

## LIVING IN HARMONY: FINANCIAL REPORTING OBJECTIVE OF JAVANESE TRADITIONAL MARKET TRADERS

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### Abstract

Accounting conceptual framework consists of two main components, they are the objectives of financial reporting and the concepts that result and follow logically from those objectives. Modern retail market usually uses this conceptual framework to prepare its financial reporting. The purpose of this study is to define the financial reporting objectives of Javanese traditional market traders who have different concept with modern retail market traders because they have different culture. This study uses grounded theory method to explore the accounting values of Javanese traditional market traders. Using 7 informants in 4 traditional markets in South of Malang, it is found that the feeling of grateful for whatever they got (*nrimoingpandum*) and great tolerance each other (*among roso*) as a foundation for their simple accounting reporting. This study comes with living in harmony as a financial reporting objective of Javanese traditional market trader.

**Key words:** Javanese traditional market, grounded theory, living in harmony.

### Introduction

The FASB's accounting conceptual framework consists of two main components, they are the objectives of financial reporting and the concepts that result and follow logically from those objectives (Johnson, 2004). The objectives flow from the more general to the specific. They also begin with a broad focus on information that is useful in investment and credit decisions. That focus then narrows to investors' and creditors' primary interests in the prospect of receiving cash from their investments in or loans to reporting entities and the relation of those prospects to those of the entities. Finally, the objectives focus on information about an entity's economic resources, the claims to those resources, and changes in them (including measures of the entity's

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performance). That information is useful to investors and creditors in assessing the entity's cash flow prospects. Therefore, based on FASB's conceptual framework, the financial reporting objectives are focus on matters of *wealth*. Investors and creditors seek to maximize their wealth (within the parameter of the risks that they are willing to bear). Likewise, business entities also seek to maximize their wealth. It follows, then, that information about the wealth of those entities and the changes in it is relevant to investors and creditors that are seeking to maximize their wealth by investing in or lending to those entities.

The purpose of this study is to define the financial reporting objectives of Javanese traditional market traders. This is based on the understanding that the existence of accounting includes its financial reporting objectives, besides influenced by the norms, beliefs, values and its institutionalization, it is also influenced by the culture. Javanese traditional market traders have different characteristics with modern market traders that generally used FASB's accounting conceptual framework; therefore their accounting conceptual framework will be different with those of modern market traders.

The participants (traders and buyers) of the traditional market have daily routines in doing business transactions that very different with those on modern retail market. Many gracious values inherent in the traditional markets that can be explored and used as a strategy to compete in today's global world, but very few studies that did it include research in the accounting field. Therefore, this study aims to explore the greatness of accounting values in the traditional market. By exploring the accounting values of traditional market, it is expected to give a space the Javanese local wisdom in the scientific world, especially in accounting world. Choosing traditional market traders in this study besides to provide some light in understanding the accounting from the other side, it's also because the very lack of studies relating to traditional markets, especially from the accounting view.

The most popular research on traditional markets today is about the marginalization of traditional markets by the existence of the modern market (Anam, 2011a, 2011b; Poesoro, 2007; Rosfadhila, 2007; Suryadarma, Poesoro, Budiyati, Akhmadi, & Rosfadhila, 2007). Many people believe that the presence of modern markets, especially supermarkets and hypermarkets, is pushing urban traditional markets into a corner (Rosfadhila, 2007). There appear to be a cultural shift where traditional market participants began to move to follow the culture of modern retail which they think are more practical and comfortable. Modern and traditional markets are competed in the same market, the retail market. Almost all of the products that sold in traditional markets can also be found in the modern market, especially hypermarkets.

The uniqueness traditional market (people, who close each other; interaction between buyers and sellers; bargaining process) no longer be found in the modern market such as mall or hypermarket. Homogenization of culture is certainly an impact on the marginalization of

accounting concepts that exist in the Javanese traditional markets. Through the construction of the objectives of financial reporting based on the cultural values of traditional markets, this study is expected to resist the domination. Researcher notified no studies have raised the accounting values that exist in the traditional market society. Basically, the accounting values of the traditional market society that makes the traditional markets can exist up to now even in the monetary crisis, in which many modern companies out of business, but the traditional market still survive.

