

TAXATION STUDIES | RESEARCH ARTICLE

Analysis of Sharia Accounting Principles in the Mandar Local Snack Business Model in Majene Regency, Indonesia

Sri Wahyuni¹, Herlina Ilyas², Abdul Galib³

^{1,2,3} Faculty of Economics, Universitas Sulawesi Barat, Majene, Indonesia. Email: sri556530@gmail.com¹, herlinailyas@unsulbar.ac.id², abdulgalib@unsulbar.ac.id³

ARTICLE HISTORY

Received: October 11, 2025

Revised: December 04, 2025

Accepted: February 01, 2026

DOI

<https://doi.org/10.52970/grts.v6i1.1790>

ABSTRACT

This study aims to analyze how the principles of Sharia accounting are applied in the Mandar local snack industry in Majene Regency. Mandar's local snack industry is a rapidly growing community business sector and is an important part of the regional economy. However, the application of sharia accounting principles in business activities still faces various obstacles, including a lack of understanding of sharia concepts among business actors, unstandardized financial records, and limited access to sharia accounting literature. This study uses a qualitative, phenomenological approach to understand the direct experiences of business actors. Data were obtained through in-depth interviews, observations, and documentation, and analyzed interpretively to identify the main themes related to the application of sharia principles. The results of the study show that business actors have sought to implement the values of honesty, transparency, and fairness, but have not fully complied with Sharia accounting standards due to limited technical understanding and inadequate systematic recording. This research provides an empirical picture of the implementation of Sharia accounting in local small businesses. It offers recommendations to increase Sharia accounting literacy and support MSMEs. This finding is expected to be a reference for the development of policies to support sharia-based MSMEs.

Keywords: Sharia Accounting, Business Model, Local Snacks, Mandar MSMEs, Majene Regency.

JEL Code: M41, Z12, L26, O17

I. Introduction

Etymologically, sharia means the way to a spring water source or the way to a good life. In the context of the term, sharia refers to the provisions that come from Allah SWT that govern human relations with Allah, fellow humans, and the universe (Hassan, 2019). Sharia is also understood as the laws established by Allah and His Messenger for the benefit of humanity. Sharia principles include various provisions that govern aspects of life, including social relationships, muamalah, and accountability in behaving and transacting (Purwanto et al., 2022). Thus, Sharia not only covers aspects of worship but also includes moral and ethical rules for conducting economic activities. Sharia is the primary foundation for carrying out muamalah activities, including in economic and business practices. In economic activities, Sharia guides people always to uphold the principles of honesty, justice, and responsibility (Nurdiana et al., 2025). This is relevant in the context of local snack

business actors in Mandar, whose activities are not only profit-oriented but also guided by moral and social values. Sharia provides guidelines so that every transaction is carried out transparently, free from elements of fraud (gharar), manipulation, or injustice that can harm one party. In Islamic teachings, every human action will be held accountable, including economic activities (Ahmad et al., 2023). Therefore, applying sharia principles to all business activities is critical so that these activities not only produce worldly benefits but also have spiritual value. This principle of accountability requires humans to run businesses by adhering to Allah's rules and avoiding actions that harm themselves or others. Thus, Mandar's local hawker business practices should ideally be guided by the principles of honesty and accountability as taught in sharia. The Qur'an has explained various principles of muamalah, including honesty and justice. Allah SWT says in QS. Al-Mutaffifin verses 1-3, which means: "A Great accident is for those who cheat. (i.e.) Those who, when they receive a measure from others, ask for it to be sufficient. Moreover, when they measure or weigh for others, they reduce." This verse emphasizes the obligation to maintain honesty in transactions, including in measurements, scales, and the entire buying and selling process. The relevance of this verse is closely related to the activities of local Mandar snack business actors, who, in their daily lives, carry out trust-based sales transactions.

