


mat@iaingorontalo.ac.id 1

THE MEANING OF ASSETS BASED ON LOCAL WISDOM AND RELIGIOSITY A TRANSCENDENTAL PHENOMENOLOGICAL ST...

 Class 1 -- No Repository 012

 Class 1

 Universitas Pendidikan Muhammadiyah Sorong

Document Details

Submission ID

trn:oid::1:3318259807

Submission Date

Aug 22, 2025, 11:35 AM GMT+7

Download Date

Aug 22, 2025, 11:38 AM GMT+7

File Name

THE_MEANING_OF_ASSETS_BASED_ON_LOCAL_WISDOM_AND_RELIGIOSITY_A_TRANSCENDENTAL.....docx

File Size

5.1 MB

16 Pages

6,152 Words

34,549 Characters





6% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.




Filtered from the Report

- ▶ Bibliography
- ▶ Quoted Text
- ▶ Cited Text

Match Groups

-  **34 Not Cited or Quoted** 6%
Matches with neither in-text citation nor quotation marks
-  **0 Missing Quotations** 0%
Matches that are still very similar to source material
-  **0 Missing Citation** 0%
Matches that have quotation marks, but no in-text citation
-  **0 Cited and Quoted** 0%
Matches with in-text citation present, but no quotation marks

Top Sources

- 6%  Internet sources
- 2%  Publications
- 0%  Submitted works (Student Papers)

Match Groups

- **34 Not Cited or Quoted** 6%
Matches with neither in-text citation nor quotation marks
- **0 Missing Quotations** 0%
Matches that are still very similar to source material
- **0 Missing Citation** 0%
Matches that have quotation marks, but no in-text citation
- **0 Cited and Quoted** 0%
Matches with in-text citation present, but no quotation marks

Top Sources

- 6% Internet sources
- 2% Publications
- 0% Submitted works (Student Papers)

Top Sources

The sources with the highest number of matches within the submission. Overlapping sources will not be displayed.

1	Internet	journal.iainkudus.ac.id	1%
2	Internet	ejournal.uin-malang.ac.id	1%
3	Internet	ejournal.uinsaid.ac.id	<1%
4	Internet	e-journal.uingusdur.ac.id	<1%
5	Internet	journal.iainlangsa.ac.id	<1%
6	Internet	ejournal.iainkerinci.ac.id	<1%
7	Internet	pureadmin.qub.ac.uk	<1%
8	Internet	doaj.org	<1%
9	Internet	journal.blasemarang.id	<1%
10	Publication	Yaya Sonjaya. "Makna Kesadaran Perpajakan dalam Perspektif Fenomenologi", O...	<1%

11	Internet	journal.walisongo.ac.id	<1%
12	Internet	jurnal.iainponorogo.ac.id	<1%
13	Internet	penerbitgoodwood.com	<1%
14	Publication	Cok Istri Ratna Sari Dewi, Iwan Triyuwono, Bambang Hariadi. " Corporate social r...	<1%
15	Publication	I Gusti Ayu Purnamawati, Ferry Jie, Saarce Elsy Hatane. "Cultural Change Shapes...	<1%
16	Internet	journal.formosapublisher.org	<1%
17	Internet	www.journal2.uad.ac.id	<1%
18	Publication	Dessy Ekaviana, Iwan Triwuyono, Ali Djamhuri. "Mosque Transparency under Fra...	<1%
19	Internet	rjoas.com	<1%

THE MEANING OF ASSETS BASED ON LOCAL WISDOM AND RELIGIOSITY: A TRANSCENDENTAL PHENOMENOLOGICAL STUDY

Mohamad Anwar Thalib
IAIN Sultan Amai Gorontalo

mat@iaingorontalo.ac.id

085240540588

Abstract

This study explores the meaning of assets based on local cultural values and religiosity among university students in Gorontalo. Using an interpretive paradigm with a transcendental phenomenological approach, data were collected through in-depth interviews with selected informants and analyzed using five stages: *noema*, *epoche*, *noesis*, *intentional analysis*, and *eidetic reduction*. The findings reveal that assets are not only perceived as material possessions but also encompass social, spiritual, and cultural dimensions. Assets are understood as wealth that benefits others, a medium to help the community, faith in Allah SWT as the most valuable treasure, and the human body and dignity as divine trust. These meanings highlight a broader perspective of assets compared to modern accounting, which tends to emphasize material aspects. Theoretical implications of this research lie in expanding the conceptual framework of accounting by integrating social, cultural, and religious dimensions into the understanding of assets, thereby contributing to the development of a more holistic and humanistic accounting discourse. Practical implications show that non-material assets such as faith, solidarity, and dignity can serve as the basis for decision-making in personal finance, social participation, and organizational practices. This study emphasizes that accounting should not be limited to economic gain but also oriented toward social usefulness, cultural preservation, and spiritual accountability.

