

Meaning Accounting from a Travel Trader's Point of View

Anastasya Dyah Lestari Putri^{1*}, Ayudia Sokarina²

Prodi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mataram

Corresponding Author: Anastasya Dyah Lestari Putri anastasyadlp@gmail.com

ARTICLE INFO

Keywords: Phenomenology,
Meaning of Accounting,
Traveling Salesman

Received : 19, March

Revised : 20, April

Accepted: 21, May

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ABSTRACT

This research aims to reveal the meaning of accounting from the perspective of traveling traders. This research uses a qualitative research method with a phenomenological approach. Data collection techniques use observation, interviews and documentation. The informants in this research are traveling traders who carry out their business in the Karang Baru neighborhood, Kebun Sari Village, Ampenan District. The data analysis stages consist of Noema, Epoche, Noesis, Intentional Analysis, and Eidetic Reduction. The research results showed that the informants did not keep financial records of their businesses. The two informants only used their minds to determine the profit or loss of their business. Researchers found, based on the in-depth awareness of traveling traders, profits were interpreted as economic and non-economic. The economic meaning is savings or reserves used to meet the family's daily economic needs and as business capital. Meanwhile, the non-economic meaning is a transcendent meaning in the form of inner satisfaction and gratitude for the blessings of sustenance given by God in their efforts. This research provides an explanation of the recording accounting practices used by traveling traders and explains the meaning of profit from the perspective of traveling traders.

INTRODUCTION

Accounting is considered a complicated science and is only carried out by people who have knowledge related to accounting and is considered only relevant for large companies. However, accounting can be understood by everyone and is also found in small-scale businesses such as traveling traders (Qoyyimuddin et al., 2022). Triyuwono (2011) argues that we must research peripheral accounting as we research the center. From a different point of view, accounting can be evidence that science and its application are always associated with values (Agustuliani & Majid, 2016). Accounting is not only for the accounting profession, but also for everyone who runs a business, both large and small scale. However, the presentation is different, both in terms of the meaning of accounting interpreted by accountants and the meaning of accounting that they interpret. As explained by Young (2013), the application of accounting in different places can create different accounting applications as well.

Accounting is a science related to recording, classifying, summarizing, and presenting the financial transactions of a business or organization. Accounting is an important thing in business that is often ignored by small-scale business owners, including traveling traders. The main reason for them to use accounting in buying and selling activities is to create transparency in recording every financial transaction. Every buying and selling activity carried out by traveling traders must have financial transactions that must be recorded and managed to clearly understand the financial flow of their business.

Traders are classified as Micro, Small, and Medium Enterprises (MSMEs) which are part of the small-scale informal business sector. Traders are people whose job is trading, either selling basic daily necessities or other necessities to gain profit or profit (Maleha1 et al., 2021). One type of trader that many people engage in is traveling traders. Itinerant traders are people who sell their merchandise by moving from one place to another using vehicles, bicycles, carts, baskets, or the like (Mahayati & Rahayu, 2022). They sell various kinds of products such as vegetables, fruit, ready-to-eat food, snacks, drinks, and other items for daily household needs. The existence of traveling traders is something that is not strange in society. Itinerant traders can often be found on rural to urban roads, markets, residential areas, and school areas and can even be found in busy centers such as shopping centers.

Small-scale business owners generally lack in-depth accounting knowledge and also do not understand the importance of recording and managing finances for their business. Owners of small-scale businesses such as traveling traders think that implementing accounting is not normal and is not even necessary for their business. They only know the capital they have to return today to use as capital the next day, and the difference in income earned today and the capital used is the profit they earn. They don't even differentiate between money for trading capital purposes and money for their daily needs. Such as using their trading capital money to buy food, pay for electricity, pay for water, and even give money to their children, and other daily needs. So sometimes what should be their capital for selling is not always the same every day because their capital is reduced. After all, the capital is used for daily needs.

In running an MSME business, the owner or manager needs to understand well the concept of calculation which is part of accounting science. These calculations can cover various categories, from recording daily transactions to preparing comprehensive financial reports. Business owners do these calculations to manage their finances well. Financial management is an important aspect of business progress (Radiansyah et al., 2023). Financial management can be done through accounting. Accounting is a systematic process for creating financial information that can be used by users for decision-making. From financial reports, we can find out whether a business or company is in a healthy condition or is making a loss (Muti'ah et al., 2023).

Economic activity in Indonesia consists of two economic sectors, namely the formal sector and the informal sector, where the two sectors interact with each other and make an important contribution to the economic growth of Indonesia. The formal sector and informal sector describe how economic activities are organized and carried out by society. The formal business sector is a field or field of business that receives permission from authorized officials and is registered with a government office (Satarudin et al., 2021). Meanwhile, the informal business sector is a business that is unofficial or unorganized, irregular, and legal but not registered (Sakri et al., 2018).

The Central Statistics Agency (BPS) noted that in August 2023, the number of informal workers in Indonesia was 82.67 million people, or equivalent to 59.11% of the total population working in the country of 139.85 million people. Meanwhile, the remaining 57.18 million people, or 40.89% work in the formal sector (bps.go.id, 2023). This data shows that informal sector workers in Indonesia are higher than formal sector workers, so it cannot be denied that the informal sector plays an important role as the backbone in improving the economy in Indonesia. Apart from the informal sector being able to provide income, the informal business sector can also provide employment opportunities to open new businesses that can be undertaken by the community and can increase people's purchasing power (Mahayati & Rahayu, 2022). The success of the informal business sector in helping improve the Indonesian economy is because the operational activities of the informal business sector are carried out independently and the risk level is smaller (Zulkifli, 2021). This informal business sector is a sector that is easy to access by all groups because it is a small-scale business and the capital required is not too large.

