

Analysis of Betawi Cultural Values on Accounting Decision Making in MSMEs in Kota Bambu Selatan District, Jakarta

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Abstract

The aim of this research is to find out how Betawi cultural values influence accounting decisions made by MSMEs in Jakarta. Integrity (Honest), Religiosity (Religious or Pious), Objectivity (Fair), Mutual Cooperation (Devotional Work), Courage (Brave), and Politeness (Manners) are values in Betawi culture. The people of Kota Bambu Selatan believe that these values influence their actions and business practices. To conduct this research, we collected literature and interviews with owners of small and medium enterprises (MSMEs) in the Jakarta area who have a Betawi cultural background. The research results show that Betawi cultural values significantly influence accounting decision making; MSMEs tend to prioritize transparency and honesty in arranging their finances, and they strongly believe in social responsibility. Collective decision making and teamwork are other examples of the value of mutual cooperation. Researchers found that understanding and applying local cultural values can improve the quality of accounting decisions made by MSMEs. They also show how important it is to incorporate cultural values into accounting education and training for MSME players.

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1. Introduction

A brief history according to (Sumantri & Permana, 2017) of the cooperative movement began in the 20th century, which was usually the result of unexpected efforts and carried out by rich people. As the economic and social suffering caused by capitalism increased, cooperatives emerged among the people. Some people whose lives are simple and have limited economic capabilities spontaneously come together to help themselves and others. This is due to the same economic difficulties and suffering. R. Aria Wiraatmadja, Patih from Purwokerto, Central Java was the first person in Indonesia to develop the cooperative concept, building a Bank for civil servants in 1896. De Wolffyan Westerrode developed this spirit.

According to Nayak and Greenfield (1996) in the journal (Mbogo, 2011) said that small business computer users are more likely to have complete records of cash books, debtors, creditors and nominal ledgers than companies with handwritten records. Small business computer users are also more likely to have greater knowledge of debtor and creditor payment periods. Additionally, the more successful a small business is, the more likely it is to have more formal and extensive business records. Small businesses do so to obtain more organized accounting information to aid future decision making as owners/managers experience how their decisions impact the bottom line.

Accounting decision making in MSMEs has a crucial role in managing finances effectively and ensuring business sustainability. MSMEs are not only the backbone of the local economy, but are also the main source of employment and a driver of inclusive economic growth. In Jakarta, as one of the main business centers in Indonesia, MSMEs are developing in various sectors with various challenges and opportunities. One important aspect that influences accounting decision making is the local culture in which MSMEs operate. Culture not only reflects a society's identity, but also shapes deep values in business practices and financial management. Betawi culture is the identity

of the original people of Jakarta. Betawi cultural values have a significant influence on behavior in decision making in business, including in accounting. Such as mutual cooperation, kinship, honesty and religion.

Although there has been a lot of research conducted on the influence of culture on business and management, only a few studies have looked at how Betawi cultural values influence accounting decisions in MSMEs in Jakarta. By understanding Betawi culture, it is hoped that this research can make a good contribution in the theoretical and practical fields. Theoretically, the results of this research will enrich the literature on the relationship between culture and accounting practice. Practically, the results of this research are expected to provide guidance for MSMEs to integrate local cultural values into their accounting decision-making process to support business desires and growth.

Literature Review

Betawi Cultural Values

According to (Haikal, 2005) Many people think that culture is just thoughts, works, or human creations that fulfill their desire for beauty. In short, it solves the problem of culture being too narrow if the definition above is considered art. According to social experts, culture is thoughts, works and products made by humans that are not needed and can only be obtained through the learning process. Culture, according to Edward Burnett Taylor, is a complex consisting of knowledge, belief, art, law, morals, habits and skills that humans have as part of society.

Betawi cultural values are principles, norms and habits that are firmly held and passed down by the Betawi people from generation to generation. These Betawi cultural values reflect the Betawi people's outlook on life, morality and ethics, and are the basis for various aspects of their lives. These values consist of: (1) Integrity (Honest), an attitude that reflects truth, openness or sincerity which is upheld and is the basis in all aspects of life. (2) Religious (Religious Understanding), Adherence to the teachings of the Islamic religion which influences the social and cultural life of the Betawi people. (3) Objectivity (Fair), the principle of justice in society and business, which includes equality, transparency and responsibility. (4) Mutual Cooperation (Devotional Work), a spirit of togetherness and helping each other in daily life and in facing various challenges. (5) Courage (Brave), a value reflected in the history of the struggle against invaders and in traditional martial arts such as martial arts. (6) Politeness (manners), ethics and etiquette in interacting with other people, especially respecting parents and being careful.