Keywords: *accounting, assets, local culture, phenomenology, religiosity*

Introduction

In modern accounting, the concept of assets is generally understood as being limited to tangible wealth. Assets are positioned as economic resources that can be measured, owned, and are expected to provide future economic benefits. Even when non-material assets like goodwill or copyrights are recognized, they ultimately still lead to a calculation of monetary value. This kind of understanding makes assets only economically valuable, thus ignoring other dimensions that are actually inherent in human life, namely local cultural value and religiosity (Triyuwono, 2015).

In reality, however, assets are not solely related to material things. Assets are also rich in non-material values that reflect cultural wisdom and religiosity. For example, (Helmina et al., 2023) found that government fixed assets have both financial and social, historical, and cultural value. (Nur & Syahril, 2022) show that "saweran" money in the kokocoran culture

becomes a non-material asset as well as temporary capital in local accounting practices. (Syifa et al., 2023) found that the Orang Kay tribe's inauguration ceremony manages material and non-material assets thru traditional funds, village funds, and government grants. (Djuharni et al., 2020) showed that the cultural values of Palang Pintu are integrated into the Accounting Information System as an intangible asset with a transcendental dimension.

4 Ignoring non-material values such as local culture and religiosity in the concept of assets leads to an overly narrow reduction in meaning. Assets are only viewed as individual possessions with economic value, thus losing their social, spiritual, and cultural dimensions (Kamayanti, 2016). As a result, the meaning of assets in accounting has become devoid of human values and religiosity.

The dominance of this materialistic understanding of assets not only stems from accounting theories commonly adopted from the West and taught in universities but is also reinforced by accounting research that heavily emphasizes technical and financial aspects. Research on assets from a local cultural and religious perspective is still very limited (Thalib & Monantun, 2022a, 2022b). This shows a gap between accounting theory and the practice of community life, which is rich in cultural and religious values.

6 Starting from this phenomenon, the researcher was motivated to examine this research topic with the research question: What is the meaning of value-based assets rooted in local culture and religiosity? The purpose of this research is to uncover the meaning of assets based on local cultural values and religiosity.

Literature Review

Assets from a local cultural perspective are not only understood as economic resources, but also as spiritual and social heritage that is integrated with community life. For example, for apple farmers in Malang, biological assets or *ke'kean* are considered a gift from God that must be protected, accompanied by the ritual practice of "selamatan" as a form of social-spiritual accountability in maintaining the sustainability of these assets ((Rizaldy, 2012). Similarly, in East Lombok society, the "Nyelamak Dilaok" tradition is viewed as an intangible cultural asset that not only plays a role in maintaining spiritual balance but also strengthens community sustainability (Lestari, 2024). This view suggests that local cultural values broaden the meaning of assets, encompassing ecological, spiritual, and social aspects.

In the realm of people's economy, MSMEs also reflect local cultural values in managing their assets. A study on Sambel Pecel MSMEs in Malang confirms that innovation based on

local wisdom can improve business efficiency and profitability thru adaptive working capital management (Hastutik et al., 2024). Meanwhile, at the Tanjung Bumi Batik MSME, accounting practices are done "off the top of the head" and simply, relying on religious values and mutual trust as the basis for recording and accounting for assets (Arena et al., 2017). This practice confirms that economic assets are not only calculated in numbers, but are also built on the foundation of moral values and social trust that are unique to the local community.

19 Beside the individual and MSME levels, locally based cultural assets are also evident in the governance of village communities. In Bali, the concept of Tri Hita Karana serves as the basis for managing Tenganan village assets thru the tika system, which emphasizes the balance of human relationships with God, fellow humans, and nature (Purnamasari et al., 2019). A similar phenomenon is also seen in the Tat Twam Asi philosophy in Penglipuran Village, which emphasizes unity and harmony among residents as the key to managing village assets (Purnamawati & Adnyani, 2021). Even in religious organizations like 'Aisyiyah, business ventures are seen as both economic assets and a means of worship, so sharia accounting is used to maintain their accountability (Widati et al., 2011). Overall, this practice demonstrates that local cultural assets are an important pillar in maintaining the social, spiritual, and economic sustainability of Indonesian society.

Research Method [Times New Roman 12 bold]

11 The paradigm used in this study is interpretive. This paradigm is oriented toward understanding, interpreting, and giving meaning to social reality based on the perspective of the subjects experiencing it (Kamayanti, 2020). The choice of the interpretive paradigm is based on the research objective, which is to explore the meaning of assets that are not only understood materially but also constructed thru local wisdom and religiosity values.

The research approach used in this study is transcendental phenomenology, introduced by Edmund Husserl. Husserl's transcendental phenomenology is a philosophical approach that seeks to discover the essence of experience by suspending assumptions about empirical reality (epoché) and returning to pure consciousness to capture the essence of (Kamayanti, 2020). With transcendental phenomenology, researchers can explore the informants' conscious experiences in interpreting assets, leading to a deep, contextual, and essential understanding that aligns with community life.

