



# Social Accounting and Cultural Sustainability: Unveiling the Economic Functions of the Bandar Marriage Tradition in Negeri Rutah

Muhammad Abarizan Wattimena<sup>1\*</sup>, Muhammad Amzar Haqem Bin Azuan<sup>2</sup>, Abin Suarsa<sup>1</sup>, Masniza Binti Supar<sup>2</sup>

<sup>1</sup> Department of Accounting, University of Muhammadiyah Bandung, 40614 Bandung, Indonesia

<sup>2</sup> Department of Accounting, Universiti Kuala Lumpur, 53100 Kuala Lumpur, Malaysia

\* Correspondence: Muhammad Abarizan Wattimena (210312036@umbandung.ac.id)

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**Abstract:** The Bandar tradition observed in Negeri Rutah represents a culturally embedded mechanism of informal economic exchange, whereby financial contributions are voluntarily extended by community members to support families with sons entering marriage. This study has revealed that such a system operates not only as a means of reducing the financial burden associated with wedding ceremonies but also as an instrument for reinforcing communal bonds, intergenerational solidarity, and the continuity of intangible cultural heritage. Despite the absence of formal financial records or institutional oversight, contributions are managed through a trust-based system underpinned by mutual reciprocity and collective memory. The persistence of the Bandar tradition in contemporary society has been examined through the lens of social accounting, with a particular focus on its potential alignment with modern principles of accountability, transparency, and cultural resilience. Through qualitative field research, it has been demonstrated that the practice continues to function effectively within the community, sustained by deep-rooted social norms and communal expectations. However, challenges such as urban migration, generational shifts in value systems, and external economic pressures have been identified as potential threats to its long-term sustainability. The integration of culturally sensitive social accounting frameworks has therefore been proposed as a viable strategy for safeguarding this tradition against socio-economic disruption while preserving its core values. The study contributes to a broader discourse on the intersection of indigenous cultural practices, informal economies, and contemporary accountability systems, offering a model through which traditional mechanisms can be adapted without compromising their cultural integrity.

**Keywords:** Social accounting; Informal economy; Cultural sustainability; Mutual aid; Indigenous practice; Community solidarity; Negeri Rutah

**JEL Classification:** M41; Z10; Q56

## 1. Introduction

The cultural landscape of Indonesia is characterized by a profound diversity that stems from its varied customs, ethnicities, traditions, and religions. Each cultural manifestation within a particular region or ethnic group exhibits unique features that distinguish it from others within the same cultural sphere. Cultural characteristics are influenced by unique social and economic structures that are aligned with the community's values and norms (Dewi et al., 2022). Social accounting, as defined by Gray et al. (2001), extends beyond economic transactions to encompass cultural and communal values. In this study, we operationalize it as a system reflecting collective trust, reciprocity, and transparency within the Bandar tradition. Hilnicputro (2022) states that social accounting is actually not a standard concept, but its existence is a form of reaction to the tendencies of a group. Also, Dewi et al. (2022) said that beyond its application in corporate settings, accounting also offers a distinct perspective on cultural activities, providing an alternative lens through which to examine the emergence and role of accounting

in social and cultural contexts. Therefore, humans are basically inseparable from various forms of relationships with fellow humans. As social creatures, humans need each other's company throughout life. Although technology continues to make various aspects of life easier, the need for unity and solidarity is already ingrained in humans. Therefore, this need is considered something that digital technology cannot replace.

In the culture of Negeri Rutah, values such as solidarity, mutual cooperation, and a sense of kinship are highly valued. This is evident in everyday life. This tradition lives on, and this strong solidarity is reflected in a culture called "Bandar." This Bandar tradition is a social practice that describes aspects of life in Negeri Rutah, especially in the context of wedding preparations for the groom. This tradition shows how the sense of care and solidarity of all men in Negeri Rutah is manifested through collective fundraising for families who have sons who are about to get married. In practice, every man, both unmarried and married (and who will later register the name of his own son), is obliged to contribute to the family of the marriage, in the belief that they will receive similar assistance, even in larger amounts, when they themselves marry at a later date. This tradition not only strengthens social bonds but also builds a sustainable economic support system within the community. In addition to helping finance weddings, the funds are also intended to support living expenses after marriage. The people of the State of Rutah have a distinctive and unique financial management method. This study addresses two critical gaps in the literature on indigenous accounting systems: (1) the lack of empirical exploration into how non-Western traditions like Bandar operationalize social accounting through cultural norms of reciprocity, and (2) the need to examine how such traditions adapt to modern economic pressures while preserving communal values.