The absence of traditional market in accounting research likely due to a form of accounting in the traditional market itself does not appear. Here the researchers believe that accounting is basically 'present' or 'exist' in the traditional markets but in different forms, especially the form of financial reporting that is not the same as the accounting practices that exist today. This thought is based on an understanding of the accounting presented by Hopwood (1994:228) as cited by Chariri (2010) that: "The existence of accounting is determined by culture, customs, norms, and institutions [original emphasis]". Based on these statements, this study believes that accounting 'present' in the traditional market. Furthermore how accounting practices and concepts are developed in a traditional market study intended in this study.

This research based on the understanding that the accounting reality is socially constructed reality that is the result of symbolic interaction in a community. As a socially constructed reality, the actors in a social community can construct financial reporting in accordance with their beliefs, values and social norms. Therefore a social community that have beliefs, values and norms that are different from other social communities, it will have a different financial reporting. So is the case with the traditional markets that have different cultural values with that in the modern market, of course, has a different financial reporting conceptual framework.

Financial reporting objective is selected in this study because all the concepts of financial reporting logically follow or are based on the objective (Johnson, 2004). Currently, the definition of financial reporting objective that widely used as guidelines for the preparation of financial reporting is the financial reporting objective that set by the Financial Accounting Standards Board (FASB) in the Generally Accepted Accounting Principles (GAAP). GAAP states that financial reporting should be able to provide useful information for potential investors and creditors and other users in making financial decisions. Besides financial reporting which contain economic resources of the company, must also be able to help investors, creditors and other users in assessing the amount, timing and uncertainty of cash flow and improving the performance of the company.

The financial reporting objective focuses on economic values and ignores the value of non-economic values such as social interaction. Lee (2006) in his article reviewing the FASB conceptual framework that is

used to make proposals on Principle Based Accounting Standard, states that the conceptual framework represents economic realities. Lee (2006) also mentioned that the conceptual framework is unlikely to succeed unless the FASB also include issues of social reality and the representation of its numbers. Macintosh (2006) also states that an accounting conceptual framework that is prepared only on the basis of economic thought, it may has a conflict with the accounting practices that are based on the concept of social welfare. In addition, the concepts of accounting that focuses on the accumulation of economic objects (such as the concept of property, assets, and income distribution) become less meaningful to the people who have the belief that wealth or most prized possessions are the values of justice, kindness, and high spirituality that everything cannot be expressed in terms of money (Gibson, 2000).

As a social system, the values in the financial reporting reflect the culture of the society that produced it (Harrison & McKinnon, 1986). Therefore, it can be said that the objective of financial reporting set by the FASB contained values that more dominated by Western culture. This statement is supported by Baydounand Willett (1995) which states that the accounting system used in developing countries that adopted the Western system may not be relevant. This is because the accounting system from Western countries has cultural values that are different from their culture.

The existence of accounting besides determined by the norms, habits and its institutionalization, it is also greatly influenced by the culture. Some researchers such as Hofstede (1991), Schein (2004), Taylor (2004), and VelayuthanandPerera (1996) consider that accounting is a socially constructed reality, therefore accounting practices cannot be separated from its cultural context.

Human cultures can be language, objects, colors, sounds, actions or deeds (Herusatoto, 2008). In Java, the people social relationships have two basic principles that reflect a noble life, harmony (*rukun*) and respect. The principles aim to maintain a harmonious society in a state of harmony. Harmony means in the condition of calm and serene, without strife and conflict and mutual aid (*tulungtinulung or Sambatsinambat*) (Suseno, 1997). Mulder (1978) defines *rukun* as:

*Rukun* is soothing over of differences, cooperation, mutual acceptance, quietness of heart, and harmonious existence. The whole of society should be characterized by the spirit of *rukun*, but whereas its behavioral expression in relation to the supernatural and to superiors is respectful, polite, obedient, and distant, its expression in the community and among one's peers should be *akrab* (intimate) as in a family, cozy, and *kangen* (full of the feeling of belonging).

Respect is the use of language or conversation and to describe the behavior of respect for those who come in social contact (Suseno, 1997).