Itinerant traders are part of MSMEs which have an important role in helping the economy of the people in Indonesia. Itinerant traders help provide needed goods for people in areas that are difficult for modern traders to reach. Apart from that, traveling traders also help create jobs for people in need.

Most of the itinerant traders in the Karang Baru area, Kebun Sari sub-district, and Ampenan sub-district do not keep financial records of the proceeds from their sales and their financial management is still not good enough. Therefore, this research was conducted to explore the views of traveling traders regarding accounting.

LITERATURE REVIEW

Phenomenology

The word phenomenology comes from the Greek "Phaenesthai", which means "to show oneself, to show". Phenomenology also comes from the Greek word "Thighinomenon", which means "symptom" or "what appears in such a way" that it is real to those who observe it (Nasir et al., 2023). Phenomenology is a philosophical approach introduced by Edmund Husserl (1857-1938) that aims to study the structure of human consciousness and experience. Edmund Husserl, is a German philosopher who is considered the founder of phenomenology. According to Husserl, phenomenology is a scientific discipline that seeks to achieve a deeper understanding of phenomena themselves. This phenomenological approach focuses on how things appear in our consciousness and how we interpret and give meaning to these experiences. According to Wita & Mursal (2022), phenomenology is the science of things that are visible or appear in human consciousness.

Phenomenology is an approach used to study phenomena that exist in society. Phenomenology means a method of thinking to produce new knowledge or develop existing knowledge using logical, critical systematic steps, not based on a priori/prejudice, and not dogmatic (Tumangkeng & Maramis, 2022).

Husserl's method in phenomenology involves a series of steps consisting of five stages. First, observe and identify phenomena that arise in our subjective experience. Second, distinguish between the phenomenon itself and our interpretation of the phenomenon. Third, free ourselves from our assumptions about the phenomenon and treat it in a state of "epoche" or "cessation" of our mind. Fourth, analyze phenomena from all aspects that arise in our experience. Finally, integrate the results of the analysis and develop new ideas. By using this method, Husserl emphasized that human experience is influenced by the interaction between subject and object. In this context, the subject not only obtains information from the object but also actively responds to the object. Thus, the experience of the subject has an impact on the experience of the object. Husserl believed that phenomena that appear in human experience have many meanings and can be interpreted in various ways (Nugraheni et al., 2023).

Accountancy

Accounting is a science related to recording, classifying, summarizing, and presenting the financial transactions of a business or organization. Kieso (2014) states that accounting is an information system that identifies, measures, and communicates the economic events of an organization for use by interested parties. From these two definitions, it can be concluded that accounting is the science of recording, classifying, summarizing, and presenting the financial transactions of an organization as an information system for interested parties. Interested parties can come from various sectors, both companies and individuals, so accounting can be applied in all economic sectors. This shows that even small businesses, including traveling traders, can utilize accounting even though the way it is presented is different from the concepts commonly understood by practitioners or accountants today (Wukuf Dilvan Rafa et al., 2023).

Accounting is one of the main markers of crucial business performance. The resulting financial data has the potential to become a standard for assessing business success, especially if it is properly understood (Zandra et al., 2019). Accounting has an important role for all types of businesses, both small and large scale, including for traders. Accounting can help traders understand their financial condition so that they can help plan and make more appropriate decisions for the sustainability of their business.

One way or solution for traders to make it easier for them to make decisions in their business is by implementing financial recording accounting practices. Financial recording that can be done is by recording the daily income and expenditure transactions of their business. Financial recording is very important in business continuity to provide financial information. However, financial recording is one of the obstacles they often face. Most small business owners are reluctant to keep financial records of their business. This is caused by limited access to recording tools, the need for special personnel to manage it, a lack of understanding about the importance of separating the use of money for business activities and personal needs, not wanting to be bothered with carrying out financial records, and the additional costs required to carry it out (Zandra et al., 2019).

Formal Sector

The formal sector is a business sector that has received permission from the government or authorized officials in a region where the business has been registered with a government agency and is recognized by the state. Satarudin et al., (2021) revealed that the formal sector is a field or field of business that receives permission from authorized officials and is registered with a government office.

The formal sector plays an important role in the Indonesian economy as a driver of economic growth, creating jobs and improving community welfare. Characteristics of formal sector businesses include: 1). The economic activities of the business are regulated and recognized by the government, and 2). Have a business establishment permit from the government, 3). Having a deed of establishment by a notary, 4). Business activities carried out are subject to tax, and 5). Has high productivity. Then those included in formal sector businesses are as follows: 1). Manufacturing industry, 2). Trade, 3). Financial services, 4). Transportation services, 5). Tourism services, 6). Educational services, 7). Health services, 8). Training services, 9). Consulting services, 10). Design services, and 11). Other businesses are regulated and recognized by the government.

