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The Meaning of Formality and “Cerrek” Accounting: The Perspective of Indonesia Madura MSMEs

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Abstract

This study examines the meaning of accounting formality behind the word "stiff" and Accounting "Cerrek" behind the trail of blessings for the owner of the Al-Barokah Sumenep Madura Indonesia center business. This study uses a qualitative method with a phenomenological approach. The informants of this study are the owners of the Al-Barokah Sumenep Madura Indonesia center. This study found that there is an interpretation of accounting as a formality when it has been done, and the owner feels himself to be stingy in all things. In addition, it was also found that the meaning of discontinuing accounting records was due to a reprimand from his mother, namely "Cerrek" (meaning stingy). The discontinuation of his accounting records resulted in blessings for his business. With the discovery of the meaning of accounting from the Al-Barokah Batik center in Sumenep, Madura, Indonesia, it can be said that it requires a deeper view for the owner regarding accounting records because he has taken a course majoring in accounting and the need for open discussions regarding the benefits and relevance of accounting records to build mutual understanding with other business owners who have used accounting records, the goal is to change negative perceptions into appreciation of the role of accounting in creating blessings and sustainability for MSMEs. In addition, a response from the government is needed to hold socialization and training sessions regarding the function and purpose of accounting records, with the aim of minimizing the impact on MSMEs from this perspective, as found in this study.

Keywords- Accounting, Accountancy, Batik, Indonesia, MSMEs, Phenomenology

INTRODUCTION

This The Indonesian government is seriously working to support MSMEs in obtaining facilities by preparing legal documents under Law Number 20 of 2008 [1] concerning financing for micro, small, and medium enterprises. Furthermore, the government has provided training and outreach efforts to facilitate investment funding and its management [2]. MSMEs possess several advantages that can provide solutions for absorbing labor, increasing community income, and reducing poverty and unemployment in Indonesia [3].

East Java Province, particularly Madura, is home to a variety of MSMEs. One such MSME in Madura is engaged in batik [4]. UNESCO designated batik as an intangible cultural heritage of Indonesia on October 2, 2009. This recognition was welcomed by the government, which issued Presidential Decree No. 33 of 2009 concerning National Batik Day [5]. Data from the Cooperatives and Micro Enterprises Office

indicate that there are 3,529 MSMEs in Sumenep Regency [6]. In contrast, in Indonesia, Bangkalan Regency had 100 batik entrepreneurs in 2021 [7]. Many MSMEs face challenges in managing their businesses, particularly in financial recording and reporting, which are closely tied to accounting [8].

The number of MSMEs (Micro, Small, and Medium Enterprises) increases annually. MSMEs in Indonesia showed a total of 8.71 million units in 2022. However, the reality is that MSMEs have experienced a drastic decline. This decline is attributed to MSMEs not yet implementing the Financial Accounting Standards for Non-Public Accountability Entities, as well as MSMEs' perception that implementing these standards is complicated. Additionally, the government's lack of outreach to MSMEs is a contributing factor [9]. Many small businesses assume financial reporting is unimportant, leading them to neglect the proper disclosure procedures. Implementing these procedures can lead to a lack of discipline in monthly reporting [10].

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Furthermore, there is also a response that MSMEs do not yet require accounting records because business owners do not have higher expectations for their businesses, and the mindset of MSME owners primarily focuses on profits, without considering the long-term and short-term aspects of their business development [9]. With this, the government provides concrete evidence in support of MSMEs, in addition to the Financial Accounting Standards for Non-Public Accountability Entities, which were issued as of January 1, 2018, specifically for Micro, Small, and Medium Entities. The purpose of the Financial Accounting Standards for Micro, Small, and Medium Entities is to serve as a guideline and facilitate MSMEs in preparing financial reports [11]. Accounting records based on the Financial Accounting Standards for Micro, Small, and Medium Entities are easier than the Financial Accounting Standards for Non-Public Accountability Entities [12].