Research on "Uncovering Social Accounting Practices in the Bandar Tradition in Marriage in Negeri Rutah" is important in preserving the Bandar tradition as a cultural heritage of the people of Negeri Rutah, who are facing the challenges of modernization and social change. This tradition not only strengthens social ties and creates community solidarity but also serves as an economic mechanism that helps families finance their marriages as well as post-marriage needs. This study addresses two critical gaps in the literature on indigenous accounting systems: (1) the lack of empirical exploration into how non-Western traditions like Bandar operationalize social accounting through cultural norms of reciprocity, and (2) the need to examine how such traditions adapt to modern economic pressures while preserving communal values. Specifically, we investigate how the Bandar tradition's financial mechanisms uniquely embed Javanese concepts of 'gotong royong' (mutual cooperation) and 'rukun' (harmony) into its practices. To sustain Bandar amid modernization, we propose a three-pillar intervention: (1) Technological Integration: Develop mobile apps for digital 'social ledgers' that mirror traditional trust systems (e.g., blockchain-based contribution tracking); (2) Intergenerational Dialogue: Mandate youth apprenticeships with Saniri chiefs to codify oral accounting practices; (3) Policy Scaffolding: Advocate for Indonesia's Village Law (UU No. 6/2014) to recognize Bandar-like systems as 'cultural fiscal instruments' eligible for tax deductions. These measures balance innovation with tradition, addressing critiques of digital alienation (Syifa et al., 2023). This research also has the potential to be an important reference in the development of relevant community-based socio-economic management models in various other regions.

**Table 1.** Dimensions in urban tradition

Dimension	Description	Indicator
Culture	Bandar tradition is a cultural heritage that reflects the identity of the people of Negeri Rutah.	<ul style="list-style-type: none"> <li>• The existence of tradition in the community.</li> <li>• Society's understanding of cultural values.</li> <li>• Participation of the younger generation in cultural preservation.</li> <li>• Community compliance with traditional rules.</li> </ul>
Ethics	The norms and values that are the basis for the implementation of the Bandar tradition, including beliefs and moral responsibility.	<ul style="list-style-type: none"> <li>• Trust in fund managers.</li> <li>• Transparency in reporting on the use of funds.</li> </ul>
Social	Solidarity and mutual cooperation are at the core of the Bandar tradition, which strengthens relationships between community members.	<ul style="list-style-type: none"> <li>• Level of participation in tradition.</li> <li>• The influence of tradition on strengthening social relations.</li> <li>• The role of tradition in resolving social conflicts.</li> </ul>
Economics	A collective contribution system that helps ease the burden of wedding costs and supports the economic well-being of the community.	<ul style="list-style-type: none"> <li>• Reduction of the burden of wedding expenses.</li> <li>• Sustainability of traditional funding systems.</li> <li>• Contribution of tradition to the economic independence of the community.</li> </ul>

The previous studies are relevant to the application of accounting concepts in explaining the social values behind them. As the research conducted by Jagu et al. (2024), accounting that leads to social solidarity is one of the most important things in the culture of Kumpul Kope. Because it not only states how important unity and solidarity are in this matter during the Kope gathering ceremony. The collection of funds in the form of money and goods is a transaction that shows that accounting practices are applied in it. Then the research conducted by Nur & Syahril (2022) indicated that the practice of accounting records of different cultural actors can be seen based on the role played in the culture. Accounting practices in the Kokocoran cultural tradition in the Kangean Islands can be said to have a very important role in the implementation of the Kokocoran cultural tradition. Because good financial reporting will produce something good, for example, how the host manages the form of financial reporting used starting from the source of funding and the costs that will be issued. As well as other research conducted by Syifa et al. (2023), in financing the inauguration of the Kay people, there are three sources of financing. Village funds and government grants are used to finance government inaugurations, while Yelim culture is used to finance traditional inaugurations. The quantity of Yelim cultural financing is not determined and cannot be budgeted. To clarify the complexity and importance of the Bandar tradition, Table 1 summarizes the key dimensions that reflect various aspects of this tradition, including cultural, ethical, social, and economics. This table aims to provide an overview of how the Bandar tradition functions as a socio-economic mechanism that supports the community of Negeri Rutah.