For the Javanese, traditional markets are the locus of their culture (Arifin, 2008). The traditional market is a cultural center that describes the expressions of attitudes and values inherent in its society (Bariarcianur, 2008). There is often seen that profit is not the primary goal, but rather a tool of spiritual fulfillment of the unity in each transaction. Communication and social interaction that exists automatically and then become the intimate relationship between sellers and buyers. The main characteristic of traditional markets is bargaining process, which is the basic democracy concept in building an agreement. Interaction in the traditional market reflects the Javanese trading ethos which is not fully emphasize in profit. All kinds of expressions of attitudes and values (include accounting values) are produced and marketed in the traditional market. This means that the accounting concepts that applied in traditional markets contain the cultural values of its society. Democratic nature and the unity of all participants in the traditional market will generate accounting concepts which is different from those used by modern shopping centers that are more materialistic and individualistic. In the traditional market, the trader is an actor who constructs the concepts of accounting in accordance with his/her beliefs, values and social norms. Meanings, attitudes, idealism, including accounting conceptual framework in the traditional markets are constructed through the interaction among the traders. Therefore, the traders are participants who actively create meaning (such as the accounting conceptual framework) that exist in the market. Choosing traditional market traders in this study besides to provide some light in understanding the accounting from the other side, it's also because the very lack of studies relating to traditional markets, especially from the accounting view.

This paper is organized into three further sections. In Section 2, we outline the research methods and the specific sites. In Section 3, we elaborate and discuss the Javanese traditional market values and how they apply in accounting. This is followed by conclusions in section 4.

## **RESEARCH METHOD**

This study uses grounded theory. Creswell (1998) states that grounded theory is to generate or discover a theory, an abstract analytical schema of a phenomenon that relates to a particular situation. This situation is one which individuals interact, take actions, or engage in a process in a response to a phenomenon. To study how people act and react to this phenomenon, the researcher collects primarily interview data, makes multiple visits to the field, develops and interrelates categories of information, and writes theoretical propositions or hypotheses or presents a visual picture of the theory.

Grounded theory provides enormous opportunity to find a new theory, developed and verified through systematic data collection, and analysis of data pertaining to that phenomenon. Data collection, data analysis, and theory relate each other in a reciprocal relationship.

Glaser and Strauss (1985) explain that grounded theory is a qualitative research method that uses a systematic procedure to develop a theory. Grounded theory rooted in symbolic interaction which tries to explain the meaning, attitude, desire, and the interaction between one another (Cutcliffe, 2000). In symbolic interaction, people construct their reality by symbols around him. Therefore, individuals are active participants in the creation of meaning of the situation. Therefore, grounded theory aims to discover patterns and concepts that exist within a group that is defined through social interactions and their reality. The purpose of grounded theory is to examine the foundation of the social processes and to understand the interactions that resulted from many variations in the process.

Based on the understanding of grounded theory mentioned above, the method is suitable for this study that aimed to define the concept of financial reporting objective that can be found through the interactions among the traders in Javanese traditional markets. Grounded theory method focuses on thought reflection that verbalized as the basis for understanding the social and interpersonal construction of decisions and daily activities of Javanese traditional market traders. Therefore this method is more emphasis on the importance of the experience of the informants.

Grounded theory studies use data coding procedures that are designed thoroughly and carefully to increase the validity of data interpretation. To get close interaction between researchers with the existing culture in the traditional markets of Java, the process of data collection conducts together with research analysis. The process seemed inseparable or difficult to distinguish and relate to each other continuously from the beginning until at the end of study.

This study uses four traditional markets in South Malang. The reason for choosing these markets is because of their uniqueness. These markets only operate on the particular day of the five Javanese days<sup>1</sup> that has been prescribed for decades ago by the ancestors. The research sites and their operational system of this study are:

**Table 1**  
**Research Sites**

<b>No</b>	<b>Name of Traditional Market</b>	<b>Place</b>	<b>Operational System</b>
1	Gedangan	Gedangan	Wage and Pahing
2	Donomulyo	Donomulyo	Pon and Kliwon
3	SumbermanjingKulon	SumbermanjingKulon	Legi
4	Lohdalem	Kalipare	Jum'atPahing

<sup>1</sup>Pon, Wage, Kliwon, Legi, and Pahing.