Many MSMEs have not yet applied financial information to their businesses and have not implemented accounting records due to a lack of understanding and the presence of responses that complicate the work [8]. In 2009, the Financial Accounting Standards Board of the Indonesian Institute of Accountants compiled and developed Financial Accounting Standards for Entities Without Public Accountability, which are simpler than general financial accounting standards based on IFRS in terms of recognition, measurement, and disclosure of transactions in financial statements. These Financial Accounting Standards for Entities Without Public Accountability became effective on January 1, 2011 [9]. MSMEs experienced a drastic decline because they had not yet implemented Financial Accounting Standards for Entities Without Public Accountability. Consequently, the view of MSMEs in this matter is difficult and complicated, and the lack of a government role in providing socialization to MSMEs [9] exacerbates the issue. Many MSMEs assume that financial reporting is unimportant, so they can underestimate the importance of disclosing business financial reports. If implemented, this can lead to undisciplined monthly reporting [10].

MSMEs have not yet recorded their accounting records based on the Financial Accounting Standards for Micro, Small, and Medium Entities because they lack understanding and do not have employees in the finance department [13]. An interesting phenomenon is that, despite not having implemented accounting records or adhering to the Financial Accounting Standards for Micro, Small, and Medium Entities, MSMEs continue to grow [14]. Research by [15], [11], [16], [17], [8], [13], [18], and [12] found that MSMEs have not implemented the Financial Accounting Standards for Micro, Small, and Medium Entities and only record simple accounting records because MSMEs view accounting records as very complicated. Some responses make work difficult, as well as due to a lack of accounting staff. Approximately 80% of MSMEs lack an understanding of accounting, 51% have not maintained complete accounting records, 100% of MSMEs create manual accounting records, and 70% of MSME actors do not prepare financial reports. The reason MSMEs do not

maintain accounting records is that they lack understanding. It is not easy to implement them [15].

Each organization and individual has a different interpretation of accounting and financial reporting. [19] found that Chinese entrepreneurs interpret accounting in a pie chart: calculation gives rise to responsibility, responsibility obtains information, and information produces calculations. Farmers also interpret accounting, as [20] found that farmers are aware of the importance of accounting practices in determining business profits and losses; however, they experience difficulties in implementing financial reports, which results in them not knowing their profits during the planting period. Furthermore, [21] revealed different interpretations of BidikMisi (government scholarships) financial management. Some interpret BidikMisi (government scholarships) financial management as a priority scale that prioritizes essential needs, making financial management easier. Others interpret it as emphasizing feelings and cooperation, which can be seen as prioritizing feelings over logic, thus preventing financial reports that end in regret.

The reason for choosing Batik Al-Barokah Sumenep, Madura, Indonesia, as the research object is that it is one of the most famous centers of hand-drawn batik in Sumenep Regency, Indonesia. This business actively participates in various Indonesian government events such as "Visit Sumenep 2018", demonstrating its important role in promoting local culture. This indicates that the Batik Al-Barokah Sumenep Madura Indonesia business has a return on capital ratio (R/C ratio) of 1.37. This indicates that this business is profitable and worthy of further development.

Based on the above phenomenon, many MSMEs do not maintain accounting records due to difficulties in implementing them, but their businesses continue to grow. Furthermore, previous research has not found any evidence that formal accounting makes business owners stingy. Therefore, an interest arose in conducting this study, which aims to examine the meaning of formal accounting behind the words "stiff" and "Cerrek" accounting, as well as the trail of blessings for the owner of the Al-Barokah Batik center business.

LITERATURE REVIEW

There is some empirical evidence regarding the meaning and perspective of accounting on the quality of financial reports. [14], [19], [22], [23], [24], [25], [26], [27], [28], [29], [30], [31], [32], and [20] examined the meaning, application, and understanding of accounting for MSMEs. Previous research has been conducted using quantitative approaches [23], [30], [33], [24] as well as qualitative approaches [19], [22], [25], [14], [26], [27], [28], [29], [30], [31], [32], and [20].

Additionally, studies have examined the perspectives of MSME actors. [34], [35], [36], and [37] examined the perspectives of MSME actors. Several previous studies have been conducted using both quantitative [34], [37], and qualitative approaches [36], [35].

Furthermore, there are studies examining the meaning of financial reporting. [21] and [38] examine the meaning of financial reporting. Various studies have been conducted, including those using qualitative approaches [21], [38].