## 2. Method

According to Justan et al. (2024), qualitative research is also defined as a strategy for searching for meaning, understanding, concepts, characteristics, symptoms, symbols, and descriptions of a phenomenon; it is focused and multi-methodical, natural and holistic, prioritizing quality, using several methods, and presented narratively in scientific research. Adopting a constructivist qualitative approach (Creswell & Poth, 2016), this study prioritizes in-depth interviews to capture the emic (insider) perspectives of Bandar participants. While the sample size ( $n = 3$ ) may appear limited, it aligns with phenomenological research norms where depth supersedes breadth (Patton, 2015). Participants were purposively selected to represent three generational cohorts: (1) Saniri Chief (tradition custodian), (2) Family Elders (practitioners), and (3) Youth Representatives (successors)—ensuring coverage of Bandar's past, present, and future. Transcripts were analyzed using thematic coding to identify patterns across cultural, ethical, social, and economic dimensions. This technique was chosen because it can provide an understanding of social accounting practices in the Bandar tradition in Negeri Rutah, Amahai District, Central Maluku Regency, Maluku Province, in depth and detail. The interview respondents included three main groups, namely the Chief Saniri as a representative of traditional leaders, families directly involved in the tradition, and representatives of youth who are the successors of this tradition.

Although the sample size was only three, this qualitative approach allows for an in-depth exploration of how social accounting in the Bandar tradition is known. In addition, it is emphasized that in case studies, small sample sizes are often sufficient as long as the data obtained are rich and relevant (Yin, 2018). Therefore, a small sample can provide a deeper insight into the dynamics at hand (Patton, 2015). As for the selection of participants, individuals deemed capable of providing in-depth and relevant information about sustainability practices in cattle farming were chosen to complement the data collected (Shieh et al., 2020).

An interview is a structured conversation between two or more parties, facilitated through a question-and-answer format, aimed at exchanging information, exploring ideas, and constructing meaning around a particular subject or topic (Sugiyono, 2011). Through interviews, researchers can obtain direct information from research subjects regarding the social values, motivations, and mindsets that underlie this tradition. In addition, the interviews allowed researchers to uncover various unique aspects of financial management within the Bandar tradition, including the mechanisms for collecting funds, reporting on the use of funds, and their impact on social relations in the community. The entire research process, including data collection, analysis, and interpretation, was documented in detail to ensure transparency and reproducibility of research results (Creswell & Poth, 2016). This strategy also provides an opportunity for research subjects to express their personal experiences and views in depth, so that the results of the research are able to capture cultural nuances that are often unreachable through quantitative methods.

By relying solely on interviews as the primary data source, the study focuses on the subjective experiences and interpretations of individuals living the Bandar tradition. This research is expected to reveal how social accounting practices not only reflect community solidarity but also become an inseparable part of the cultural identity of the people of Rutah.

## 3. Result

History, in the view of the Kamus Besar Bahasa Indonesia (KBBI) (Badan Pengembangan dan Pembinaan Bahasa, n.d.), is the study of the origins and events of the past, as well as the knowledge that explains the

relationship between past events and current conditions. According to Bhattarai (2020), Edward Hallett Carr describes history as a dialogue between the past and the present that produces insights to enrich daily social and cultural understanding. Meanwhile, Nietzsche and Heidegger (Kahlmeyer-Mertens & dos Santos, 2020) view history as a stream of human experience that reflects existence, creating meaning through interaction with time and life events. In this context, the Bandar tradition, which in the Rutah language is called “amanesa” and known in Indonesian as “kumpul,” is one of the traditions that has existed since 1837. This tradition initially focused on community solidarity through participation in the marriage of boys. Men in the community, both married and unmarried, are required to contribute funds to the groom's family. These funds are not only used for wedding expenses but also help meet the family's economic needs after marriage. Over time, the role of the Bandar tradition has expanded beyond just marriage. This tradition began to be used for broader purposes, such as the construction of public facilities, including places of worship, roads, and other infrastructure, especially when the state budget was limited. This tradition became a symbol of solidarity, kinship, and collective responsibility that created a sustainable economic support system. The Bandar tradition has a significant role in various aspects of life. From a social perspective, this tradition strengthens relationships between citizens, increases a sense of care, and reduces social disparities. On the economic side, this tradition helps families finance marriages, support economic needs after marriage, and contribute to the development of public infrastructure. The ‘returning favors’ principle (‘balas jasa’ in Rutah dialect) operates as a generational accounting covenant: Contributions create ‘social credit’ redeemable in future lifecycle events (marriages, funerals), with interest metaphorically calculated through enhanced communal status. Unlike one-time gifts, this system enforces obligation chains resembling Islamic ‘qard al-hasan’ (interest-free loans) but embedded in kinship rather than contract law. This tradition also preserves cultural values, raises awareness of the importance of cooperation, and strengthens community identity. In addition, the Bandar tradition has a positive psychological impact, such as increasing security, trust, and optimism in society.