The type of method used is qualitative. Qualitative methods focus on a deep understanding of meaning, experiences, and social interactions within a specific context

17 (Sugiyono, 2018). This method is suitable because the research aims to examine the meaning of assets that arise from the subject's awareness, requiring an exploratory, in-depth, and interpretive approach.

8 The data collection technique in this study was carried out through in-depth interviews with selected informants. The interviews were conducted in a semi-structured manner, allowing informants to freely and reflectively explain their perspectives. The technique for determining informants uses purposive sampling. The informants were selected based on specific criteria, namely: (1) having a GPA above 3.5; (2) having passed accounting theory courses; and (3) being willing to provide in-depth information.

2 In transcendental phenomenology, data analysis consists of five stages: noema, epoche, noesis, intentional analysis, and eidetic reduction. The first stage, noema or textual analysis, relates to the initial meaning that appears on the surface. The second stage is epoche, which involves "bracketing" the researcher's interpretation of other textures behind the surface. This process then leads to the third stage, noesis, which is the analysis to understand the deeper meaning of the phenomena being studied. The fourth stage, intentional analysis, focuses on the experiences that shape consciousness. The final stage, eidetic reduction, results in a condensation of meaning from the entire understanding process, namely the idea that becomes the basis of pure consciousness (Kamayanti, 2020).

Result and Discussion

Socially and Spiritually Valuable Assets

The first meaning of assets is understood as wealth, something that has economic value and can provide benefits in the future. This meaning is reflected in the following statement from Informant 1:

An asset is [an economic resource or wealth owned by an individual or group that can be used for their business in the future].

1 Based on the previous statement from Informant 1, the researcher understands that assets are defined as economic resources or wealth owned by individuals or groups, which can be utilized to support businesses and provide future benefits. In the account of Informant 1, the researcher found a **noema** (initial awareness) regarding assets in the form of wealth or economic resources that a person possesses, which can be utilized for future needs. The researcher then performed

an **epoche** on Informant 1's statement to gain a deeper understanding of the asset, as explained by Informant 1:

I'll use the example of my research experience. I conducted research at a mosque. I looked at assets like zakat. Zakat is wealth someone possesses, and I understood how zakat is distributed. People's wealth is collected or transferred to the mosque, and then it's distributed to the less fortunate in the community. The benefits for the zakat giver are things like rewards and spiritual value.

1 Based on the account of Informant 1, the researcher understands that assets not only function as wealth that can be used economically, but also have social and spiritual dimensions. This is reflected in the practice of Zakat, where a person's wealth is collected thru mosques and then distributed to those in need, providing benefits in the form of reward and spiritual value for the giver. This finding is supported by research (Adistii et al., 2021) that emphasizes the importance of religiosity in driving the social and spiritual management and utilization of religious assets. In line with this, (Safitri & Suryaningsih, 2021) showed that religiosity also influences people's interest in distributing zakat, although other factors such as location also have an impact. Similar findings were also shown by (Hiyanti et al., 2020), who found that literacy and religiosity positively influence people's intention to perform waqf, including thru the cash waqf linked sukuk instrument.

3 Based on the previous explanation from Informant 1, it provided the researcher with an understanding that **noesis** (deep meaning) of assets according to Informant 1's awareness is wealth that is not only of economic value but also has social and spiritual functions. Informant 1's awareness was formed thru their experience (**intensional analysis**) researching zakat practices in mosques, where they directly observed that zakat assets are collected from a person's wealth, then distributed to those in need, and provide benefits not only in the form of economic distribution but also reward and contain spiritual value for the giver.

Based on previous data analysis, the conclusion (**eidetic reduction**) that can be drawn about asset awareness in Informant 1's understanding is that assets are not only of material value, but also have social and spiritual dimensions. This awareness was born from his experience witnessing the practice of zakat in mosques, where personal wealth is transferred for the benefit of the community and for the reward of the giver.

Table 1. Summary of Transcendental Phenomenological Data Analysis

Noema	Epoche	Noesis	Intensional Analysis	Eiditic Reduction
-------	--------	--------	----------------------	-------------------

an economic resource or wealth owned by an individual or group that can be used for their business in the future	[an economic resource or wealth owned by an individual or group that can be used for their business in the future]	wealth that is not only of economic value but also has social and spiritual functions	researching zakat practices in mosques, where they directly observed that zakat assets are collected from a person's wealth, then distributed to those in need, and provide benefits not only in the form of economic distribution but also reward and contain spiritual value for the giver	that assets are not only of material value, but also have social and spiritual dimensions. This awareness was born from his experience witnessing the practice of zakat in mosques, where personal wealth is transferred for the benefit of the community and for the reward of the giver
--	--	---	--	---

Source: Researcher's data processing results, 2025

Things that can be Beneficial for Yourself and Others

An asset is defined as wealth that is not only beneficial for oneself but also for others. This is as explained by Informant 2 when the researcher asked about the meaning of assets from their perspective.

My definition of an asset is [anything that is beneficial and valuable to ourselves and others].