Additionally, there are studies on accounting records in MSMEs based on the Financial Accounting Standards for Micro, Small, and Medium-Sized Enterprises. [39], [16], [17], [18], [12], [40], [41], [15], [13] examined the accounting records in MSMEs based on the Financial Accounting Standards for Micro, Small, and Medium Entities. Various types of research have been conducted, starting from those using quantitative approaches [40], [41], [17] and [16] and qualitative [15], [18], [12], [13].

RESEARCH METHODS

This study uses a qualitative phenomenological approach. The informant is the owner of a Batik Micro, Small, and Medium Enterprise (MSME) in Madura, Indonesia (Mr. T), specifically Batik in Sumenep, Madura, Indonesia. This MSME is called the Al-Barokah Batik Center in Sumenep, Madura, Indonesia. The reason for using this subject is due to the numerous awards it has received and its recognition throughout Indonesia.

The data collection technique used was an in-depth interview. The data analysis employed in this study included intentional analysis, epoche, eidetic reduction, and the drawing of conclusions from the findings. The first stage carried out was intentional analysis with the intention of considering how noesis (which is realized through experience) forms noema (what can be seen and read) by starting to identify noema from the reality phenomenon surrounding the meaning of accounting in the accounting records of Indonesian Batik MSMEs. Then, the results of the phenomenon identification were bracketed (epoche) so that it could identify the core of awareness related to the phenomenon that emerged from the experiences the informant had undergone. The second stage, conducting epoche, which can be interpreted as an understanding filtered from several questions generated from the informant's answers. The third stage, conducting eidetic reduction, can be interpreted as a presentation stage that reveals the overall results obtained from direct research, identifying the core of the phenomenon, which is the informant's response regarding the meaning of accounting records for Indonesian Batik MSMEs. The final stage involves drawing conclusions based on findings obtained directly from field research.

The data validity test is measured by emphasizing the meaning of accounting records, accounting records made during the period. The data validity test employed in this qualitative research involves triangulation, which is achieved through technical triangulation by collecting data from interviews and reconfirming the findings through field research documentation. Conversely, the source or reference of the data comes from the accounting records section of MSMEs.

RESULTS AND DISCUSSION

Accounting Records of Al-Barokah Batik Center: Manual

The Al-Barokah Batik Center in Sumenep, Madura, Indonesia, the subject of this research, maintains a distinct accounting record compared to other MSMEs. The Al-Barokah Batik Center in Sumenep, Madura, Indonesia was established in 2008, and the owner is a practitioner. The accounting record for the Al-Barokah Batik Center in Sumenep, Madura, Indonesia has its meaning, namely, stinginess. The accounting record for the Al-Barokah Batik Center in Sumenep, Madura, Indonesia is merely a formality that originated from the owner's stinginess. The owner manually maintained the accounting records from 2010 to 2013. Figure 1 provides documentary evidence that the Al-Barokah Batik Center in Sumenep, Madura, Indonesia has maintained manual accounting records.



Figure 1 Manual Accounting Records of the Al-Barokah Batik Center, Sumenep, Madura, Indonesia, 2010-2013

The Meaning of Accounting Records: The Accounting Formality Behind the Word "Stingy"

Accounting recording is the activity of systematically documenting and recording financial transactions and economic activities carried out by micro, small, and medium enterprises. In terms of accounting recording, the Al-Barokah Batik Center in Sumenep, Madura, Indonesia conducted manual accounting recording from 2010 to 2013. The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia had studied at a university, majoring in accounting, but had only completed up to the sixth semester. In the early days of pioneering his business, the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia applied the knowledge he had gained, but was unable to run it properly. The accounting records that had been created were in the form of cash books, accounts receivable books, and records of expenses and income. These records were stored neatly until now.

Since 2014, the Al-Barokah Batik Center in Sumenep, Madura, Indonesia has discontinued its accounting records, despite the owner having studied accounting at university. The owner discontinued the accounting records because they found them difficult to maintain, and the records were not reported. The following is an excerpt from an interview with the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia:

"I made it at the beginning... now the books are complete. If I wanted to, but at the beginning of learning, it was complicated to make reports to whoever, yeah, it was a hassle, but we also could not."