This research is based on in-depth interviews with three main speakers. Ardiansyah Lewenussa, chairman of Saniri Negeri, provided a perspective from the perspective of traditional leadership. Ardiansyah Wattimena, representing families directly involved in this practice, offered a practical view of its implementation. Meanwhile, Sudirman Lewenussa, as a representative of the younger generation, expressed his views on the preservation of this tradition in the future. The insights provided by these three speakers in Table 2 deeply describe the cultural, social, and economic aspects of the Bandar tradition.

**Table 2.** Summary of research results

Dimension	Subdimensions	Practice	Conclusion
Culture	Preservation of Tradition	Chairman Saniri: <i>"Bandar tradition is part of the cultural identity of the people of Rutah. We must keep this tradition alive and pass it on to the next generation."</i> Families: <i>"We are very proud to be part of the long-standing Bandar tradition. Its preservation is a shared responsibility."</i> Youth: <i>"As a young generation, we want this tradition to persist despite the many challenges of modernization."</i>	The Saniri Chief's narrative reveals how Bandar's cultural significance transcends economics: 'When my grandson married, the village contributed not just money but also nutmeg and cloves—this is how we measure wealth in Rutah. The ledger lists names, but the real record is in our hearts. This aligns with the finding of Jagu et al. (2024) that in Kumpul Kope, 'accounting is done through shared memory rather than spreadsheets.' However, Bandar uniquely ties contributions to lifecycle events, creating a 'social ledger' where debts and credits span generations.
	Cultural Values	Chairman Saniri: <i>"The value of mutual cooperation and kinship in the Bandar tradition is the core of people's lives in Negeri Rutah."</i> Family Circles: <i>"This tradition teaches us to care for one another and work together, especially in supporting others in need."</i> Youth: <i>"We believe these values, such as solidarity and kinship, are legacies that must be preserved."</i>	The value of mutual cooperation and a sense of kinship contained in the Bandar tradition not only strengthens social bonds but also instills a sense of mutual care among community members. It reflects how local culture can survive through collective practices. Research by Nur & Syahril (2022) about the Kokocoran culture also emphasizes the importance of these values in supporting harmonious social relations through structured financial management in a traditional context.
	The Younger Generation	Chairman Saniri: <i>"The younger generation must be involved in the preservation of the Bandar tradition, because they are the successors of this culture."</i> Family Circle: <i>"We hope that the</i>	The involvement of the younger generation in preserving the Bandar tradition is crucial to ensure its sustainability in the future. They view this tradition as a heritage that must be preserved and developed to remain relevant. Syifa et al. (2023), in his research on the inauguration of the