Informal Sector

Economic activities that are outside the organized or formal business sector are the informal sector. Sakri et al., (2018) argue that the informal business sector is a business that is unofficial or unorganized, irregular, and including legal but not registered. Informal businesses refer to a small group of businesses that form part of the economic sector. This business group is involved in the production and distribution of goods and services with the

main aim of creating job opportunities and increasing income. The presence of the informal sector acts as a safety net between unemployment and limited job opportunities, so the informal sector is said to be able to reduce potential social tensions that may arise due to a lack of job opportunities (Giyarto, 2015). The informal sector is one option that can provide employment opportunities and accommodate workers without certain conditions such as education level or special skills. This is the main factor that makes it easier for people to enter this sector and acts as a buffer against excess labor (Wukuf Dilvan Raza et al., 2023). One of the informal sector activities is trade. Apart from this activity not requiring certain requirements in terms of special skills or a certain level of education, the capital used is also relatively small compared to the formal sector.

The informal sector arises from activities that contain at least two sides, firstly because of the demand for a type of product from the results of small, unorganized economic units such as traveling traders. Second, the need for employment opportunities is increasing due to population growth. Apart from that, the growth of the informal sector can be caused by the majority of city residents still needing services in the economic sector which are relatively low in price (Wardhani et al., 2020).

The informal sector has a large role in the Indonesian economy. The informal sector has a role in providing goods and services needed by society, absorbing labor, and reducing poverty. Characteristics of informal sector businesses include: 1). The economic activities of the business are not regulated and recognized by the government, and 2). Do not have a business establishment permit from the government, 3). Not subject to tax, 4). Relatively small capital, and 5). Has low productivity. Then those included in the informal sector businesses are as follows: 1). Traveling traders, 2). Street vendors, 3). Motorbike taxi driver, 4). Barber, 5). Tire repairman, and 6). Other businesses are small-scale and not recognized and regulated by the government.

Micro, Small and Medium Enterprises (MSMEs)

MSME is an abbreviation for Micro, Small, and Medium Enterprises. Based on Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises, the definition of MSME is a business operated by individual business actors, households, or small-scale business entities.

Micro, small, and medium enterprises (MSMEs) are one of the drivers of a country's national economy and have an important role in creating jobs, as well as helping the government in reducing the unemployment rate (Kaligis & Lumempouw, 2021). The more MSMEs there are the more opportunities to create jobs for the unemployed (Nalini, 2021). MSMEs are considered to be an effective way to raise the level of the Indonesian economy.

More MSME players come from home industries. MSMEs have strategic potential to contribute to improving the welfare of society in certain areas. MSMEs are dominated by small and medium entrepreneurs from home industries, so MSME consumers also come from the lower middle class, which makes MSMEs a reliable sector in driving the community's economy (Lestari et al., 2022).

Traveling Trader

According to Mahayati & Rahayu (2022) in their research, itinerant traders are people who sell by moving from one place to another. Traveling traders usually carry relatively small amounts of their merchandise so that they can be easily transported using vehicles, bicycles, carts, or the like. Itinerant traders sell their goods directly to consumers to serve their daily needs, especially daily household needs such as food. Itinerant traders can easily be found in various places such as villages or residential areas (Sutedjo & Martini, 2021).

Itinerant traders are a form of trade that is very common and easy to find in Indonesia. Itinerant traders are a type of merchant service that consistently reaches or pursues consumers in its services. Generally, itinerant traders have relatively small merchandise volumes (Giyarto, 2015). Traveling traders provide various kinds of products at relatively cheap or affordable prices.

Itinerant traders are included in the informal sector business, this business does not require certain educational qualifications or complicated and strict selection for people who want to set up a business or work in this field. Traveling traders can be run individually or in groups by both men and women. Becoming a traveling trader is one of the best alternative economic activities to survive for people who do not have the opportunity or ability to do work in the formal sector. Itinerant traders have an important role in helping to increase the economic growth of a family.

Previous Research

There are several research results conducted by previous researchers that are related to this research. The following are the results of the research which are a reference for researchers:

The first research was conducted by Zulkifli (2021) entitled *The Meaning of Accounting for Micro, Small, and Medium Enterprises (MSMEs)*. This research aims to dig deeper into how MSMEs interpret accounting in their business. The results of the research conducted show that traders are aware of the importance of accounting practices in their business activities. This is proven by collecting evidence related to business transactions and small notes made by traders during their business. This activity is included in accounting practice.

The second research was conducted by Qoyyimuddin et al., (2022) entitled *Revealing the Meaning of Accounting from the Perspective of Street Vendors Around Tanjungpura University*. This research aims to explain the meaning of accounting from the perspective of street vendors. The results of his research show that the importance of accounting for street vendors is accounting for knowing information, accounting as accountability, and accounting as calculation.

The third research was conducted by Kharisma Nugraha Putra et al., (2023) entitled *Revealing the Meaning of Accounting in MSMEs in Palangka Raya City*. This research aims to gain an understanding of the meaning of accounting and accounting phenomena in MSMEs in Palangka Raya City. The research results show that accounting is used as an information, accountability,

and communication tool. The accounting phenomenon in MSMEs in Palangka Raya City as a whole has implemented accounting practices in their business activities, even though the financial records carried out tend to be simple, they are still not by the perfect accounting cycle.

The fourth research conducted by Tresnawati & Rahayu (2023) was entitled *Financial Management: The Perspective of Javanese Traders*. This research aims to find out how Javanese traders carry out financial management in managing their business. The research results show that Javanese traders at Pohjejer Market do not carry out financial management in their business. Apart from that, its implementation is still influenced by local Javanese cultural wisdom, such as in determining selling prices which not only provide benefits in the form of material but also non-material benefits.