The Owner of the Al-Barokah Sumenep Madura Indonesia Batik Center stated that the accounting records were not continued because they caused difficulties in maintaining them, and the records were not reported. The Owner of the Al-Barokah Sumenep Madura Indonesia Batik Center only made accounting records from 2010 to 2013. Accounting records at the Al-Barokah Sumenep Madura Indonesia Batik Center were maintained manually. Although the records were relatively simple, they did not comply with the applicable Financial Accounting Standards.

Accounting records were discontinued, but the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia stated that this had a negative impact, specifically making it difficult to distinguish between personal funds and business income. However, he felt a benefit, not a loss, for the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia as an immediate income was set aside for savings. The following is an excerpt from an interview with the owner of the Al-Barokah Batik Center, Sumenep, Madura, Indonesia:

"I cannot even do that right now. It is hard to separate personal and business money. I take my money and my business money, so I take them."

The Owner of the Al-Barokah Batik Center MSME in Sumenep, Madura, Indonesia continued his statement:

"The important thing is that my goal is to sell, not to make a loss. I do not want to lose all the money I earn, but I do want to have some savings."

Accounting records at the Al-Barokah Batik Center, Sumenep, Madura, Indonesia which are presented in this study based on the results of interviews with informants, stated that they experienced difficulties in implementing it and the Owner of the Al-Barokah Batik Center, Sumenep, Madura, Indonesia MSMEs experienced difficulties in separating income and expenses originating from personal and business sources. For the Owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia, the most important thing in running their business is to avoid losses.

The Al-Barokah Batik Center in Sumenep, Madura, Indonesia discontinued its accounting records due to a perceived miscalculation in all aspects, often referred to as stinginess. This was not the only SME owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia who felt this way; his immediate family also shared it. For the SME owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia, creating accounting records for his business led to a discrepancy between what was planned and what was actually expected. Therefore, he did not continue the accounting records, as they were merely a formality to him. The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia

did not consider accounting records to be unimportant; rather, they were merely a formality, not an obligation.

The Owner of the Al-Barokah Batik Center, Sumenep, Madura, Indonesia felt stingy after completing his accounting records for the year ending in 2013. He calculated everything thousands of times, making him feel uneasy about managing his business expenses. The following is an excerpt from an interview with the owner of the Al-Barokah Batik Center, Sumenep, Madura, Indonesia:

"It is not that I am not really happy, I have been actively recording reports for 2 years, but I feel like I am incredibly stingy, sis. Frankly, I feel like I am incredibly stingy in my calculations when it comes to spending anything. My calculations are incredibly stingy, maybe even dictate to me what to buy, the profit is so much, the capital is so much, tomorrow I want to buy something else, I do not feel relieved."

This prompted a response from the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia, regarding the accounting records, stating that they were merely a formality, not a requirement. Consequently, he found that when he recorded his accounting records, he had to calculate them thousands of times. The following is the response from the owner of the Al-Barokah Batik Center, Sumenep, Madura, Indonesia:

"Recording is just a formality, sis, so that is all, sis, I am sorry, sometimes people ask for donations and only want to spend 1 million. It is almost impossible to count how many times you are really stingy, sis."

The notion that accounting records are merely a formality does not mean they are unimportant; rather, they are essential. The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia learned about accounting records and report creation during his studies. Here is the response from the owner of the Al-Barokah Batik Center, Sumenep, Madura, Indonesia:

"Well, from there, sorry, from the beginning, it was not that the recording was not important. I also studied accounting and was taught that reporting was important."

The accounting records presented in this study, from the Al-Barokah Batik Center in Sumenep, Madura, Indonesia are based on interviews with informants. The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia had studied accounting at a university. However, when he attempted to create accounting records, he found it difficult and believed that the records he made were not accurate and could not be reported to others. The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia maintained accounting records from 2010 to 2013, but discontinued them because he felt stingy in all aspects. He calculated everything thousands of times, which made him feel uneasy about making business expenses or spending outside his business. The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia realized the importance of accounting

records after gaining knowledge during his studies. However, for him, accounting records were only a formality, not an obligation.

The Meaning of Accounting Records: "Cerrek" Accounting Behind the Traces of Blessings.