Ethics	Responsibility	<p><i>younger generation will be more active in understanding and respecting these traditional values."</i></p> <p>Youth: <i>"We want to be more actively involved and ensure this tradition remains relevant in the future."</i></p> <p>Chairman Saniri: <i>"This tradition teaches responsibility to every member of the community to support its fair and correct implementation."</i></p> <p>Family Circle: <i>"We feel a moral obligation to carry out the Bandar tradition in accordance with the values that have been inherited."</i></p> <p>Youth: <i>"We understand that participating in this tradition is an important form of social responsibility."</i></p>	<p>Kay people, show that involving the younger generation is an important step in maintaining the relevance and continuity of cultural traditions in the midst of social change.</p> <p>The Bandar tradition teaches social responsibility to all members of society to contribute fairly and wisely. It reinforces awareness of the importance of the role individuals play in supporting their communities. Hilnicputro (2022) underlines that social accounting is a reflection of the social relationships of a group, in which case, the Bandar tradition is a manifestation of collective responsibility.</p>
	Transparency	<p>Chairman Saniri: <i>"In the Bandar tradition, transparency is not always necessary, especially for personal purposes such as marriage. Trust between community members is enough to be the basis for the implementation of this tradition."</i></p> <p>Family: <i>"We believe that information about the funds raised for the wedding should be kept within the scope of the family to maintain privacy."</i></p> <p>Youth: <i>"We understand that full transparency is not always needed, as long as trust in the community is maintained."</i></p>	<p>In the context of the Bandar tradition, transparency in fund management is not always required openly because of the strong foundation of trust between members of the community. This creates a balance between trust and accountability. Syifa et al. (2023) also found that in certain cultural contexts, transparency can be compromised in order to maintain privacy and trust.</p>
	Solidarity	<p>Chairman Saniri: <i>"The Bandar tradition is a symbol of solidarity among the people of Negeri Rutah, where everyone helps each other according to their abilities."</i></p> <p>Family circles: <i>"This tradition strengthens our relationships with others, especially in situations that require mutual support."</i></p> <p>Youth: <i>"We feel that the Bandar tradition teaches us to always care about others in our community."</i></p>	<p>The Bandar tradition is a symbol of solidarity in the people of Rutah, where community members support each other according to their abilities. This solidarity strengthens social relationships and creates a strong sense of togetherness. While Kumpul Kope (Jagu et al., 2024) and Kokocoran (Nur &amp; Syahril, 2022) share Bandar's emphasis on solidarity, our findings reveal key distinctions: (1) Temporal Scope: Bandar's 'returning favors' system binds participants across decades, whereas Kumpul Kope's obligations resolve within a year; (2) Gender Roles: Bandar exclusively involves men, unlike Kokocoran's mixed-gender committees; (3) Recording Methods: Bandar's hybrid system (oral traditions + written ledgers) contrasts with Kokocoran's formal bookkeeping. These differences underscore how cultural accounting adapts to local norms.</p>
	Social Relations	<p>Chairman Saniri: <i>"This tradition helps to strengthen social relationships between members of society while reducing the potential for conflict."</i></p> <p>Family Circles: <i>"We feel that this tradition helps to create a more harmonious relationship among members of the community."</i></p> <p>Youth: <i>"Through this tradition, we learn the importance of</i></p>	<p>These traditions help to strengthen social relationships between members of society, creating closer bonds and reducing the potential for social conflict. Nur &amp; Syahril (2022) found that the Kokocoran tradition has a similar impact in strengthening social relations through a structured collective contribution mechanism.</p>



Economics	Economic Burden	<p><i>maintaining good relationships with others."</i></p> <p>Chairman Saniri: <i>"Bandar tradition helps ease the burden on families who are preparing for weddings."</i></p> <p>Family: <i>"We have been greatly helped by the collective contribution made through the Bandar tradition."</i></p> <p>Youth: <i>"We believe this tradition is very effective in supporting families in need of economic assistance."</i></p> <p>Chairman Saniri: <i>"This collective contribution system ensures that traditional funding continues to meet the needs of the community."</i></p> <p>Family Circle: <i>"We are confident that this tradition will continue to function as long as the community supports each other."</i></p> <p>Youth: <i>"We want this system to be implemented in a more flexible way so that it can survive in the future."</i></p>	<p>Bandar traditions help ease the economic burden on families who are preparing for weddings, allowing them to manage wedding costs with community support. Syifa et al. (2023) also show that in the Yelim customary tradition, collective contributions help families who are facing economic burdens.</p>
	Fund Sustainability	<p>Chairman Saniri: <i>"The Bandar tradition teaches people to support each other and become more economically independent."</i></p> <p>Family Circle: <i>"The help of the Bandar tradition is not only for marriage but also helps with other necessities of life."</i></p> <p>Youth: <i>"We see this tradition as an example of how communities can build economic independence together."</i></p>	<p>The collective contribution system in the Bandar tradition creates a sustainable funding mechanism, which can be used for the community's future needs. This is in line with the findings of Saleh (2020) on the Bugis tradition, where collective contributions strengthen the community's economy through continuous support.</p>
	Economic Independence		<p>This radiation also contributes to strengthening the economic independence of the community by creating a mutually beneficial economic support network. Syifa et al. (2023) show that collective contributions in customary traditions can strengthen community economic independence, supporting common prosperity.</p>

Source: Processed interview data and relevant literature.