Many Mandar local snack business actors operate under the principle of mutual trust. In the Mandar community, there is a culture of sitongka-tongka (mutual trust), which serves as the basis for various social and economic transactions. Although this level of trust is extreme, the formal implementation of a financial recording system has not become a habit among business actors. Many business actors still rely on memory in recording income and expenses, so the accuracy of financial data becomes less accountable. This condition shows a gap between the moral value of honesty they have embraced and the more systematic Sharia-based accounting practices. The application of Sharia accounting is critical to ensure that every transaction carried out meets the principles of transparency and can be accounted for. Sharia accounting is not only a recording tool, but also a mechanism to ensure that transactions are carried out in accordance with Islamic values such as justice, trust, and openness (Farizi & Aulia, 2025). In the context of local Mandar snack business actors, sharia accounting has the potential to help them manage their businesses more structurally, thereby increasing consumer trust. However, in practice, the knowledge of business actors regarding sharia accounting remains very limited. Lack of understanding and limited access to information are the main factors why Sharia accounting has not been implemented optimally. The majority of the Majene people who are Muslims also pay great attention to the halal aspect of a product. This affects the way they produce and market local snacks. In this context, sharia values such as honesty, trustworthiness, and cleanliness are important for making products that are not only delicious but also trustworthy to consumers. The alignment between local cultural values and Sharia accounting principles should serve as the foundation for strengthening business practices (Djamil, 2023). However, in reality, implementation has not been optimal, especially in business recording and accountability. Around 2,400 to 7,000 MSME actors across various sub-districts in Majene Regency demonstrate the importance of this sector to the regional economy. Mandar's local snacks are one of the sectors that have seen significant growth. However, most of these efforts are still carried out in a hereditary manner. This causes many business actors to fail to understand the importance of financial recording in accordance with Sharia accounting principles, even though such recording is essential for business continuity (going concern). Research in Majene Regency shows that among MSMEs, only a small number have an adequate understanding of the principles of sharia accounting.

Many of them still mix personal and business funds, do not record daily transactions, and lack a clear bookkeeping system. In fact, from a sharia perspective, every transaction should be recorded to provide accurate, transparent, and non-misleading information to interested parties (Azwar, 2023). This condition underscores the urgent need to increase sharia accounting literacy among MSME actors (Supriadi et al., 2023; Oktari Sari et al., 2023; Afrizal, Utama, et al., 2023). One of the MSME actors in Sendana, Majene Regency, namely Mrs. Ratna, revealed that she faced many obstacles in meeting the labeling requirements. He admitted that he did not fully understand the provisions of food labels and the halal aspects of products. Obstacles such as limited budgets, limited access to training, and insufficient support from relevant parties make it difficult

for many business actors to implement business standards in accordance with Sharia and government regulations. "*Limited costs and knowledge of label standards make it difficult for us to meet the requirements set by the government. In addition, we also do not have adequate access to training or assistance related to business standards;*" said one of the actors. This statement illustrates that the obstacles are not only in the accounting area but also in understanding regulations that directly affect consumer confidence. It can be concluded that cost constraints and limited knowledge are the main obstacles to improving the quality of local snack businesses. If business actors receive the proper support, the quality of products, recording systems, and business management can be significantly improved. In addition, attention to label standards and product halal status can increase consumer trust and add value to the products marketed. The management of Mandar's local snack business in Majene Regency, when viewed from the principles of sharia accounting, is still not fully optimal. This is due to various factors, including low Sharia accounting literacy and a lack of innovation in business development. In fact, sharia principles can be a strong guide in building a more trusted, transparent, and professional business. The application of Sharia principles can also improve business quality, especially in accountability, halal practices, and social responsibility (CSR). The factors that hinder the application of sharia accounting principles in Mandar's local snack business are the lack of optimal conditions, limited access to information, and insufficient support from the authorities.

In addition, business actors face capital constraints, making it challenging to develop businesses in line with more professional standards. The existence of Islamic financial institutions that can provide funding without elements of usury should be an excellent opportunity to help Mandar MSME actors. However, the use of these institutions remains suboptimal. This phenomenon shows a gap between the significant potential of Mandar's local snack business and the limited implementation of sharia accounting. If this potential can be optimized through education, mentoring, and the application of strong Islamic values, the business's sustainability and the community's welfare can be further improved. Therefore, this research is important to understand in depth how the principles of sharia accounting are applied by local snack business actors in Mandar. In running Mandar's local snack business, several strategies have been implemented by business actors to improve product quality and consumer appeal. The strategy includes improving product packaging, developing new flavors, and leveraging social media for marketing. However, this strategy has not been fully supported by sound financial management in accordance with Sharia accounting principles. This condition makes it difficult for businesses to develop optimally. In addition, sound financial management is an important factor in maintaining business continuity. Without accurate recording, it will be difficult for business actors to know profits, production costs, and business development. The application of Sharia accounting can help ensure that transactions are carried out honestly, openly, and responsibly, so that product quality is maintained and delivered to consumers in accordance with standards. Overall, Mandar's local snack business model in Majene Regency faces challenges in its professional business management and in accordance with Sharia. The application of Sharia accounting principles can provide a clearer direction in building a sustainable, trustworthy, and competitive business. With the implementation of an effective recording system, business actors can better evaluate their operations. Sharia accounting principles in Mandar's local snack business model are not only needed to ensure the halalness of transactions, but also to improve the overall quality of the business. The application of Sharia accounting provides a moral and ethical framework that can strengthen trust among customers and business partners. Thus, the application of sharia accounting principles is not only a religious requirement but also an important strategy for the development of MSMEs rooted in local culture in Majene Regency.