Micro, Small and Medium Enterprises (MSMEs)

Micro, Small and Medium Enterprises (MSMEs) refer to a category of businesses based on their size and scale of operation. This category includes micro, small and medium enterprises. First, micro businesses are productive businesses owned by individuals or individual business entities that meet the criteria for micro businesses. Second, a small business is a stand-alone productive economic business carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or is a direct or indirect part of a medium or large business. Finally, medium businesses are productive businesses owned by individuals or individual business entities

According to (Adminkoperasi, n.d.) Based on Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs), the following criteria are met.

	Definition	Criteria (Assets)	Criteria (Turnover)
Micro Business	Productive businesses owned by individuals or individual business entities that meet the criteria regulated in this Law are considered micro businesses.	Maximum IDR 50,000,000 (excluding land and buildings where the business is located)	Maximum Rp.300.000.000
Small Business	Productive businesses carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part, either directly or indirectly, of medium or large businesses that meet the criteria for small businesses as intended in this Law.	>Rp.50,000,000- Rp.500,000,000 (excluding land and buildings where the business is located)	>Rp.300.000.000- Rp.2.500.000.000
Medium Business	A stand-alone productive business is a business carried out by an individual or business entity that is not a subsidiary or branch of a company, and is not owned, controlled, or is a direct or indirect part of a small business or large business with total net worth or annual sales proceeds. regulated in this law.	>Rp.500,000,000- Rp.10,000,000,000 (excluding land and buildings where the business is located)	>Rp.2.500.000.000- Rp.50.000.000.000

Source: depkop.go.id

Accounting Decision Making

Accounting decision making is the process in which accounting information is used by managers, owners, investors and other related parties to make decisions that affect the operations, strategy and financial performance of a company. This process involves analyzing financial data to assess a company's financial condition, plan for the future, and measure the success of business strategies. According to (Christian & Rita, 2016), accounting information, which consists of operations, management and financial accounting information, can help MSMEs in planning business, managing business activities and making decisions about business management. Thus, accounting information can help business success. By keeping financial records for each business activity, it helps in planning the next steps the company will take to achieve success.

2. Methods

This research uses a literature method which involves collecting and analyzing various written sources that are relevant to the research topic, such as journal articles that were previously published on Google Scholar, news, books, and other documents related to Betawi cultural values, MSMEs, and adoption. accounting decisions. In line with what (Juliangkary & Pujilestari, 2022) said, the literature method is a series of actions related to how to read, record and collect library data, as well as how to manage research materials.

Next, the interview method was used, in accordance with the aim of this research, namely to find out how Betawi cultural values impact accounting decisions made by MSMEs in Jakarta, Kota Bambu Selatan District. By using observation and in-depth interviews to collect data, the researcher himself acted as a tool in this research. Interviews were conducted informally in an environment by the researcher. This is done to ensure that the data collection process takes place

naturally and does not interfere with the informant's daily activities. The interview process takes place naturally, allowing the collected data to flow as it is.

3. Results and Discussion

Mrs. Asiah is a tough and brave woman from the Betawi tribe who was born on July 17 1985. Since childhood, the informant has been taught by her parents to manage a business. This encouraged the informant to start her own business in Jakarta, Kota Bambu Selatan sub-district which was established from 2009 to Currently, with initial capital of IDR 20,000,000 not including business rental costs.

"I record all expenses and income in an orderly manner. For data on consumers who shop for laundry, I give the bookkeeping name written in a ledger, because every night I will calculate all the income and expenses for that day, when a discrepancy occurs it will be easy to find where the error is. I am open about this bookkeeping to employees, the aim is so that employees can understand and help with this bookkeeping when I am absent. By implementing this bookkeeping, the business I run can be sustainable to this day."

The results of the interview with Mrs. Asiah regarding accounting information, the informant uses a little accounting information, namely, financial records or what is called bookkeeping to record all cash income and expenditure at night, the reason it is recorded every night is because if a discrepancy occurs it will be easy to find where the error is, and The reason the informant is open about bookkeeping is so that his employees can understand the bookkeeping system he is implementing and also so they can help the informant complete the bookkeeping if they are unable or overwhelmed. Because the financial records are neatly arranged, the informant's business is sustainable to this day. The Betawi cultural values that Mrs. Asiah applies in running her business include:

1) Integrity

In Betawi culture, Integrity is called "Honesty or Sincerely", which means an attitude that reflects truth, openness or sincerity which is upheld and is the basis in all aspects of life. Applying honesty in everyday life can help build trust, reduce conflict, and create a safe and comfortable environment. Honesty is not only about speaking the truth, but also about being consistent between words and actions, and maintaining integrity in every interaction.