Bandar tradition is a cultural heritage that has existed for centuries in Negeri Rutah. This tradition not only reflects the collective financial mechanism within the community but also serves as a symbol of social solidarity, cultural preservation, and sustainable economic management. The underlying principle of mutual cooperation shows the close relationship between financial, social, and cultural aspects, which shape the pattern of life of the local community.

- Financial Mechanisms in the Bandar Tradition:

The financial mechanism in the tradition of a community often not only functions as an economic tool but also reflects the social, cultural, and moral complexity that shapes the pattern of people's lives. For example, the practice of burning symbolic money in Chinese tradition, as explained by Cao et al. (2022), shows the relationship between the material and spiritual worlds, where money serves as a symbolic medium to maintain the relationship between the living and the gone. Moreover, Saleh (2020) considered that in the Bugis tradition, the concept of dowry and money panic not only represents economic value but also a form of respect for the bride's family, social status, and community solidarity.

In Negeri Rutah, the financial mechanism in the Bandar tradition is based on the principle of collectivity and mutual assistance. Every man in the community is expected to make a financial contribution when a member is about to get married. Although this contribution is voluntary, the full participation of all men, both married and unmarried, is highly expected. The funds raised are used to finance various wedding needs, such as reception fees and other equipment. In addition to financial contributions, there is also the practice of "food dealers," who prioritize the spirit of collectivity. In this tradition, the community jointly donated crops such as cloves, nutmeg, copra, chocolate, and spices to help families in need, especially during weddings or traditional ceremonies. This tradition reflects the collective use of natural resources for social benefits. The "return the favor" system in the Bandar tradition also strengthens social bonds, where every individual who provides assistance will get similar support when they need it in the future.

- Financial Recording and Accountability:

Initially, the Bandar tradition ran without a formal recording system due to the limitations of literacy in the community. However, strong social trust and oversight maintain the continuity of this tradition. Along with the increase in literacy levels, a record-keeping system has begun to be implemented to support transparency and accountability. According to Alfiani & Estiningrum (2021), accountability entails the responsibility of individuals or organizations to provide a clear and accurate account of their activities, decisions, and outcomes and to be held answerable for their performance in accordance with predetermined criteria and norms. Currently, contributions are recorded manually by listing the name and nominal amount of the donation, which is kept by the responsible party, usually the prospective groom or his family. However, transparency in the Bandar tradition has its own dynamics. For weddings, the amount of money collected is not announced to the wider public in order to maintain the privacy of the family concerned. On the other hand, for general needs such as the construction of public facilities, transparency is a must. The fund management process is carried out openly to ensure that public trust is maintained.

- **Social and Economic Impact of Bandar Tradition:**

Fukuyama (2007) posits that economic growth is embedded in social life, and therefore, it is impossible to comprehend economic phenomena without considering the societal and cultural context in which they occur. This underscores the interconnectedness of economic, social, and cultural factors. The Bandar tradition has a significant social impact by strengthening the sense of solidarity and kinship among community members. The collective contribution in this tradition shows the community's concern for the economic difficulties of others. Furthermore, cultural values such as mutual cooperation and mutual respect are maintained through this practice. From an economic perspective, the Bandar tradition helps ease the burden of wedding costs, create a sustainable economic support system, and strengthen the economic independence of the community. This tradition also serves as an effective form of social accounting in managing community resources, ensuring a more equitable distribution of wealth.

- **The Younger Generation's Views on Urban Traditions:**

The cultural heritage of a nation constitutes an essential manifestation of its national identity, necessitating comprehensive protection and preservation by all components of the Indonesian nation to ensure the continuity and sustainability of the noble values inherited from our ancestors (Sinulingga et al., 2022). The young generation in Negeri Rutah has a positive view of the Bandar tradition. They consider it a valuable cultural heritage, which not only strengthens the identity of the community but also promotes social solidarity. In addition, the younger generation appreciates the Bandar tradition as an example of community-based financial management that can inspire similar practices in this modern era. According to Abdillah et al. (2023), the younger generation assumes a pivotal role in the preservation and advancement of cultural traditions, thereby ensuring the continuity and prosperity of cultural heritage through systematic and structured conservation efforts. However, the phenomenon of modernization and social change has become a significant challenge in efforts to preserve the Bandar tradition. Modernization threatens Bandar through three fissures: (1) Cognitive Dissonance: Youth perceive cash contributions as 'archaic' compared to digital payment platforms; (2) Geographic Fragmentation: Migrant workers struggle to participate in physical gatherings; (3) Value Erosion: Individualism displaces communal ethics. Yet, preliminary adaptations—like WhatsApp-based contribution reminders—suggest 'digital reciprocity' may emerge. This mirrors the finding of Cao et al. (2022) that Chinese 'lottery culture' persisted by migrating online, though Bandar's trust-based system poses unique challenges for virtualization. Therefore, the younger generation wants to be more actively involved and deepen knowledge about the Bandar tradition so that it remains relevant and maintained in the current era.