II. Literature Review and Hypothesis Development



Sharia Enterprise Theory (SET) is a framework developed by Triyuwono (2006) that places Allah SWT at the center of all economic activities, including accounting, recording, and reporting. In SET, human beings are not positioned at the center as in conventional enterprise theory. However, they are placed as caliphs with spiritual, social, and material responsibilities for managing the resources that Allah has entrusted to them (Putri et al., 2025). Thus, accounting from the perspective of SET not only functions as a tool for economic accountability but also as a means of worship and the fulfillment of divine values (Apriyanti, 2018). In SET, every economic activity must prioritize justice, trust, honesty, and balance, so that financial reporting is not only aimed at capital owners or investors, but also to other stakeholders, such as society, the environment, and even Allah SWT as the highest source of ownership (Djamil, 2023). Sharia principles in the SET require that every transaction be free of usury, gharar, and maisir, and be carried out with the intention of maintaining the common good (Fitriani & Nisa, 2024; Azwar, 2023). Therefore, this theory is very relevant to local Mandar snack business actors, who primarily conduct their activities in accordance with Islamic cultural and moral values. The relevance of SET in this study lies in its ability to explain how local snack business actors are required not only to make a profit but also to maintain the values of spirituality and social responsibility in running a business. Business actors who have implemented the values of honesty, openness, and maintaining product quality have basically reflected some of the principles of SET, even though they have not formally understood the theory of sharia accounting (Aisyah, 2025). However, due to the lack of accounting literacy, formal accountability aspects such as recording transactions and preparing financial statements have not been carried out as they should.

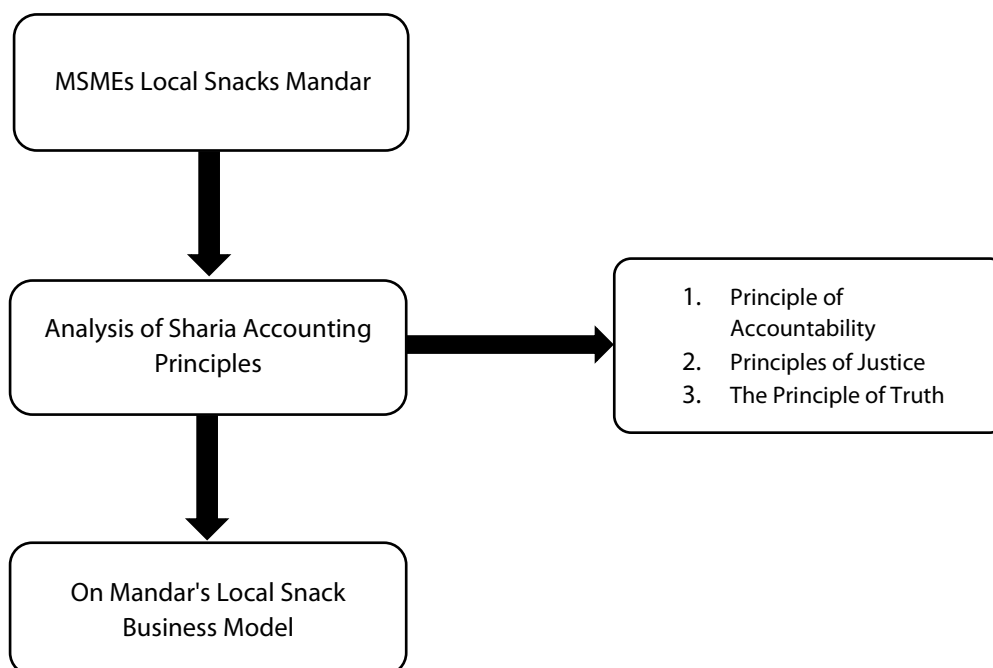


Figure 1. Conceptual Framework

Thus, Sharia Enterprise Theory provides a strong theoretical foundation to analyze how Sharia principles should be applied in Mandar's local snack business. This theory not only emphasizes the technical aspects of accounting, but also the spiritual and social aspects that are the main characteristics of the Mandar people who uphold the values of sitongka-tongka (trust), responsibility, and honesty in transactions. Through SET, this study can evaluate the suitability of Mandar's local snack business practices with sharia accounting principles and identify gaps and obstacles in their implementation. The conceptual framework in this study is built on Sharia Enterprise Theory (SET), which serves as the primary foundation for understanding how Sharia