This study aims to define the concept of financial reporting objective based on the cultural values of Javanese traditional market. The financial reporting objectives are constructed through interactions among the traders. Here the traders in the traditional markets are also individuals who construct financial reporting objectives, so that the participants in this study are the traders in the traditional markets. Numbers of participants in this study were 7 people who trade in the four traditional markets.

In this study, researcher also became a participant. In this case, researcher assist one of the participants, Ken (chicken trader in the *SumbermanjingKulon* Market). Through this activity, researcher can actually feel and understand the meaning and concept of accounting that occurs among the traders in the market. While the data collection process in the other three markets was done by observation and in-depth interviews and occasionally researcher will act as a buyers.

## **FINDINGS AND DISCUSSION**

Interviews and direct interaction with communities of Javanese show that they not only interpret the course material profits (the difference between the sales and the cost), but also an element of relative profit that is priceless and cannot be converted to rupiah. Familiar invitation delivered by one of the informants (buEdi) when I did an interview and also make purchases on her shirt is one manifestation of how she assessed our meeting as a great advantage. The traditional market traders interpret the profit not only in the form of material gain alone but the value of brotherhood and friendship is also a part of their profits. Meaning of wealth for the traditional market traders attached to the trade concept known as "*tuna sathakbathisanak* (a little profit, but a lot of relatives or friends)". Meaning of wealth for the traditional market traders are not only the values of the material but also non-material values such as friends and trust. The implication of the meaning of such property is that the traders do not recognize their worth excessively.

In the process of achieving profit, traditional market traders have a belief that any outcome or profit that they get, they always accept it with sincerity and patience. They have a belief that fortune has been given by God and now how people try to get it. This belief has a meaning that as long as they've tried as much as possible, then whatever the results, they will accept it with sincerity. In this case there is no effort for them to do anything that might harm their fellow traders just to get greater profits.

In general, the location of the merchants in the traditional market is very close to each other, it is likely they are very close to the location of their competitors and also a buyer is likely to move from one merchant to another merchant that located not far apart. In addition, because the operation of the market is not every day, the traders actually have a chance to sell in other markets that do not have the same day market operation. They actually also want to get a higher

profit, but they also have a feeling that they have to share their fortune with other merchants. This certainly does not come in the modern market, proven more competitive modern retail that is located very close each other. In the traditional market, the relationship between merchants who sell similar goods is not competition but rather a partnership relationship. They consider the merchants that sell the same products as partners. They have a principle that they must work hard to get results, but it should not ignore the interests of others or harm others.

Almost all traditional traders keep records of their transactions. The nature and form of their recording vary depending on how important they considered the note. Still referring to the concept of *sakmadya* (as it needed), traders are taking notes with a very simple, means that only transactions or information they think important are they wrote or called with their taste (*sakmadya*). Here the record is intended to avoid conflict. So, if the transaction is not have a conflict impact although with large value, then it will not be recorded by traditional market traders, for example, a record of their initial capital, the cost of building the place, the purchase price of the vehicle for transportation, and so on. In contrast to small value transactions but if it would create a conflict, then they will take note, for example transactions debts, payroll, and customer order list. Finally it can be concluded that the traders essentially making financial reporting, but a form of financial reporting can be formal (physically present) or could also informally (in imagination only).

Financial Statements which are medium in conveying financial information contain essentially the Balance Sheet, Income Statement, Statement of Changes in Equity, statement of cash flow statement, notes and other reports and explanations are an integral part of the financial statements. In those statements, elements which are directly related to the measurement of financial position are assets, liabilities, and equity. While the elements related to performance measurement in the income statement are income and expenses. Statement of financial position usually reflects income statement elements and changes in the various elements of the balance sheet.

The forms of financial statements of Javanese traditional market traders are not all appear physically, their contents are also not as complete as those mentioned above. The contents of their financial statements are information that only need for daily decision-making. In general, the contents of their financial statements are information about the purchase price, sales price, the amount to be sold tomorrow, the volume of sales, and capital. Basically the traditional market traders do not distinguish between private properties with property used in their business.