Based on the previous account of Informant 2, the researcher understood that from their perspective, they viewed assets as valuable things that could benefit not only themselves but also others. Based on this explanation, the researcher arrived at an initial understanding (**noema**) of assets as anything that is beneficial and valuable for oneself and others. Next, the researcher placed parentheses (**epoche**) around the meaning of this asset to further explore its meaning. The following is Informant 2's explanation of its noema:

Regarding the price I have, one of the valuable assets in the house is the motorcycle. This motorcycle is used from morning until nite, starting with my father taking my cousins to school, then taking my sister to campus, and taking my mother to buy daily necessities.

In the previous account of Informant 2, she explained the benefits of one of the assets he owned and used for her personal interests. Such as driving her younger siblings and cousins to school, and also driving her mother to buy daily necessities. Furthermore, Informant 2 explained the meaning of assets that can be beneficial to others as follows:

For example, there was an experience with a neighbor who lived right behind my house. They happened to not have a vehicle, and at that moment, their child needed to go to the hospital. My father helped them get to the hospital using that motorcycle. Alhamdulillah, the child was able to be helped to the hospital with the motorcycle we had. In my opinion, an asset is anything valuable and beneficial to us and others.

Based on the account of Informant 2, they previously explained to the researcher that based on their experience, they realized that assets are not something they can use for personal gain, but can also be used to help others, just as their father used their personal motorcycle to help neighbors who were experiencing difficulties at that time. From the epoche results, which are "anything that is beneficial and valuable to ourselves and others" the researcher found the **noesis** that Informant 2 defines assets not just as things that are useful for personal gain, but also as a form of caring for others. This awareness was formed based on her experiences (**intentional analysis**), such as using her motorcycle assets for daily activities and helping neighbors in difficulty.

Based on the four previous analyzes, it can be concluded (**eidetic reduction**) that the meaning of assets according to Informant 2 is wealth that is beneficial for both personal and others' interests. This meaning stems from the experience of using a motorcycle as an asset for the daily needs of their family, as well as helping neighbors who are experiencing difficulties. (Landali et al., 2020) found that profit in an Islamic perspective not only means material gain but also has spiritual value thru the DOA (Da'wah, Organization, and Trust) metaphor. (Tenrigau et al., 2023) found that zero-based profit is understood not only from an operational perspective as social profit and service for the poor, but also from a spiritual perspective as a form of worship and charity to Allah SWT. Meanwhile, (Sari, 2014) found that the meaning of profit for the medical profession is not only material but also includes spiritual dimensions, social dignity, and inner satisfaction when patients recover.

Table 2. Summary of Transcendental Phenomenological Data Analysis

Noema	Epoche	Noesis	Intensional Analisis	Eiditic Reduction
-------	--------	--------	----------------------	-------------------

<p>anything that is beneficial and valuable to ourselves and others</p>	<p>[anything that is beneficial and valuable to ourselves and others]</p>	<p>assets not just as things that are useful for personal gain, but also as a form of caring for others</p>	<p>as using her motorcycle assets for daily activities and helping neighbors in difficulty</p>	<p>wealth that is beneficial for both personal and others' interests. This meaning stems from the experience of using a motorcycle as an asset for the daily needs of their family, as well as helping neighbors who are experiencing difficulties</p>
---	---	---	--	--

Source: Researcher's data processing results, 2025

Faith in the God

The next understanding of assets comes from Informant 3, who revealed that assets are faith in the Creator. This is as she revealed in the following statement:

In my opinion, an asset is anything that brings value to life, both now and in the afterlife. My most valuable asset is my own [faith]. This asset is so valuable [it cannot be valued in monetary terms].

3 Based on the explanation provided by Informant 3 earlier, it gave the researcher an understanding that assets are defined as anything that brings value to life now and in the future. In her view, assets are faith that cannot be measured in money. Based on Informant 3's explanation, the researcher found the **noema** that assets are faith that cannot be measured in money. Next, the researcher provided an epoch to delve deeper into the meaning of the asset, with the following explanation:

Because if Allah hadn't given me this faith, my life would have been lost. I'll get lost, as we know, there are so many students who commit suicide these days just because of college assignments, relationships, or theses that aren't accepted by their professors. They commit suicide. And in my opinion, they do that because they lack faith in themselves. If they had strong faith, they would be certain that suicide is forbidden by Allah SWT.

4 The excerpt from Informant 3's previous explanation provided the researcher with an understanding that she defines assets as something valuable, namely faith in Allah SWT, because she believes that if he is not given faith in this life, she will lose her way. Informing 3 examples that currently many suicide phenomena in Gorontalo are caused by their lack of faith in the Creator. Based on this explanation, the researcher found that Informant 3's awareness

(noesis) of assets is not about material possessions, but rather about faith in the Creator, which can serve as a foundation for living their life.