principles are applied in Mandar's local snack business activities in Majene Regency. In this theory, all economic activities are seen as a form of accountability to Allah SWT, the ultimate owner; humans as resource users; and nature as part of the mandate that must be maintained. SET emphasizes that every business activity is not only profit-oriented but must also uphold the values of justice, honesty, trust, and sustainability, so that all parties involved (stakeholders) benefit. In the context of Mandar's local snack business, this conceptual framework explains how business actors understand, implement, and encounter obstacles in applying sharia accounting principles. Based on the content of your file, this framework includes three main components: first, business actors' understanding of Sharia values related to honesty, fairness in scales, and business accountability. Second, how these values are reflected in daily business practices such as pricing, production management, and financial recordkeeping. Third, structural and cultural obstacles that cause the application of sharia principles to be suboptimal, including limited literacy, lack of formal recording, limited capital, and low access to sharia accounting information

III. Research Method

This study uses a qualitative, phenomenological approach (Setiawan et al., 2024) to understand the lived experience of local Mandar snack business actors in applying sharia accounting principles. The phenomenological approach was chosen because it allows researchers to explore the subjective meanings experienced by business actors in transaction activities, financial recording, and daily economic interactions. The selection of this phenomenological method makes it clear that the research not only explains the phenomenon but also seeks to uncover the essence of business actors' experiences with the application of sharia values in their business activities (Mujib, 2015). Research informants are selected using purposive sampling techniques (C.R. Kothari, 2004), which involve selecting informants based on criteria relevant to the research objectives. In this context, the informant is a local Mandar snack business actor who has been running a business for at least 2 years and understands the production process from production to sales. The addition of this purposive sampling criterion was intended to confirm the rationale for selecting informants, as corrected per the reviewer's suggestions (Sidiq et al., 2019). The selection of informants like this also aims to ensure that the information obtained truly reflects the authentic experience of business actors in the field. Data collection was conducted through in-depth interviews, observation, and documentation. In-depth interviews were conducted directly with business actors to gain a complete understanding of how they apply sharia accounting principles and the obstacles they face. Observations were conducted to examine financial recording practices, sales processes, and interactions between sellers and consumers. Documentation is used to collect supporting evidence, such as sales memoranda, brief notes, and other information related to business activities.

The data obtained is analyzed using the Miles and Huberman (Miles & Matthew, 2014) model, which includes three stages: data reduction, data presentation, and conclusion drawing. Data reduction involves sorting out relevant information to the research focus. Data are presented in narrative form to make it easier for researchers to see the relationship between findings. At the same time, conclusions are drawn from an in-depth interpretation of the findings. To ensure data validity, this study uses source triangulation, triangulation, and time triangulation. Triangulation is used to increase the credibility of the findings by comparing interview results across informants, combining multiple data collection techniques, and checking at different times when necessary. Overall, this research method is designed to comprehensively explore how the principles of sharia accounting are understood and applied by local snack business actors in Mandar, as well as the factors that are obstacles in its implementation.

IV. Results and Discussion

4.1. MSMEs Local Snacks Mandar

Mandar's local snack MSMEs in Majene Regency are micro business sectors based on the processing of traditional Mandar foods such as ranggina cakes, balada omelets, bagea, golla kambu, and various types of cakes made from coconut and brown sugar. This business is spread across various sub-districts, including Banggae, East Banggae, Pamboang, and Sendana, and is generally managed by families or individuals with a home-based production scale. Business activities are still carried out using traditional equipment and manual production techniques passed down from generation to generation. Nevertheless, Mandar snack MSMEs play an important role in supporting the community's economy and have the potential to grow further with training support, access to capital, and government facilitation for the development of local products. Based on observations and field interviews, Mandar snack MSME actors generally start businesses with small capital from personal savings or family assistance. This capital is usually used to buy raw materials such as coconut, flour, brown sugar, and various traditional spices. Production activities are carried out in their respective homes using the family kitchen, keeping operational costs relatively low. Although simple, this business model demonstrates the high adaptability of MSME actors in maintaining business continuity despite limited resources. In terms of production, most business actors still rely on traditional methods, such as using a wood stove or a simple gas stove, manual cake molds, and a manual doughing process. This type of production technique allows traditional flavors to be preserved, but poses challenges related to limited production capacity and time efficiency. Therefore, business actors often face difficulties in fulfilling large orders, especially during certain moments such as religious holidays, weddings, or traditional events.