The fifth research conducted by Junaedi et al. (2020) entitled *The Meaning of Salome Seller's Profits (Hermeneutic Phenomenological Study)*. This research aims to find out the meaning of profit as interpreted by sales sellers. The research results show that Salome sellers interpret profits in terms of broad market segments, low business capital, and flexibility in business management.

METHODOLOGY

In this research, the method used is qualitative, the qualitative method is used because the qualitative approach aims to obtain in-depth data by paying attention to the facts and processes of phenomena that occur (Mahayati & Rahayu, 2022). The qualitative approach is a research approach that focuses on understanding and meaning of a particular phenomenon. According to John W. Creswell (2015), qualitative research is a method for exploring and understanding the meaning of several individuals or groups of people who are considered to originate from social or humanitarian problems.

This research uses a qualitative method with a phenomenological approach. This phenomenology is used to explain phenomena that occur regarding actual conditions that are natural and appropriate to situations that occur (Qoyyimuddin et al., 2022). The reason researchers use this approach is because phenomenology focuses on the meaning that arises from the conscious experience of each individual so that the data studied by researchers is by the situations and conditions that occur with each individual.

The data collection methods used in this research are observation, interviews, and documentation. In qualitative research, the presence of informants is important. Without informants, researchers cannot dig up in-depth information from informants, so qualitative research will not occur. Selecting informants who are appropriate to the research is also very important (Ahmad et al., 2015). The focus of this research is personal/individual traveling traders who sell their wares in the Karang Baru area, Kebun Sari Village, Ampenan District. The data from these informants can be seen in the table below.

Table 1. Research Informant

No.	Informant's Name	Informant's Age	Type Informant Trade	Long Trading Experience
1.	Riswati	65 years	Vegetables, fish, meat, chicken, fruit, etc.	11 years
2.	Nurjannah	50 years	Nasi bungkus, jajanan, bubur.	5 years

Source: Olah data peneliti (2024)

After going through various considerations of the conditions, two informants were selected who were felt to be able to provide in-depth information that was appropriate to the research context. The first informant is Mrs. Riswati who is a seller of vegetables, fish, meat, broiler chicken, fruit, and various daily cooking necessities which are sold by traveling around on a motorbike from 07.00 WITA to 10.30 WIT. He buys the goods he sells directly on the market for resale. The target market is housewives around Kebun Sari Village, such as Karang Baru, Dasan Sari, Kebun Bawak, and in Moncok Karya, Pejarakan Karya Village. The second informant is Mrs. Nurjannah, who is a seller of packaged rice, snacks, and porridge and sells her wares around on a bicycle from 07.00 WIT to 11.00 WIT. Mrs. Nurjannah makes her snacks and porridge, but she takes packaged rice from people to resell. The target market is residents around Kebun Sari Village, such as the Karang Baru, Dasan Sari, and Kebun Bawak Timur neighborhoods.

The two informants were considered to be able to provide different pictures of their life backgrounds, types of sales, and the experiences they had. So the informant was deemed able to provide differences in meaning, but from the same point of view, namely the point of view of a traveling trader. This was done using direct observation, direct interviews, and direct documentation with informants based on their experiences. In exploring the informant's awareness, the researcher tried to put aside the researcher's experience, theory, and knowledge related to accounting. Interviews are conducted by allowing informants to provide information freely without interference or influence from researchers, other individuals, or themselves. The aim is to deliver the informant to the area of his awareness so that a complete and pure understanding is obtained (Zulkifli et al., 2022).

Based on the use of the transcendental phenomenology approach used in this research, according to Kamayanti (2021), there are five stages of data analysis carried out to analyze data in phenomenology, namely the noema, phone, noesis, intentional analysis, and eidetic reduction stages. This phenomenological analysis always begins with identifying the noema or what can be called textural analysis. Then, based on the identification of noema, the researcher will carry out bracketing or provide brackets or epoche (structural analysis) to obtain noesis, as a deeper level of meaning. Noesis is the awareness that arises as a result of an experience due to and at a certain time (Allraum) and place (Weltzeit). Understanding the noema-noesis relationship will produce further understanding regarding how noesis forms noema which is

called intentional analysis. In the end, researchers will obtain results from the entire process of meaning or ideas that underlie the overall pure consciousness, which is called eidetic reduction. The data analysis technique uses primary data, namely data obtained directly in the field through interviews with informants.

RESEARCH RESULT

The Beginning of a Traveling Trader in Establishing His Business

The low economy of a family can be caused by several factors, one of which is the large burden that the family must bear. These expenses can include several things, such as living costs, children's education, health, and other household needs. Apart from that, low levels of Human Resources (HR) within the family can also play a role in reducing the family's capacity to generate sufficient income (Prayitno, 2013).

This condition has a particular impact on people who are in subsistence economic groups or have low incomes. In this environment, women often feel the need to intervene directly to help maintain the family economy (Yatiningrum et al., 2017). They are not only responsible for household work but also look for opportunities in the world of work to increase family income. Women's involvement in the world of work is not only beneficial for themselves, but also makes a significant contribution to improving family welfare, especially in the economic aspect. By using all the resources they have, such as time, skills, and financial resources, women maintain family survival by becoming second breadwinners or what is often referred to as secondary breadwinners (Lawalu & Goba, 2020).

This situation means that women have two roles or positions in the world of work, namely those that include housework in the domestic sphere and work that generates income in the public sphere, which has become an unavoidable reality (Juita et al., 2020). Women do not always want to depend on other people, they want to show their existence as individuals but also show that they can play a role in earning a living and are active in supporting the family economy (Made et al., 2024).

