. Capital accounting practices for laundry businesses require non-

material value in the form of help. This is reflected in the expressions of the informants that the aim of opening a laundry business is to help their husbands finance household needs. In Gorontalo Islamic culture, elders often advise the value of mutual help in marriage through the expression "*delo tombowata lo tabu wawu labiya*." This expression contains the meaning of a peaceful household life. The results of this study contribute to the presence of the concept of capital accounting practices by laundry entrepreneurs based on local wisdom values.

Limitations and further studies

The limitation of this research is that research informants who only gathered information from laundry owners did not include information sourced from customers of the laundry business. Future research can examine accounting practices by laundry entrepreneurs by collecting and analyzing data sourced from laundry entrepreneurs and their customers.

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