Her understanding of the asset was created thru her active participation in campus studies. Here is the explanation from Informant 3:

I often attend Islamic studies where one of the topics is a speaker presenting material on Islam as a way of life. There, the speaker explained the fact that many students commit suicide. This is because they are lost, have no faith, and the speaker also provided a solution by increasing our own faith. So, from that study, I understood that the pleasure I get is faith. Therefore, the most valuable asset is faith, as are family, friends, and partners. However, I thot again that this age has its limits, and what I will take with me to my death is my faith, sir, and also good deeds.

Based on **the previous** statements **of Informant 3**, **the researcher understands that** the meaning **of the** asset **she** refers to stems from her experience attending various Islamic studies at the university. In one of the studies, the speaker discussed the theme of Islam as a way of life and touched upon the phenomenon of many students choosing to commit suicide due to a loss of direction, academic pressure, or personal problems. According to the speaker, this happens because of the weakness of faith within them. From that material, Informant 3 gained an understanding that the solution to various life problems is by strengthening faith in Allah SWT. Based on Informant 3's account, the researcher found an **intentional analysis** in the form of their active experience participating in Islamic studies on campus that discussed the importance of faith as a support for life. From that experience, Informant 3 realized that faith is the most valuable asset because it can prevent someone from losing their way, serve as a source of strength in facing life's problems, and be the main provision they will take to the afterlife.

Based on the four previous analyzes, the researcher can conclude **(eidetic reduction)** that Informant 3's awareness of the meaning of assets is faith in Allah SWT, which is seen as the most valuable and priceless treasure compared to material wealth. This belief is considered the foundation of life, formed from her experiences attending Islamic studies at the university, which emphasized the importance of faith as a way of life and the main provision for facing worldly problems and the afterlife. In other words, assets are spiritual capital that serves as the foundation for living life. This finding is supported by research (Yuliana et al., 2020) which shows that the interpretation of accounting in Muslim families is based on the awareness of monotheism, so that material and spiritual aspects are integrated in financial management. In line with this, (Nursanty et al., 2023) places accounting within a prophetic-divine framework,

making spiritual values and compassion the main foundation for interpreting accounting practices in a humanistic and religious way. Additionally, (Nursanty et al., 2021) also emphasizes that Islamic spirituality is capable of liberating accounting from the dominance of capitalism and guiding it toward more just and transcendentally meaningful practices.

Table 3. Summary of Transcendental Phenomenological Data Analysis

Noema	Epoche	Noesis	Intensional Analisis	Eiditic Reduction
faith...it cannot be valued in monetary terms	[Faith...it cannot be valued in monetary terms]	assets is not about material possessions, but rather about faith in the Creator, which can serve as a foundation for living their life	the form of their active experience participating in Islamic studies on campus that discussed the importance of faith as a support for life	the meaning of assets is faith in Allah SWT, which is seen as the most valuable and priceless treasure compared to material wealth. This belief is considered the foundation of life, formed from her experiences attending Islamic studies at the university, which emphasized the importance of faith as a way of life and the main provision for facing worldly problems and the afterlife

Source: Researcher's data processing results, 2025

Self-Esteem and Trust from God

The meaning of assets was further explored from the perspective of a student named Informant 4, who defined assets as self-esteem and trust from God. Here is the explanation:

In my opinion, the definition of assets is not just about money, but assets can also relate to our bodies. [Our bodies are very valuable as they are a trust from God that we must protect]

Departing from the previous informant's statement, this provided the researcher with an understanding that defining assets from a broader perspective means it's not just about money. According to her, assets can also be defined as God's creations, one of which is her body. Behind this creation lies a trust from God that she must protect. In that narrative, the

researcher found that the initial awareness (**noema**) of the asset from Informant 4, which is our own selves, is very valuable, as it is a trust from God that we must protect. Next, the researcher applies **epoche** to this noema to gain a deeper understanding. Here is the explanation from Informant 4:

My experience watching people around me, especially friends who often hurt themselves, is that they are unaware of how precious their bodies are, which leads them to self-harm. I'm also sorry, just like prostitutes, there are many prostitutes in my area. From that, I realized that true assets are not just about money, but also about self-worth. It is only right that we realize how precious we are because we are a trust (from God) that we must take the best care of.

1 Based on the explanation from Informant 4, the researcher understands that assets are not always solely related to money or material possessions, but also concern self-esteem and the dignity of the human body. She realized this thru her experience of seeing the people around her, particularly friends who often self-harmed, as if they didn't realize how precious their bodies were. Furthermore, the phenomenon of many commercial sex workers (CSWs) in her environment further reinforced her view that some people are less aware of their own value and dignity. For Informant 4, the human body and self are a trust from God that must be cared for with full responsibility, not harmed or humiliated.

3 In the narrative of Informant 4, the researcher found the **noesis** to be an asset, namely the awareness of maintaining self-dignity and respect for the body as a form of obedience to God. This awareness arose from the experience (**intentional analysis**) of Informant 4 when observing the social reality around them, such as friends who self-harmed and the presence of commercial sex workers. For Informant 4, the human body and self are a trust from God with noble value, so they must be protected, respected, and not degraded.