The classification of accounting practices observed in the Bandar tradition is summarized in Table 3.

**Table 3.** Types of accounting from this research

<b>Dimension</b>	<b>Sub-Dimension</b>	<b>Types of Accounting</b>
Culture	Preservation of Tradition	Cultural Accounting
	Cultural Values	Cultural Accounting
	The Younger Generation	Cultural Accounting & Social Accounting
Ethics	Responsibility	Social Accounting
	Transparency	Sustainability Accounting
Social	Solidarity	Social Accounting
	Social Relations	Social Accounting
	Economic Burden	Sustainability Accounting
Economics	Fund Sustainability	Sustainability Accounting & Environmental Accounting
	Economic Independence	Social Accounting & Sustainability Accounting

Source: Summarized from data presented in Table 2.

#### 4. Discussion

This study examines the role of Bandar tradition in Negeri Rutah as a form of social accounting that combines

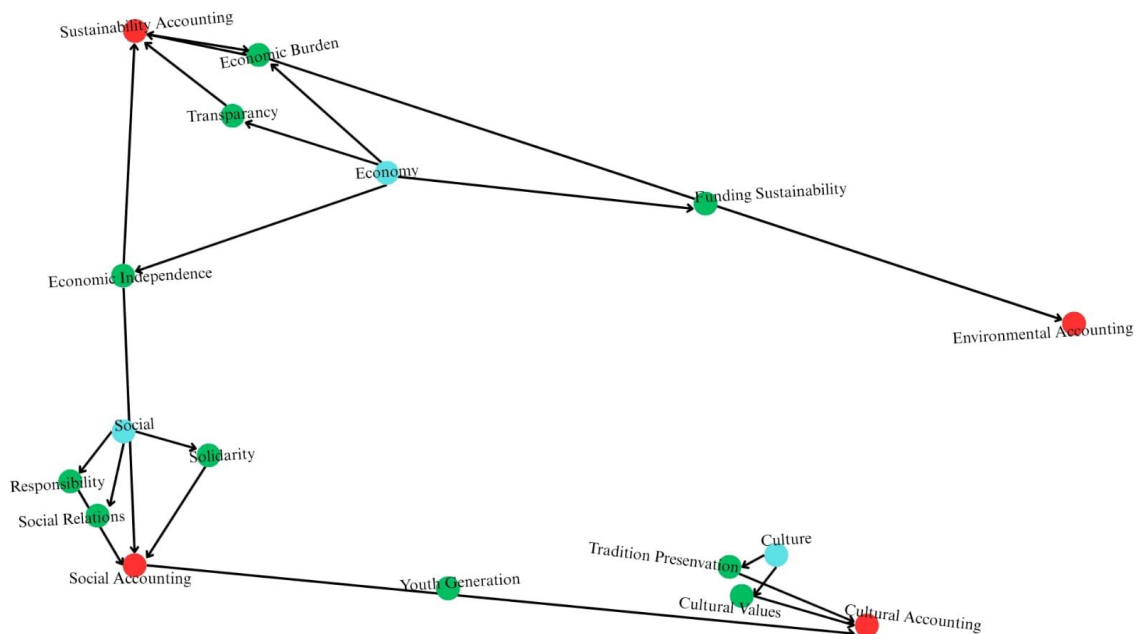
local values, such as solidarity, mutual cooperation, and kinship, with modern economic demands. Bandar tradition is a collective practice in which men in the community donate funds to help families with sons who are about to marry. In addition to providing financial support, this practice also serves to strengthen social relations within the community.