In addition, Mandar snack MSME actors also have a simple distribution pattern. Products are usually sold directly to traditional markets, local stalls, or regular consumers. Some more advanced MSMEs are starting to use social media to expand their marketing networks, including WhatsApp, Facebook, and Instagram for promotion and online order acceptance. This strategy demonstrates awareness of the importance of modern marketing, though it remains limited to social media use and lacks a formal branding strategy. In the local economy, Mandar snack MSMEs make a significant contribution to family income. Income from the sale of traditional snacks is usually used to meet daily needs, children's school fees, and reinvestment in the business. Many MSME actors said this business is the primary source of income for families, so business continuity is crucial. In addition, the presence of local snack MSMEs also creates informal jobs for family members and neighbors who help with production, packaging, and distribution. In addition to production capacity challenges, MSME actors also face financial management obstacles. Most business actors still use manual records, such as notebooks, to record income and expenses. This practice demonstrates awareness of the importance of financial records, but it still does not meet Sharia accounting standards or more formal, modern accounting practices. As a result, capital and profit management are not optimal, making it difficult for MSME actors to plan business expansion or access capital from formal financial institutions.

4.2. Analysis of Sharia Accounting Principles

4.2.1. Principle of Responsibility (Amanah)

The principle of accountability emphasizes that every business actor holds a mandate from Allah SWT and from the party that entrusts capital or resources to them. Sharia accounting functions not only as a recording tool, but also as a form of accountability for the use of assets in an honest, transparent, and compliant manner with Islamic law (Amalia & Debbi, 2025). Financial reporting should present the actual business conditions so that all parties can make appropriate economic decisions (Afrianti, 2024). Based on the results of interviews and observations, most business actors have not fully implemented sharia principles, especially related to trust, honesty (shidq), and justice ('adl). This can be seen from simple financial records,

product management without standard standards, and inconsistent information provided to consumers. Interviews with Mr. Rahmat show that he maintains product quality and fulfills orders on time, demonstrating his commitment to trust. He said: *"I try to maintain product quality and always use clean and halal raw materials. In addition, I make sure that consumer orders are completed on time."* It can be concluded that the principle of accountability has been implemented, although it has not been systematically documented in Sharia financial statements. In an interview with Mrs. Farida, she said that she recorded transactions manually using a regular notebook. This shows that there is an awareness of the importance of recording, but it has not met Sharia accounting standards due to limited knowledge and supporting facilities.

4.2.2. The Principle of Justice ('Adl)

The principle of justice demands balanced treatment and does not harm one party. This applies in pricing, profit sharing, and delivering information to consumers. In practice, there are still violations of the principle of fairness, as Ibu Irma said: *"I sometimes price differently for customers I know and those who do not."* The application of different prices is inconsistent with Sharia principles, which require fair treatment for all consumers. In addition, an interview with Mr. Muliadi: *"In terms of packaging, some of the snacks I sell still use plain plastic and labeling that is in accordance with label standards, because we do not fully understand the knowledge about labeling that meets standards and minimal costs."* Indicating that product labeling has not met standards, especially regarding composition information and production dates. Limited cost and knowledge prevent products from providing complete information to consumers, so the aspect of information fairness is not fully met.