Thus, the **eidetic reduction** of the meaning of assets from Informant 4 confirms that assets are not limited to the material dimension, but also include the human body and dignity as a trust from God. This awareness arose from her observations of the social realities around her, such as friends who often self-harmed and the phenomenon of commercial sex workers (CSWs) in her environment. From that experience, she understood that many people undervalue the preciousness of their bodies and self-worth, which led her to emphasize that taking care of oneself is a form of honoring the most fundamental asset entrusted to us by God. This interpretation aligns with the findings of (Muksin & Husain, 2022), which indicate that the implementation of PSAK 109 at BAZNAS can be strengthened thru the Matanre Siri (self-esteem) culture as a philosophical value driving transparency and accountability. Similar

support was also shown by (Diana & Sopingi, 2025), who emphasized that internalizing the prophetic values of shiddiq, amanah, tabligh, and fathonah in accounting practice can strengthen transparency, prevent manipulation, and increase accountants' responsibility. Similarly, (Mujahidi et al., 2024) formulated the concept of assets from an Al-Qur'anic perspective as a trust from God encompassing both material and non-material dimensions, thus offering a more holistic understanding compared to the concept of assets in modern accounting standards.

Table 4. Summary of Transcendental Phenomenological Data Analysis

Noema	Epoche	Noesis	Intensional Analysis	Eiditic Reduction
Our bodies are very valuable as they are a trust from God that we must protect	[Our bodies are very valuable as they are a trust from God that we must protect]	the awareness of maintaining self-dignity and respect for the body as a form of obedience to God	observing the social reality around her, such as friends who self-harmed and the presence of commercial sex workers	assets are not limited to the material dimension, but also include the human body and dignity as a trust from God. This awareness arose from her observations of the social realities around her, such as friends who often self-harmed and the phenomenon of commercial sex workers (CSWs) in her environment.

Source: Researcher's data processing results, 2025

Reflection on **Local Cultural Values and Religiosity behind **the** Meaning of **Assets****

In the previous discussion, four meanings of assets were found. First, assets are defined as wealth that has social and spiritual value. This interpretation stems from Informant 1's awareness that wealth serves not only personal interests but also has a social and spiritual role. This awareness was formed thru her experience conducting research on the zakat accounting practices implemented by mosque administrators. Second, assets are understood as things that are beneficial not only for oneself but also for helping others. This meaning was found thru the awareness of Informant 2, which was formed from her experience of utilizing assets for

daily needs while also helping her neighbors who were experiencing difficulties. Third, assets are understood as righteous deeds and a manifestation of faith in the Creator. This interpretation emerged from the awareness of Informant 3, which developed thru her experience of actively participating in Islamic studies at the university. Fourth, assets are understood as an effort to preserve oneself and dignity, which are gifts from the Creator. This meaning is derived from the awareness of Informant 4, which stems from her experience of witnessing the surrounding environmental conditions that do not uphold self-respect and dignity.

The fourth meaning of assets, which goes beyond mere material possessions, also encompasses emotional value in the form of helping others and religiosity in the form of faith in the creator. In Gorontalo Islamic culture, the term "*Diila o'onto, bo wolu-woluwo*" is known, which means "not seen but present." The meaning of this expression is to teach in life, not just to chase what is visible, but also to seek something that is not visible but actually exists. *Diila o'onto* means not just visible, *bo* means but, *wolu-woluwo* means actually exists. What is expressed as "o'onto" or visible is matter, while what is invisible but exists is what gives that matter, namely Allah Subahana Huwata'ala. This expression is often used by missionaries in their preaching, as a reminder to be very grateful, to engage in remembrance (zikir), and to perform acts of worship. Don't just focus on what's visible, so there's a balance between life in this world and life in the hereafter (Daulima, 2009).

The meaning of the assets found from the informants truly reflects the worldview of the Gorontalo people, who highly value harmony between worldly and spiritual aspects. The cultural expression "*Diila o'onto, bo wolu-woluwo*" teaches that apparent wealth or assets are only the outer part of life, while what is unseen but truly exists is the source of all blessings, namely Allah SWT. This understanding aligns with the awareness of Informant 1, Informant 2, Informant 3, and Informant 4, who view assets not only as something of material value, but also as a means of safeguarding trust, strengthening faith, and helping others. Thus, the results of this study found that assets do not stop at the aspect of ownership, but move toward spiritual and social dimensions rooted in the cultural philosophy of Gorontalo, which is rich in religious values. The findings of this study are supported by several previous studies that show that local cultural values and religiosity play an important role in shaping accounting practices in Indonesia (Amaliah, 2016; Ariyanto et al., 2017; Djuharni et al., 2020; Nur & Syahril, 2022; Syifa et al., 2023)

Conclusion

This research shows that assets are not only understood as material possessions, but also have social, spiritual, and cultural significance. Assets are defined as wealth that benefits society, a means of helping others, faith in Allah SWT as the most valuable treasure, and the human body and dignity as a trust from God. This finding reflects that the meaning of assets from a local cultural and religious perspective is broader than the modern accounting concept, which tends to be materialistic.