Establishing informal businesses or small-scale businesses is one solution that low-income communities in Indonesia can take to increase their income and maintain their economic sustainability. This kind of business does not require large capital or complex infrastructure, so it is more easily accessible to those who have financial limitations. One form of small-scale business that many people are involved in is becoming a traveling trader. Itinerant traders are people who sell around from one place to another because they don't have or don't have a permanent place to sell. Although initially the dominance of traveling traders was dominated by men, over time, many women have also become involved in this business. This shows that opportunities in the business world are not limited to gender, but rather depend on the abilities and opportunities available. In line with research conducted by Kawalod et al. (2020), states that women have equal rights to men in terms of careers or show gender equality because men and women can carry out work that generates income for family needs.

In this research, the informant cases involving Mrs. Riswati and Mrs. Nurjanah illustrate the challenges faced by individuals, especially women. Mrs. Riswati, who has been working as a traveling trader for approximately eleven years, and Mrs. Nurjanah who has been a traveling trader for approximately five years. At a young age, finding formal work is increasingly difficult to find. As people get older, opportunities to get formal work usually become more limited, especially when compared to younger generations who tend to have greater access to finding work.

Becoming a traveling trader is the right solution for both of them. This job has the advantage because it can be done by anyone regardless of gender, age, or educational background, and the capital required is relatively small. Thus, traveling traders provide individuals with the opportunity to remain active in earning a living and generating income to meet their daily needs. The first informant, namely Mrs. Riswati, said that when she first became a traveling trader, she was bored at home, apart from that, she saw an opportunity to set up a business selling vegetables around because there was no such business in the area where she lived, and she also thought that she would become a peddlers can be carried out by women, even those who are old. The following is the statement made by Mrs. Riswati.

"I started selling because I felt bored, Sis, staying at home all the time. I also felt that my energy was still strong, so I tried selling vegetables around. I chose to sell vegetables around because I looked around where I live. There was no one selling vegetables around, sis, so I decided to sell. When I first started selling, I tried to bring a little bit of vegetables, fish, and meat at a time, sis, I also only sold near my house first, seeing the conditions, sis. After all, selling around isn't just for men, sis, old women like this, I can also sell around..."

A traveling trader runs his business to make a profit, in the hope of getting sufficient profit to meet daily living needs. This is by Mrs. Riswati's interview statement below.

"Even though I'm old, sis, I'm still strong, God willing, I'll try to sell it to make a profit {I'll make a profit so I can use it for food every day}. Because my husband has died so there is no one to pay for it anymore..."

Based on the excerpt from a conscious interview by Mrs. Riswati, the researcher gained an understanding of the traveling salesman profession and its impact on all levels of society. Mrs. Riswati revealed that the traveling salesman profession has no age or gender restrictions, it can be done by men and women, both young and old. Apart from that, Mrs. Riswati chose to become a traveling trader because of the urge that made her have to earn a living to meet her daily needs, such as food for her family. This reflects the economic reality that is being faced by many individuals in society, which shows that working as a

traveling trader is not just an option but is often an important solution in maintaining family survival, especially in lower economic circles.

Mrs. Riswati's beginnings as a traveling trader were not much different from those experienced by the second informant, namely Mrs. Nurjannah. Mrs. Nurjannah started a business as a traveling trader due to Mrs. Nurjannah's financial situation, which required a stable income to meet her daily needs. At that time, he had just quit his job and felt the need to find a new source of income. However, with the limited capital she had, Mrs. Nurjannah had to think creatively to find a way to start a business with small capital but still make a small profit, so she decided to sell around. The following statement was expressed by Mrs. Nurjanah.

"I started selling it at the start of Corona, I think it's been 5 years. I am selling because I need income for my daily needs. At that time I had just stopped working, I was a servant first. I had very little capital at that time, so I kept thinking about what to sell with little capital but {still made a profit even though it was a little}, so I thought about selling rice, porridge, and snacks like that around on a bicycle. Coincidentally, I have a bicycle, the bicycle was given to me by my boss at my previous workplace."

From the narrative conveyed consciously by Mrs. Nurjannah, the researcher understands that what Mrs. Nurjannah experienced as a traveling trader is similar to what Mrs. Riswati experienced. Mrs. Nurjannah chose the profession of traveling trader because she wanted to earn income to meet her daily needs. The capital that Mrs. Nurjannah used to start a business as a traveling trader was relatively small, in accordance with her limited financial condition. He set up a business with small capital but still made a small profit.

Based on the awareness expressed by the two informants above, being a traveling trader is not only limited to one particular group or layer of society but is a job that can be undertaken by various groups, both men and women, and various ages. Women who decide to become traveling salesmen can have a positive impact on the family's financial situation. The income earned can be an addition to the family's income which is used to meet various daily needs or other needs (Kawalod et al., 2020). This shows that the traveling salesman profession provides equal opportunities to all individuals seeking sources of livelihood.