4.2.3. The Principle of Truth (Shidq)

The principle of honesty demands that financial information and product information must be true, accurate, and accountable. In the interview with Mrs. Mardiaty, *"I sometimes have to use cheaper materials because the market price is rising, but I do not tell the buyers. If you tell them, maybe they think it tastes different even though it still tastes the same."* It can be concluded that he sometimes uses cheaper raw materials because market prices are rising, but he does not explain these changes to consumers. This shows a disagreement with the principle of honesty, because consumers do not get real information about the products they consume. Mrs. Nurma also said that: *"I have never participated in training on Sharia accounting. So far, I have only been with friends and learned from experience. I want to learn, but there is rarely that kind of training here."* It can be concluded that Mrs. Nurma has never participated in Sharia accounting training, so her financial practices remain based on personal experience. This shows that access to education is the main factor in the low application of Sharia principles. Based on all interviews, MSME actors showed a firm intention to apply sharia accounting principles, especially in the area of responsibility. However, in general, the application of the principles of trust, justice, and honesty remains suboptimal due to limited support for MSME actors. The actors of Mandar local snack MSMEs in Majene Regency have shown their intentions and some practices in applying sharia accounting principles, particularly through accountability to customers. However, in general, there are still various weaknesses in the application of the principles of accountability, fairness, and honesty, due to limitations in the recording system, ignorance of Sharia accounting standards, inadequate product labeling, and limited access to training and mentoring. Some business actors have not implemented the principles of fairness in pricing and revenue sharing, and some remain less than fully honest about product information. This shows the need for more supportive mentoring, training, and systems so that MSMEs can run a business model that is in accordance with Sharia principles comprehensively and sustainably.

Table 1. Measurement of the Implementation of Sharia Principles among Local Snack Producers in Majene Regency

No.	Sources	Principle of Accountability (Amanah)	Principle of Justice ('Adl)	Principle of Honesty (Shidq)
1.	Mr. Rahmat	Fulfilled – maintains product quality and ensures timely order fulfillment.	Fulfilled – provides equal service to all customers.	Fulfilled – does not deceive consumers and consistently maintains product quality.
2.	Mrs. Farida	Partially fulfilled – transaction records are still managed manually and lack complete transparency.	Fulfilled – does not discriminate between prices or consumers.	Fulfilled – is honest regarding business conditions and financial records.
3.	Mrs. Irma	Partially fulfilled – no formal transaction records, but production is carried out consistently.	Not yet fulfilled – prices vary depending on personal relationships.	Partially fulfilled – lacks transparency regarding the pricing system.
4.	Mr. Muliadi	Partially fulfilled – product packaging contains minimal information due to cost and knowledge constraints.	Not yet fulfilled – essential product information is absent from the label.	Less fulfilled – labeling information is incomplete and inaccurate, not due to intent to deceive but limited understanding.
5.	Mrs. Mardiaty	Fulfilled – production and distribution processes are well managed.	Fulfilled – maintains stable market prices.	Not yet fulfilled – changes raw materials without providing prior information to consumers.
6.	Mrs. Nurma	Not yet fulfilled – lacks understanding of Sharia accounting principles.	Partially fulfilled – attempts to apply fairness without a clear conceptual basis.	Partially fulfilled – has the intention to be honest but lacks sufficient knowledge.

4.3. Mandar's Local Snack Business Model

Mandar's local snack business model in Majene Regency, as home-based MSMEs, stalls, and kiosks, shows great potential for applying sharia principles, primarily responsibility, justice, and truth/honesty. This business model focuses on the production and sale of traditional Mandar foods, such as ranggina cakes, balada omelets, bagea cakes, golla kambu, and coconut and brown sugar cakes. using local raw materials and hereditary recipes. The principle of responsibility (amanah) is reflected in the commitment to maintaining product quality, from selecting fresh, high-quality raw materials to ensuring a hygienic, standard processing process. Honesty is seen in the transparency of prices and product information to consumers. Production processes involving families and possibly other local workers also demonstrate social responsibility. The principle of fairness (adl) is reflected in reasonable, fair pricing that considers proportionate production costs and profits. The selection of local raw materials also supports fairness, adding value to local farmers and producers. The business model of Mandar Snack MSMEs focuses on processing and marketing traditional foods. Sharia principles are reflected in the selection of halal raw materials, the use of hygienic production processes, and the commitment to maintaining quality. However, the main challenges lie in packaging innovation, product information standards, and financial recording systems. The processing of mandar local

snack products in Majene Regency is reflected in the selection of high-quality, halal, and derived raw materials from trusted sources, as well as the implementation of hygienic production processes and compliance with food safety standards. The principle of justice ('adl) was created by providing decent wages to workers and ensuring their welfare. The principle of truth/honesty (shidq) is upheld by avoiding the use of preservatives or dyes that are not disclosed on the product label. The processing of Mandar local snack products in Majene Regency is generally carried out by maintaining traditional recipes passed down from generation to generation. Packaging innovation remains minimal, especially among small MSMEs that use plain plastic without labels. Packaging that omits important information, such as composition, production date, and halal status, is incomplete and contrary to the principles of honesty and justice in Sharia. By using more attractive, innovative, and informative packaging, the quality of Mandar's local snack products can be improved to compete with modern products. Good packaging not only serves as a product protector but also as a means of education and branding, strengthening Mandar's cultural identity in consumers' eyes.