The implication of this research is the need for the development of more humanistic and holistic accounting by integrating local wisdom values and religiosity. The limitations of this study lie in the limited number of informants and the context that focuses solely on Gorontalo. Future research is recommended to involve a more diverse range of informants to broaden and deepen the understanding of the meaning of cultural and religious-based assets.

Bibliography

- Adistii, D., Susilowati, D., & Ulfah, P. (2021). Peran Akuntabilitas sebagai Moderasi Hubungan Religiusitas dan Literasi Wakaf terhadap Minat Berwakaf Uang. *Reviu Akuntansi Dan Bisnis Indonesia*, 5(2), 122–137. <https://doi.org/10.18196/rabin.v5i2.12238>
- Amaliah, T. H. (2016). Nilai-nilai budaya Tri Hita Karana dalam Penetapan Harga Jual. *Jurnal Akuntansi Multiparadigma*, 7(6), 156–323. <https://doi.org/10.18202/jamal.2016.08.7016> Jurnal
- Arena, T., Herawati, N., & Setiawan, A. R. (2017). “Akuntansi Luar Kepala” dan “Sederhana” ala UMKM Batik Tanjung Bumi yang Sarat Nilai Religiusitas dan Kesalingpercayaan (Sebuah Studi Etnografis). *Jurnal Infestasi*, 13(2), 309–320. <https://doi.org/10.21107/infestasi.v13i2.3510>
- Ariyanto, D., Sari, M. M. R., & Ratnadi, N. M. D. (2017). Budaya Tri Hita Karana dalam Model UTAUT. *Jurnal Akuntansi Multiparadigma*, 8(2), 399–415. <https://doi.org/10.18202/jamal.2017.08.7062>
- Daulima, F. (2009). *Lumadu (Ungkapan) Sastra Lisan Daerah Gorontalo*. Galeri Budaya Daerah Mbu'i Bungale.
- Diana, E. E., & Sopingi, I. (2025). Internalisasi Nilai-Nilai Shiddiq, Amanah, Tabligh, dan Fathonah dalam Praktik Akuntansi berbasis Etika Islam. *Jurnal Akuntansi Dan Ekonomi Bisnis*, 14(01), 1–10. <https://doi.org/10.33795/jaeb.v14i01.5493>
- Djuharni, D., Sonhaji -, Mais, R. G., & Aziz, N. A. (2020). Artikulasi Nilai Budaya “Palang Pintu” dan Sistem Informasi Akuntansi. *Jurnal Riset Dan Aplikasi: Akuntansi Dan Manajemen*, 4(3), Article 3. <https://doi.org/10.33795/jraam.v4i3.010>
- Hastutik, S., Yuliana, R., & Rokhmawati, D. (2024). *Pengelolaan Modal Kerja UMKM dengan Produk Kearifan Lokal yang Inovatif*. 25(1), 62–68.
- Helmina, M. R. A., Oktaviani, A., Susilowati, P. I. M., & Sutomo, I. (2023). Dekonstruksi Aset Tetap Pemerintahan (Pada Akuntan di Kota Banjarmasin). *JWM (Jurnal Wawasan Manajemen)*, 11(1), 42–59. <https://doi.org/10.20527/jwmthemanagementinsightjournal.v11i1.249>