The method used in this study was qualitative, through in-depth interviews with three groups: traditional chiefs, families directly involved, and representatives of the younger generation. The results of the study show that the Bandar tradition has existed for a long time and remains relevant as an economic support system and solidarity mechanism. Cultural values such as mutual cooperation and social responsibility are very important in maintaining the sustainability of this tradition. The research also reveals that the Bandar tradition creates distinctive financial mechanisms, such as a system of collective contributions and the practice of "reciprocating," which further strengthens social bonds within the community. Although the recording in this tradition is still simple, transparency is maintained through trust built between communities. This trust is the main foundation, so absolute transparency is not always necessary, especially in the context of a private marriage. However, challenges such as modernization and social change are threats to the sustainability of the Bandar tradition. The younger generation considers this tradition an important cultural heritage to preserve but also needs innovation to remain relevant to the times.

From the perspective of social accounting theory, Bandar tradition reflects how accounting principles can be adapted to the local cultural context to achieve a balance between the preservation of tradition and modern needs. This research contributes to the literature on culture-based accounting and offers practical insights into community financial management that can be applied in various other regions.

## 5. Interconnection

According to Figure 1, 'Cultural Accounting Web' illustrates how Bandar's dimensions interact dynamically: (1) Cultural preservation (e.g., youth workshops) fuels economic independence by reducing wedding debts; (2) social solidarity (e.g., collective contributions) reinforces ethical transparency through peer monitoring; (3) economic burden-sharing enables cultural continuity by freeing resources for rituals. This web reflects the "heritage capitalism" model proposed by Kahlmeyer-Mertens & dos Santos (2020), in which cultural and economic systems co-evolve. Notably, the absence of environmental accounting in Bandar vs. Kumpul Kope's ecological focus highlights context-specific adaptations.



**Figure 1.** Interconnection of dimensions, sub-dimensions, and types of accounting

## 6. Conclusions

This research reveals that the Bandar tradition in Negeri Rutah is a unique and profound socio-economic practice, reflecting a cultural heritage rich in the values of solidarity, mutual cooperation, and kinship. While this study provides valuable insights into the Bandar tradition's social accounting practices, its findings should be interpreted considering certain limitations. The focus on Negeri Rutah and the small qualitative sample ( $n = 3$ ) may affect generalizability, and the snapshot approach leaves questions about long-term sustainability unanswered.



Future research could expand through comparative or longitudinal studies. Nevertheless, this work establishes important groundwork for understanding indigenous accounting systems and their adaptation to modern challenges. This tradition has been around since 1837 and serves as a collective mechanism where men in the community voluntarily contribute funds to support families who have sons who are about to marry. Bandar traditions not only play a role in easing the economic burden of the family but also strengthen social relations among community members. In the context of social accounting, the Bandar tradition shows how accounting principles can be adapted while maintaining local cultural values. Trust-based fund management indicates that absolute transparency is not always necessary, especially in the context of personal needs such as marriage. However, for public needs such as the construction of public facilities, transparency becomes very important, creating a balance between trust and accountability. In addition, this tradition introduces the concept of "returning the favor" as a system that strengthens solidarity and strengthens relationships between members of the community. Not only does it have an impact on strengthening social relations, but the Bandar tradition also makes a significant economic contribution. This tradition not only helps finance wedding events but also creates a sustainable economic system that supports various post-wedding needs and the construction of public facilities, especially in the midst of state budget constraints. In addition, this tradition also preserves cultural values through the involvement of the younger generation, who see it as a valuable heritage. Although modernization and social change pose challenges, the younger generation is increasingly aware of the importance of maintaining the relevance of these traditions in order to remain sustainable.

Theoretically, this study shows that Tradisi Bandar is a real example of the application of social accounting that can be used as a reference for community-based socio-economic management models in various other regions. In practical terms, this tradition provides insight into how the principles of solidarity and mutual cooperation can be combined with modern accounting approaches, thus creating a balance between cultural preservation and the needs of today. This study advances social accounting theory by positing Bandar as a 'kinship-based accounting system' (KBAS) where (1) value measurement incorporates relational capital (e.g., trust scores), (2) reporting blends oral narratives with written records, and (3) auditing relies on communal consensus. Practically, KBAS principles could revitalize endangered traditions globally—from Kenya's 'harambee' to Peru's 'ayni'—by formalizing their accounting logic without Westernizing their ethos. Future research should test KBAS frameworks in post-disaster settings where trust-based systems outperform formal institutions.

## Data Availability

The data used to support the research findings are available from the corresponding author upon request.

## Conflicts of Interest

The authors declare no conflict of interest.

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