Madura (part of Indonesia) has a unique language that differs from other regions. One word derived from Madurese is "Cerrek" (meaning stingy). Accounting records at the Al-Barokah Batik Center in Sumenep, Madura, Indonesia are considered "cerrek" because keeping records creates a sense of calculation and makes it difficult to spend money. This has led to the perception that keeping records implies being stingy or "cerrek." The business, when recording the accounting records, did not meet plans and expectations. As a result, the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia discontinued maintaining the accounting records.

The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia maintained accounting records from 2010 to 2013. He discontinued the business due to his mother's comments that he was becoming increasingly stingy in running the business. The following is an excerpt from an interview with the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia:

"You are stingy, my mother told me, 'Ma' sajen cerrek' (stingy)."

The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia realized that she had become more calculating in all aspects of her business and outside of it since starting accounting records. The "Cerrek" expressed by his mother made the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia realize this drastic change in her character. All finances generated from the business run by the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia are managed by his mother, both expenses and income. The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia believes that honoring her parents, especially his mother, will make her fortune easier.

Mr. T's reason for naming his batik business, Sentra Batik Al-Barokah Sumenep Madura Indonesia stems from his involvement with his parents, particularly his mother, in running the business, particularly in the financial aspects. This has resulted in a wealth of blessings for him and his family, hence the name Batik Al-Barokah Sumenep Madura Indonesia. The following is an excerpt from an interview with the owner of Sentra Batik Al-Barokah Sumenep, Madura, Indonesia:

"That is why I say I leave all financial matters to my mother. My wife has enough for shopping, and if I need something now, I ask for it. Yes, 5 million or 10 million, but none of my relatives dare to ask for it, so that's a blessing. That's why I named it Batik Barokah."

This was reaffirmed by the Owner of the Al-Barokah Batik Center, Sumenep, Madura, Indonesia regarding the blessings received from his mother:

"Yes, it is true. I used to say that anyone who honors their parents, especially their mother, will receive blessings greater than those of kings."

The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia discontinued the accounting records because the mother felt that her child had become "sajhen cerrek" (meaning increasingly stingy), resulting in the business being run in a manner that did not meet expectations. However, when the Owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia stopped the accounting records of the business being run in accordance with what was expected and was growing, because the Owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia handed over all the financial management of the business being run to the mother so that the Owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia received blessings from honoring parents, especially the mother behind the traces of blessings that arise because of the feelings of a mother towards her child who experienced drastic changes, so that when the child obeys a mother's orders, he will receive blessings in his life.

CONCLUSION

The accounting records maintained by the Al-Barokah Batik Center in Sumenep, Madura, Indonesia have created a sense of stinginess, leading the center's owner to view them as mere formalities. When the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia recorded everything planned and expected, her business failed to run smoothly. However, when the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia discontinued the accounting records due to his mother's reprimand for being "sajhen cerrek" (increasingly stingy), the business continued to proceed according to expectations and plans. The business continues to grow because all business finances are managed directly by his mother. The owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia believes that honoring one's parents will increase one's fortune. Now, the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia has discontinued the accounting records and considers them merely a formality. Although the accounting records in the view of the Owner of the Al-Barokah Batik Center, Sumenep, Madura, Indonesia give rise to a feeling of "Cerrek" (meaning stingy), the business he is running is now receiving blessings because it honors his mother.

These findings suggest that accounting records differ from individual to individual and from organization to organization. Therefore, the owner of the Al-Barokah Batik Center in Sumenep, Madura, Indonesia requires a deeper understanding of accounting records, as he majored in accounting at university, thereby gaining insight into the role and utility of accounting. Furthermore, open discussions are needed to explore the benefits and relevance of accounting records, fostering mutual understanding with other business owners who already utilize them. The goal is to transform negative perceptions into an appreciation of accounting's role in creating blessings and sustainability for MSMEs.

Furthermore, a government response is needed through outreach and training related to the function and purpose of accounting records, aimed at minimizing the number of MSMEs with the same perspective as the findings of this study.

This study's limitations stem from the limited financial information available for the Al-Barokah Batik Center in Sumenep, Madura, Indonesia as the accounting records are only kept for four years. Furthermore, these records were kept manually and centralized by the business owner. Future research could target batik MSMEs that already use more systematic and formal accounting records. This could broaden the reach of accounting information and provide deeper insights into the MSME sector.

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