The users of Javanese traditional market financial statement are the traders themselves, employees, and their partners. The traditional market traders themselves or the owner must be very concerned over the financial statements they make. They can make decisions based on



the information contained in their financial statements. These decisions include: how much capital is needed to sell tomorrow, what amount of money that can be used for family needs, what item that must be purchased, and how much money that must be invested to other merchants.

Several traders employ their family or neighbor to help them. Therefore, one of the users of their financial statements is employee. The employees need financial information, especially the selling price of merchandise, since the price in the traditional market is not fixed price (non-negotiable), so that this information needed to make a decision on what price the merchandise could be sold if there is a buyer who bid. In addition, employees also need financial information to know when they will be employed by the merchants; it is special for seasonal employees. Therefore, they can decide what work they can do when they not working in the traditional market.

The traditional market traders do not consider other merchants who selling similar goods with them as a competitor, but they regard them as their partners. As partners, they also get information about the expenses incurred by the other traders as well as the amount of profit they get. The system is clearly different from the system of competition that exists in the modern market. In the modern market, profit and costs of the company is information that should not be distributed or communicated to competitors. Here, the company may obtain information about competitors' profits, but profits should not inform the company to a competitor. Likewise for other information, such as suppliers with cheap price, transportation cost, and so on. In traditional markets, profits and other information held by traders is not a secret for other traders (competitor).

There are other parties who require financial statements besides the traditional market traders or owners, employees and competitors. They are the suppliers and creditors. Almost all traditional market traders buy goods in the supplier use "*nyaurngamek*" system which means the merchant will pay when they pick up again on supplier merchandise. Therefore the suppliers require financial information to the merchants in order to decide whether to give more credit or not.

Finally this study come with the proposition that financial reporting objective of Javanese traditional market traders is to provide financial information that very useful in making economic decisions for those who need it with focus on living in harmony among market participants. In order to achieve the objectives of financial reporting, then there are three pillars that underpin the financial reporting objective, namely *nrimopanduming* (thankful for what you got), *among roso* (keep feeling), and *sakmadya* (as enough as). Financial reporting objectives that are based on three pillars (*nrimoingpandum*, *among roso* and *sakmadya*) is certainly going to be the basis for determining other concepts that can be studied in subsequent research. The three pillars of financial reporting objective is certainly not only can be used by traditional market traders, but also for other small or large company.

## **CONCLUSION**

Javanese traditional markets, in a crowd of modern market that growth very rapidly, still able to smile and laugh with their local wisdom properties. The three pillars *nrimopandum* (thankful for what you got), *among roso* (keep feeling) and *sakmadya* (as enough as), making the traditional markets are able to prove their existence until today. The principle *nrimoingpandum*, *among roso* and *sakmadya* certainly have implications for their accounting concepts. This study aims to assemble these concepts in the accounting world. Wisdom values that are always inherent in the traditional market traders will necessarily result in accounting concepts that are different with the modern accounting concepts.

This study uses grounded theory method to explore the cultural values that develop in Javanese traditional market traders. Grounded theory is a qualitative research method that uses a systematic procedure to develop an action, interaction, or process theory-oriented, based on data obtained from the research arena. The process of data collection, data development, theoretical concept development, and literature review in grounded theory is reflexive, open and ongoing in-cyclical continuous process.

The participants of this study are seven people who trade in the four traditional markets that became the site of this study. The four traditional markets are *Gedangan*, *Donomulyo*, *SumbermanjingKulon*, and *Lohdalem* traditional markets. Until recently these markets still represent the culture and business ethos of Java community. These markets operate on average 2 times in a period of daily Javanese cycle (5 days). It is only *Lohdalem* traditional market that operates every Friday *Pahing* which means every 36 days.

This research found that living in harmony among all participants in the traditional markets is the objective of their financial reporting besides giving financial information to the owner, investor, potential investor, and their partners. This concept defines profit not only in kind of material, but also non material profit specially a harmonious life among the traditional market traders. Relatives and a wide social network is also a non-material wealth.

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