If MSME actors begin implementing labeling standards that include key information such as ingredient composition, production date, expiration date, and a halal label, consumer confidence will also increase. In the aspect of promotion and marketing of Mandar local snacks in Majene Regency, in order to be in harmony with sharia principles, primarily responsibility, justice, truth, and honesty, an integrated strategy is needed. The principle of responsibility (amanah) is realized by setting appropriate prices and considering the purchasing power of the surrounding community. The product information conveyed to consumers must be accurate and honest, without exaggerating or making misleading claims. The price set must be fair (adl), taking into account production costs, reasonable profits, and the purchasing power of the local community. Avoiding labor exploitation and ensuring a decent wage are also important parts of fairness. The opportunity for the development of Mandar's local snack business in Majene Regency remains significant, especially as people are increasingly returning to traditional foods considered more natural, simple, and low in preservatives. This shift in consumer preferences provides space for Mandar snack MSMEs to expand their market presence, both locally and through digital marketing. In addition, many local Mandar snack products have a unique, distinctive taste, so they have the potential to be developed into regional superior products with higher selling value. From the market side, the availability of promotions via social media and digital marketing strategies offers a significant opportunity for MSME actors to reach a broader range of consumers, including the Mandar diaspora living outside the region. Some MSMEs can even capitalize on the momentum of traditional events, weddings, and religious holidays to offer products in the form of delivery packages or culinary souvenirs that add value.

In addition, applying sharia accounting principles in business management offers MSMEs opportunities to improve professionalism, transparency, and business sustainability. Implementing simple bookkeeping in accordance with Sharia and more organized financial management will increase business efficiency and make it easier for MSME actors to access capital from Islamic financial institutions. This is undoubtedly an excellent opportunity for business actors to expand their business scale. In addition, MSME actors take advantage of the momentum of traditional events, weddings, or religious holiday celebrations to increase sales. Delivery packages or culinary souvenirs are an effective strategy. Some actors have also begun combining offline and online marketing approaches to reach local consumers and the Mandar diaspora outside the region. With high-quality product processing and the right marketing strategy, Mandar's local snacks have an excellent opportunity to expand their market while maintaining their presence amid changing culinary trends. Overall, the combination of product innovation, improved packaging quality, the application of sharia principles in business management, and the use of modern marketing technology offers a significant opportunity to develop Mandar's local snacks. With the right strategy and adequate assistance, Mandar's local snacks have the potential to become an important part of Majene Regency's creative economy and can be developed sustainably. Even so, the opportunity to develop Mandar's local snack business is quite significant. The trend back to more natural traditional foods and minimal preservatives provides room to expand the market, especially when combined with attractive packaging, high hygiene standards, and proper digital marketing. With innovations in packaging, branding strategies that highlight Mandar cultural values, and the

application of sharia accounting principles in business management, this business model can grow sustainably and become one of the pillars of the creative economy in Majene Regency.

V. Conclusion

Based on the analysis, applying sharia accounting principles to the Mandar local snack business model in Majene Regency shows that some business actors have incorporated fundamental sharia values. However, they are not fully integrated into formal accounting practices. The principle of accountability is reflected in the trader's efforts to maintain product quality, record some transactions, and account for capital and profits simply. The principle of fairness is evident in the practice of reasonable prices and openness in the use of halal raw materials. However, fairness in profit sharing and financial recording still needs improvement. Meanwhile, the principle of truth is realized through honest product information, authentic local tastes, and efforts to maintain consumer trust. However, the study also shows that limited knowledge of Sharia accounting, the lack of cost information, low financial literacy, and limited access to coaching are obstacles to the overall application of the principles. Therefore, education and assistance are needed for local snack MSME actors in Mandar to integrate sharia accounting practices more professionally, thereby maintaining business sustainability (going concern). With consistent implementation, Mandar's local snack business model is not only profit-oriented but also grounded in spiritual values, ethics, and blessings in accordance with Sharia principles.

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