- Hiyanti, H., Fitrijanti, T., & Sukmadilaga, C. (2020). Pengaruh Literasi dan Religiusitas terhadap Intensi Berwakaf pada Cash Waqf Linked Sukuk. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 4(3), 493–507. <https://doi.org/10.31955/mea.v4i3.440>
- 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. (2020). *Metodologi Penelitian Kualitatif Akuntansi: Pengantar Religiusitas Keilmuan (Edisi Revisi)*. Penerbit Peneleh.
- Landali, A., Niswatin, & Yusuf, N. (2020). Metafora DOA sebagai makna laba dalam perspektif Islam. *Imanensi: Jurnal Ekonomi, Manajemen, Dan Akuntansi Islam*, 5(2), 116–125. <https://doi.org/10.34202/imanensi.5.2.2020.116-125>
- Lestari, I. D. (2024). Makna Upacara Nyelamak Dilaok sebagai Aset Budaya (Studi Fenomenologi). *RISTANSI: Riset Akuntansi*, 5(2), 141–155. <https://doi.org/10.32815/ristansi.v5i2.2271>
- Mujahidi, K., Hastuti, E. W., Aptasari, F. W., & Putri, B. K. M. (2024). Konsep Aset dalam Perspektif Standar Akuntansi dan Al-qur'an. *Jurnal Aktiva: Riset Akuntansi Dan Keuangan*, 6(3), 273–290. <https://doi.org/10.52005/aktiva.v6i3.253>
- Muksin, I., & Husain, S. (2022). Matanre Siri: Rekonstruksi Peningkatan Uniformitas Pernyataan Standar Akuntansi Keuangan No. 109. *Jurnal Akuntansi Dan Keuangan Islam*, 10(2, Oktober), 111–127. <https://doi.org/10.35836/jakis.v10i2.353>
- Nur, A. J., & Syahril, S. (2022). Akuntansi Budaya Kokocoran Dikepulauan Kangean Kabupaten Sumenep Madura. *Journal of Accounting and Financial Issue (JAFIS)*, 3(2), 16–26. <https://doi.org/10.24929/jafis.v3i2.2276>
- Nursanty, I. A., Kartini, E., & Murjana, I. M. (2021). Spiritualitas dalam Akuntansi Sang Pembebas dari Kuasa Kapitalisme. *Jurnal Akuntansi Dan Ekonomika*, 11(1), 109–118. <https://doi.org/10.37859/jae.v11i1.2549>
- Nursanty, I. A., Kartini, E., Yuliati, N. N., & Fariantin, E. (2023). Cinta Kasih Akuntansi dalam Jaringan Realitas Profetik-Ilahiyat. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 6(1), 931–940. <https://doi.org/10.36778/jesya.v6i1.1053>
- Purnamasari, P. D., Aprianti, N. G. N., Rini, N. L. W., Laksana, K. W. D., Widiantara, P. N. S., & Astuti, D. P. M. (2019). Pengaruh Konsep Tri Hita Karana Terhadap Praktek Akuntansi (Pengelolaan Aset) di Desa Tenganan. *Jurnal Ilmiah Akuntansi Dan Humanika*, 9(1). <https://doi.org/10.23887/jinah.v9i1.19927>
- Purnamawati, I. G. A., & Adnyani, N. K. S. (2021). Urgensi Tat Tvam Asi dalam Pengelolaan Aset Desa. *Jurnal Akuntansi Multiparadigma*, 12(1), 46–58. <https://doi.org/10.21776/ub.jamal.2021.12.1.03>
- Rizaldy, N. (2012). Menemukan Lokalitas Biological Assets: Pelibatan Etnografis Petani Apel. *Jurnal Akuntansi Multiparadigma*, 3(3), 404–423.
- Safitri, N. D., & Suryaningsih, S. A. (2021). Pengaruh Religiusitas, Kepercayaan, Lokasi, Dan Pelayanan Terhadap Minat Membayar Zakat. *Jurnal Ekonomika Dan Bisnis Islam*, 4(3), 188–201. <https://doi.org/10.26740/jekobi.v4n3.p188-201>
- Sari, D. P. (2014). Apa Makna “Keuntungan” bagi Profesi Dokter? *Jurnal Akuntansi Multiparadigma*, 5(1), Article 1. <https://doi.org/10.18202/jamal.2014.04.5011>
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Alfabeta, CV.
- Syifa, S. Z. I., Sopanah, A., Anggarani, D., & Hasan, K. (2023). Mengungkap Praktik Akuntansi Budaya Dalam Upacara Adat Pelantikan Orang Kay Suku Kei Maluku. *Owner: Riset Dan Jurnal Akuntansi*, 7(3), Article 3. <https://doi.org/10.33395/owner.v7i3.1518>
- Tenrigau, A. M., Aida, N., Darmawan, W., & Dahlan, H. (2023). Makna Laba Berbasis Nol dalam Restorasi Kaum Duafa. *Jurnal Akuntansi Multiparadigma*, 14(3), 610–625. <https://doi.org/10.21776/ub.jamal.2023.14.3.42>

- Thalib, M. A., & Monantun, W. P. (2022a). Konstruksi Praktik Akuntansi Tolobalango: Studi Etnometodologi Islam. *El Muhasaba Jurnal Akuntansi*, 13(2), 85–97. <https://doi.org/10.18860/em.v13i2.12915>
- Thalib, M. A., & Monantun, W. P. (2022b). Mosukuru: Sebagai Wujud dari Metode Pencatatan Akuntansi oleh Pedagang di Pasar Tradisional Gorontalo. *Jurnal Akuntansi Integratif*, 8(1), 44–62. <https://doi.org/10.29080/jai.v8i1.816>
- Triyuwono, I. (2015). Akuntansi Malangan: 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>
- Widati, S., Triyuwono, I., & Sukoharsono, E. G. (2011). Wujud, Makna dan Akuntabilitas “Amal Usaha” sebagai Aset Ekonomi Organisasi Religius Feminis. *Jurnal Akuntansi Multiparadigma*, 2(3), 369–380. <https://doi.org/10.18202/jamal.2011.12.7139>
- Yuliana, R., Setiawan, A. R., & Auliyah, R. (2020). Akuntansi Keluarga Sakinah sebagai Manifestasi Pengelolaan Keuangan Rumah Tangga Syariah. *Jurnal Akuntansi Multiparadigma*, 11(3). <https://doi.org/10.21776/ub.jamal.2020.11.3.28>