Becoming a traveling trader can provide profits to be used for daily needs and the capital used to build a business as a traveling trader is relatively small. Needs are everything that humans need. One of the main needs that must be met is the need for daily living. Needs arise because of the urge within humans and the awareness that to survive, humans need certain things (Sawaludin et al., 2020). Traveling peddlers is also a job that can help make it easier for people to find their daily needs. In today's busy and busy life, people often find it difficult to arrange time to go shopping at the market or shop. With mobile traders, they can get their daily needs more easily and quickly, without having to sacrifice a lot of time. Apart from that, being a traveling trader also has a positive emotional impact on society. By carrying out the profession as a

traveling trader, traveling traders are not only sellers of goods but can also become figures who provide feelings of affection and attention to the surrounding community. They can become part of everyday life and help build stronger social bonds among citizens. This shows that traveling traders can live a good life for themselves, their families, or other people.

Benefits for Traveling Traders

Profit is the result of the difference between income and costs incurred in a certain period. According to Djamrud, F., Samiun & Abubakar (2022), profit is an advantage that can be seen from increasing prosperity in a business. Most people interpret profit only as profit. Everyone certainly hopes for profits from their business. In the business world, a person sets up a business with the hope of gaining greater profits or benefits. These profits are used to develop the business they run or to support their daily living needs (Algita et al., 2021). Along with this statement, the researcher asked how the informants could find out the profits from their sales. Mrs. Riswati knows the profits of her business by knowing her expenses and income. Even though Mrs. Riswati's merchandise didn't run out, she still got her capital back. The following is the statement expressed by Mrs. Riswati.

"...for example, we know that we have spent so much, then we have received that much, sometimes there are still items left for sale and sometimes they run out. Well, if you run out, it's very easy, {because you already have a huge profit}, but if you haven't finished yet... But in most cases, most of the capital has been returned even though the goods haven't been finished yet. "Sometimes even though there is some capital remaining, the capital is returned, mostly that is the case."

Mrs. Riswati also revealed that the profit she obtained was clear in the nominal profit she took from each item she sold. From the profits that Mrs. Riswati made, she saved profits to buy goods or for urgent needs and used them to pay installments on loans at the bank. The following was expressed by Mrs. Riswati.

"Well, that's easy, the goods are already crazy (obviously) the price is, for example, see (Rp. 25,000) then I'll sell it for 30 35, right, then the small ones like shallots, that's a kilo of 25, we'll sell for 32. It's already crazy, there's a profit, right? Chilli even for 50 we sell for 60, ite bait (we take) lime thousand (Rp. 5,000) telu thousand (Rp. 3,000). Well, luckily what I got didn't collect it and didn't save it. If I had collected it, I would have used it to buy things, for example, or urgent needs..."

"....I also use it for bank deposit installments every month. The thing is, I borrowed from the bank, Sis, to pay in installments to

repair my house, like adding a room, for example. "The thing is, I don't live alone here, I have my children and grandchildren."

Based on the conscious interview excerpt conveyed by Mrs. Riswati, the researcher understands that Mrs. Riswati has a very mature understanding of financial management in her business. Mrs. Riswati consciously calculates every profit obtained from the sale of the goods she sells carefully. Even if some of the items she sells are not sold out, Mrs. Riswati can still return her capital and still make a profit. Not only that, every profit obtained by Mrs. Riswati is set aside and saved. He not only used these savings to buy necessary items or for urgent needs but also used to pay installments on the loan he obtained from the bank which he used to renovate his house.

Apart from that, Mrs. Riswati also said that she still made a profit, even though it wasn't much, and she never felt like she was losing money. The profits he gets are not only in the form of money but also in the form of leftover goods from his sales which can be used for his daily food. The following is the statement made by Mrs. Riswati.

"Thank God, I always make a profit, I never feel like I'm at a loss, there's always a profit, even if it's not much. "My advantage is that apart from getting money, sis, I also get profits in the form of vegetables or fish, meat, chicken from the leftovers that aren't sold, sis, I can cook them for eating."

Mrs. Riswati consciously considers that profit is not just about money or material goods, but also in the form of leftovers from the goods she sells such as vegetables, fish, ivory, broiler chicken, or other leftovers she sells. The remaining sales can later be used for daily food needs.

Not much different from what Mrs. Riswati said, the second informant, namely Mrs. Nurjannah, also said the same thing as what Mrs. Riswati experienced. Mrs. Nurjannah sells some of her sales by buying from other people to resell, but she still makes a profit. The following is the statement expressed by Mrs. Nurjannah.

"Porridge, I make my snacks but I take the rice from someone. We gave the rice 4 thousand from the people, I sold it for 5 5,000. Luckily I made a thousand for every pack of rice. "I bought the ingredients for the snack porridge at the market, one shopping trip could take up to 3 days."

Gratitude for all the good fortune obtained, no matter how big or how small the amount. Grateful for getting benefits in business. This was conveyed by Mrs. Nurjannah. The following was expressed by Mrs. Nurjannah.

"Our income also doesn't determine how much we earn. Sometimes I get 150, sometimes 200, the most is 200 thousand. {Thank God, my sustenance is that much, whether it's a little or a lot.}"

Mrs. Nurjannah also revealed that she used the proceeds from her sales first for her daily needs and the rest she saved for three days to be used as further capital. The following is what Mrs. Nurjannah said.

"...We use the money we get from sales to buy our daily food needs. So, we will save the rest for capital for tomorrow's sale. "I accumulated the capital for 3 days because the selling materials were enough for the next 3 days."

Based on the narrative conveyed consciously by Mrs. Nurjannah, the researcher can understand that the profits obtained from her business are used to buy daily food needs and are also saved to be used as capital the next day. Apart from that, Mrs. Nurjannah interprets profit in the form of enjoyment and sufficiency from the sustenance given by God. However, it is said that the financial management carried out by Mrs. Nurjannah is still not good enough. Mrs. Nurjannah tends to mix business capital money with money for her daily needs. Mrs. Nurjannah prioritizes the money from her sales to be used to buy her daily needs and then she uses the rest of the money as capital for the next sale, which she keeps for three days or as long as the selling materials have run out.