"Honesty is very important to me, because honesty in the business I run can be sustainable, and consumers will not hesitate if they want to do laundry here. For example, there was an incident where a customer's clothes were left behind and I didn't realize it. When a complaint was made, I immediately took action to look for the clothes that were left behind and return the clothes to the owner. Even if I didn't find them, I would say honestly that the clothes were lost and I would be responsible for it. the error"

From the results of the interview with Mrs. Asiah, by applying this principle the business she started experienced profits because it was trusted by consumers, there was no doubt about the quality of its service, and it was honest or open when it received complaints from consumers. In accounting, (Prabowo, 2015) explains that an accountant is required to be firm, honest and fair in business and professional relationships. An accountant must not be involved in reports, communications or information that clearly contain errors or detrimental statements, and statements or information that are misleading. When accountants experience this, immediately take action so as not to get involved in this matter. Several researchers say that based on history, the Betawi tribe comes from a combination of various ethnic groups who came to Jakarta, both from Indonesia and abroad. Due to this urbanization trend, Betawi people have a high level of solidarity and openness in their social life. Islamic values, beliefs and rules form strong ties with Betawi society (Niswatin et al., 2017).

2) Religiosity

In the Betawi language, "Religious" is called Understanding Religion or Saleh, which means knowledge, experience and behavior related to the Islamic religion. The Betawi people are known to have a high level of religion, which is reflected in their various traditions and culture. Religiosity

in Betawi society is not inclusive, but focuses more on the Islamic religion which is adhered to by the majority. For example, many Betawi people are willing to sell their possessions to perform the Hajj, in order to show their high faith.

"I was born into a family that understands religion, my father always taught me to surrender to Allah SWT, to believe in one's destiny. Even though I don't have much capital to build this business, thanks to the support and prayers of my family who always accompany me. Alhamdulillah, this business continues to be sustainable. Once I received a message from someone who wanted to bring down my business, thanks to my good understanding of religion, I practiced prayers such as repelling reinforcements to ward off and avoid evil people who wanted to bring me down."

From the results of the interview with Mrs. Asiah, it provides an understanding that one of the religious values is very useful for entrepreneurs to build their business well, not forgetting to ask for support and prayers from family, friends and relatives. Likewise in the accounting context, if an accountant adheres closely to religious values, it can prevent him from committing heinous acts such as falsifying financial reports, misusing financial reports, and not being responsible for his work. The explanation above is in accordance with what was said by (Prabowo et al., 2023) that an accountant is prohibited from accepting money or the like in any form that may violate the code of ethics for accountants in the profession, and the occurrence of an agreement or being involved in evil things between the client and the accountant. can cause losses to the company or other parties due to misdirection in providing financial information. In the context of the Islamic religion, carrying out the heinous behavior described above includes acts of corruption and bribery as stated by Rasulullah SAW in his hadith:

"The Messenger of Allah cursed bribers and those who accepted bribes" (HR Khamsah except an-Nasai'i and authenticated by at-Tirmidhi)

And Surah Al-Maidah verse 42 says:

"They are people who like to hear fake news, eat a lot of what is haram. If they (the Jews) come to you (to ask for a verdict), then decide (the matter) between them, or turn away from them, if you turn away from them then they will not harm you in the slightest. And if you decide their case, they decide (the matter) between them fairly, verily Allah loves those who are just."

3) Objectivity

In Betawi it is called "Fair or Correct", which means an attitude or perspective that tries to be impartial and considers facts and opinions in a fair and balanced manner without any prejudice. Fair decision making, judgment based on facts, respect for other people's opinions, avoiding nepotism and favoritism, and justice in customary law. Openness in communication and information must ensure that all parties have equal access to relevant information to make fair decisions.

"Being fair to my employees, I never discriminate when I make a mistake, I will be reprimanded with a firm attitude and ensure that I won't do it again, for example when I carelessly iron a customer's clothes so they still look wrinkled. Be fair to consumers, provide quality service to consumers regardless of their background. If we are consistent in implementing this attitude, it will have a positive impact on ourselves and the business we are running."