From the statement above, based on the awareness expressed by the two informants, the profits obtained while selling are profits that are obtained because they have calculated the profits they will get from each item sold. This shows that they have an understanding of financial management in their business. The profits obtained from the sale of business goods are used to meet daily needs, especially food needs. This shows that the profits from their business are not only used to expand the business but also to meet the primary needs of their daily lives. In line with research conducted by Talib et al., (2022), researchers found that from the profits obtained by traders, they used these profits to cover the costs of their daily needs, for example, food and other needs. Apart from that, part of the profits obtained are used to buy needed goods or for other urgent needs, to pay bank installments, and also to be used as capital for further sales, by setting aside or saving. In line with research conducted by Talib, Tiara, et al., (2022), they used the profits they obtained from previous sales as business capital the next day. This illustrates that profits are not only in the form of real financial benefits but can also be in the form of savings or reserves that are useful for the survival and survival of a person's business (Made et al., 2024).

Informants also consciously stated that profits were not only economic but also non-economic. The profits of a business are not always based on financial elements or are not always aimed at optimizing profits alone. Gains can take many forms, including material and financial gain, but can also take the form of emotional satisfaction. This form of satisfaction is often expressed through a person's feelings of satisfaction and happiness (Faizzah et al., 2023). Rochayatun & Andriyani (2018), stated that non-economics can take the form of inner (mental) satisfaction and sincerity, as well as a sense of God's presence

which is always present in every business activity carried out by humans (transcendent).

Non-economic value is the ability to provide transcendent meaning to thoughts, behavior, and activities, as well as uniting various perspectives covering intellectual, emotional, spiritual, and social, as a whole (Mulia & Kamayanti, 2012). The transcendent benefit felt by the informant was in the form of gratitude for the good fortune given by God. This transcendent value is an awareness of all the gifts and goodness that God has given in this life, creating a deep sense of gratitude within a person. In any religious and moral teaching, you will respect the principles of honesty, sincerity, humility, respect for human dignity, willingness to make sacrifices for the benefit of many people, and other similar principles (Mulia & Kamayanti, 2012). At a deep level, the informant expressed the belief that all the sustenance he currently has comes from God.

Apart from that, the profit in question is also in the form of the remaining goods they sell, where the remaining goods they sell can be used for their daily food needs. Consciously, there are still informants who are not said to be good enough at managing their business finances, where they prioritize the money from their sales for their daily needs, the remaining money is said to be capital.

Implementation of Accounting by Traveling Traders

Accounting has an important role in a business, including large-scale or small-scale businesses. Through accounting, someone can understand the financial condition of their business, which becomes the basis for planning and making appropriate decisions for business continuity. Recording is a simple form of accounting solution that can help in making decisions. For large companies, keeping records is easy, because they have accountants who are experienced in their fields. Staff accountants are specifically assigned to carry out company accounting records. However, entrepreneurs who are just starting a business or have a small-scale business, tend to think that bookkeeping is complicated. This causes them to rarely or even never carry out accounting records for their business (Anisa Putri Mayangsari & Utami, 2023).

Financial recording is the recording of all financial transactions that occur in a business during a certain period, be it daily, weekly, or monthly, with the aim that profits or losses can be identified more clearly (Isnawati & Handayani, 2022). Financial recording is an important aspect in the smoothness and success of a business, both formal businesses and informal businesses such as traders.

Traders need to keep records as a form of supervision of their financial transactions and as a way to monitor their financial condition. This role gives accounting the opportunity to be involved in every decision-making process (Tiswiyanti et al., 2018). However, in recording practice, not many traders carry out complete accounting records, they only carry out simple records. Like research conducted by Arwanda et al., (2023), where researchers found that in the recording carried out by traders, they did not use complete accounting, they only carried out simple records in the form of recording sales and expenses to monitor the financial performance of their business. In line with this research,

research conducted by Fajar et al., (2022), traders carry out simple records, by only recording cash receipts. However, the results of these studies are not in line with research conducted by researchers, where the two informants, namely Mrs. Riswati and Mrs. Nurjannah, did not keep records of their businesses. The first informant, Mrs. Riswati, took notes using her calculation method, only calculating the profits she earned. The following is the statement expressed by Mrs. Riswati.

"I've done my recording, sis, but using {my way of calculating it, sis}. I just calculate how much I earn, how much I spend... I just do the math I know my profit. "Because this business is small, sis, you just have to think about it for yourself, with that kind of thinking, you just need to know what the losses are or not, sis."

Recording only uses thoughts and memory to find out the amount of income and expenses in the business. This statement was conveyed by Mrs. Riswati. The following was expressed by Mrs. Riswati.

"...{I just use my thinking to know how much my sales income and expenses are}. I've been selling for a long time so I already know and am used to being like this."

Mrs. Riswati emphasized that recording using thoughts is easy because there is no need to bother making written notes. The following is the confirmation expressed by Mrs. Riswati.

"Yes, sis, the term is light because you don't need to bother, sis, to write things down, just think about it. After all, the important thing is to be able to eat every day..."