From the results of the interview with Mrs. Asiah, it provides an understanding that being fair regardless of one's background is important in business, because if you consistently apply this principle it will have a positive impact on yourself and the business you are running. In the context of the accounting code of ethics according to (IAI, 2020), the principle of objectivity, accountants must not interfere with their professional or business judgment due to bias, conflict of interest, or undue influence from other parties. For example, accountants can comply with this principle in the following ways:

- a. Acknowledge circumstances or relationships, such as those with clients, that may interfere with their professional or business judgment
- b. Consider how those circumstances and relationships impact the accountant's judgment
- c. Mutual Cooperation

According to (Wahyu, 2023) in Betawi it is called "Devotional Work", this traditional value comes from local wisdom and a strong spirit of mutual cooperation. All of this happens because people care about each other. Combining diversity and differences into one feeling and interest in

working together to help each other. A sincere feeling of helping each other regardless of race or background is part of the Betawi Devotional Work tradition.

"To be able to reach this point, I apply a mutual cooperation attitude in running this business, for example, when the ironing employees are overwhelmed in carrying out their duties, I will help."

From the results of the interview with Mrs. Asiah, it provides an understanding that helping her employees is a form of collaborative practice in completing tasks or work so that the quality of service is maintained. In the accounting context, this means close collaboration and cooperation between accounting professionals to achieve common goals. For example, accountants work in teams to complete complex tasks such as financial reports, tax planning, and audits. Each team member is required to contribute with their skills and knowledge, and ensure that all aspects of the work are handled well.

4) Courage

In Betawi it is called "Brave", which means an attitude or characteristic that shows determination, firmness, and a willingness to face challenges or risks without fear. This attitude covers various aspects of life, from decision making, public speaking, facing challenges, and preserving cultural heritage. Courage is one of the important values that helps the Betawi people to remain strong and resilient in facing various changes and challenges.

"During Covid-19, employees were unable to continue working due to recommendations from the government that they were required to quarantine, and my business experienced a decline in turnover because consumers rarely left the house. The majority of my customers are patients at Harapan Kita Hospital. I decided to continue taking orders from patients so that I can survive. Alhamdulillah, thanks to unceasing prayers, up to now I am healthy and safe without any history of the Covid virus."

From the results of the interview with Mrs. Asiah, it provides an understanding that being brave means being ready to face big challenges or risks. However, never stop asking God for protection. In the accounting context, courage refers to attitudes and actions that demonstrate firmness and courage in making important financial decisions, facing professional challenges, and carrying out tasks with high integrity and ethics. According to (Prabowo, 2015) Courage is very necessary in making decisions and determining audit results. Because sometimes there are several factors that influence the determination of audit results, for example interference from third parties, who have an interest in the audit results, as well as influence from external parties that can affect an auditor's independence. For this reason, courage is needed in the auditor.

5) Politeness

In the Betawi language it is called "Tata Krama", which means behavior and attitudes that show respect, friendliness, humility and etiquette in interacting both within the family, community and in formal and informal situations. As said by (Kusumadhita et al., 2022):

"The Betawi people really value politeness or ethics in attitudes and behavior, namely between one human being and another human being. Especially behavior towards parents. Polite behavior between younger people and older people. "This is a custom of eastern people, especially Indonesia, which has many tribes, one of which is the Betawi people."

"My parents always taught other people good manners. When I started my business, I applied this attitude to my employees, so that they were always respectful and friendly when interacting with me and consumers. Because this can also improve the quality of our service"

From the results of the interview with Mrs. Asiah, it provides an understanding that by applying polite, friendly and respectful attitudes, it will have a positive impact on life, such as consumers becoming more confident in the services provided by Mrs. Asiah. In the context of the accounting code of ethics, the value of politeness refers to the attitudes and behavior of accountants who show respect, ethics, manners in interacting with colleagues, clients and parties related to the work. This attitude is important for building trust, maintaining reputation, and creating a harmonious and effective work environment.

4. Conclusion

This research shows that Betawi cultural values have a significant influence on accounting decision making in MSMEs in Jakarta. By imparting Betawi cultural values, the quality of accounting decision making increases, which has a positive impact on business sustainability and growth. Betawi cultural values that are proven to underlie the business practices and financial management of Betawi MSME actors, including Integrity (Honest), Religiosity (Religious Understanding), Objectivity (Fair), Mutual Cooperation (Devotional Work), Courage (Brave), Politeness (Krama). Betawi cultural values provide a strong foundation for MSMEs in Jakarta to integrate ethical and moral principles in their accounting decision making. By adopting these values, MSMEs can increase the transparency, trust and sustainability of their businesses. This research also makes an important contribution to the literature regarding the relationship between culture and accounting practices, as well as providing practical guidance for MSMEs to integrate local cultural values in their business management.

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