Based on the interview excerpts conveyed consciously by Mrs. Riswati, the researcher can understand that Mrs. Riswati did not take written notes. Mrs. Riswati keeps records in her way, namely by only using her thoughts and memory to find out the amount of income and expenses in her business. According to her, taking notes using thoughts and memory is considered easier and quite practical. Mrs. Riswati consciously thinks that recording is a complicated or difficult thing to do.

The second informant, Mrs. Nurjannah, also said the same thing as Mrs. Riswati. Mrs. Nurjannah has never kept records of her business, she considers keeping written records to be a complicated matter for her who is already old. Mrs. Nurjannah only uses her memory to calculate her income. The following is the statement expressed by Mrs. Nurjannah.

"No, I never wrote it down like that, just as I remember it, it's enough to just calculate how much I got from selling it. What's more, we're old, and I'm too lazy to make things complicated. In the past, you just had to guess how much you got. {Nowadays

everything is written down, right (laughing)}. My mother used to sell, my younger brother also sold nothing like that."

In the current digital era, using modern technologies has become a necessity for a business, even for business needs in small-scale businesses. Accounting information system mechanisms can make accounting records more efficient and faster. Financial reports produced by accounting software will be more reliable and accurate (Achadiyah, 2019). However, Mrs. Nurjannah emphasized that she did not want to record her business even though she used modern tools such as a cell phone. The following is the confirmation expressed by Mrs. Nurjannah.

"I don't want to, recording is complicated, especially when using a cellphone. Hey, I can't record any sales, I only use my cell phone to make calls and receive calls."

From the narrative conveyed consciously by Mrs. Nurjannah, researchers can understand that Mrs. Nurjannah never took notes. For Mrs. Nurjannah, recording is considered something impractical or even too complicated to do, especially considering her advanced age. Mrs. Nurjannah prefers to rely on her memory to calculate the income earned from her sales. This reflects the traditional view that may be held by some parents or the older generation, where oral habits or memorization take precedence over formal written recording.

Based on the awareness expressed by the two informants, they did not record their sales proceeds. In contrast to research conducted by Utama et al. (2023), where researchers found that there were traders who carried out simple records using small notebooks to record costs incurred and profits generated from sales. Both informants thought that recording was complicated to do. In line with research (Deddy Kurniawanysah, 2016), it is stated that business owners find it difficult to record, and taking notes is considered a waste of time. Not keeping records is an obstacle that is often faced by informal business owners or small-scale businesses. They feel reluctant to carry out financial records for their business (Zandra et al., 2019). The lack of understanding of accounting and the complexity of the accounting process which is thought to only increase the workload means that many small-scale business actors often ignore accounting records (Armitage et al., 2016). Another reason is due to a lack of understanding, knowledge, and education regarding basic accounting recording practices and appropriate accounting systems. Apart from that, a lack of understanding of financial reporting standards which are generally unreasonable and impractical, as well as a lack of awareness of the importance of recording business transactions and utilizing accounting information are also factors that cause this tendency (Ayem & Maknun, 2020).

Several studies on the accounting practices of households and small-scale businesses divide accounting into two types, namely accounting that carries out written records, and accounting that does not carry out written records. In research conducted by Hasibuan (2021), researchers found that the accounting practice of recording non-written records was more dominant than

the accounting practice of recording written records. The two informants, namely Mrs. Riswati and Mrs. Nurjannah, took notes in their way. Without relying on a formal recording system. Mrs. Riswati and Mrs. Nurjannah rely on their thoughts and memories in calculating their income every day. An unwritten form of recording is a form of accounting that is not physically tangible or visible, but only exists in the mind. This recording in the mind is only the trader's imagination and is conveyed in the heart (Mahmudah et al., 2015). In line with research conducted by Talib & Monantun (2022), they found an understanding that the recording method used by traders was in the form of simple notes that were not written down but in memory. Informants only rely on their memories and habits in carrying out accounting practices. Although what they do is not always accurate, this approach reflects their dedication and perseverance in managing their business with limited resources. This shows the strong entrepreneurial spirit of the two female informants in this research.

CONCLUSIONS AND RECOMMENDATIONS

Accounting has an important role for all types of businesses, both small and large scale, including traders. Accounting can help traders understand their financial condition so that they can help plan and make more appropriate decisions for the sustainability of their business.

Recording is one way or solution for traders to make it easier for them to make decisions in their business, namely by implementing financial recording accounting practices. Traders need to keep records as a form of supervision of their financial transactions and as a way to monitor their financial condition.

Itinerant traders are one type of business in the informal sector that many people are involved in. Itinerant traders are people who sell around from one place to another because they don't have or don't have a permanent place to sell. Itinerant traders have an important role in helping to increase the economic growth of a family.

The research results found that the two informants consciously did not record their business finances. They think that recording is difficult and not practical or complicated for those who are older. They only use memory or thought to find out how much profit they will make from their sales. The two informants were only concerned with the profits they got from their business.

Profit or profit is the result of the difference between income and costs incurred in a certain period. Based on the informants' most in-depth awareness, researchers discovered the meaning of profit from the perspective of traveling traders. Both informants interpreted profits based on two elements, namely economic and non-economic. In the economic element, profit is interpreted as savings or reserves that are used to meet the family's daily economic needs and as business capital. However, in non-economic elements, profit is interpreted as transcendent in the form of inner satisfaction and gratitude for the blessings of good fortune given by God in their efforts. Apart from that, according to them, the profit is also in the form of leftover goods from their sales which they can use for their daily food needs.

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