

DEVELOPMENT STRATEGY OF ISLAMIC ECONOMIC, BUSINESS AND ACCOUNTING IN GORONTALO, INDONESIA

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***Abstract:** The specific objective of this study is to formulate development strategies for Islamic economic, business and accounting in Gorontalo City. This study uses qualitative methods. Data is collected by observation, interview and Focus Group Discussion (FGD). Data analysis techniques are through data reduction, data presentation, and conclusions. The study found three strategies can be pursued in development of Islamic economic, business and accounting in Gorontalo. First is approach social mobility through the revitalization of institutional role to increase knowledge and awareness about Islamic economics, business, and accounting. Second is cultural approach through mosque-based community economic empowerment to improve welfare of congregation/community. Third is the structural approach through government intervention to make regulations can support the development and implementation of Islamic economic, business and accounting.*

***Keywords:** development strategy, economic, Islamic business*

1. INTRODUCTION

Gorontalo is said as Medina Foyer City. The society has a life philosophy of “custom based on *sharia*, *sharia* based on *Kitabullah* (God verses)”. It has very real potential to develop economic, business, Islamic accounting as an alternative model in local development to improve the people’s welfare. This philosophy means that Gorontalo society has the belief that Islam became their choice, including in economic life and business. It is encouraged from the Muslim population in year 2013 with amounted of 95.82% (Religious Affairs Ministry of Statistics Central Bureau of Gorontalo City, 2014).

Niswatin and Hasiru (2011) showed that Gorontalo society, especially the teachers and students of high school (SMA), has a very strong perception that in order to support the development of Islamic economics, subjects of Islamic economy can become part of curriculum taught in Gorontalo high school. This shows that development of Islamic economics in Gorontalo received positive support from the community. This was reinforced by Ningsih and Wardayanti (2016) and that Islamic accounting is very

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needed by Indonesia. The Islamic teachings becomes one key to success of Indonesian economy (Adiyoso and Kanigee, 2013) Therefore, Islam-based strategy should be developed to improve business performance (Siswantoro, 2014; Huda, 2012)

Preliminary studies by research team showed that rapid growth of financial institutions in Gorontalo City is comparable with higher knowledge and awareness in economics, business, and accounting in accordance with Islamic business ethics. This is indicated by many people who have the perception that there is no differ principle to operate Islamic financial institutions or conventional financial institutions, dishonest behavior to sell goods by traders in market and still a lack of awareness to pay *zakat* (Islam tax) for individuals or company. State Gorontalo University (UNG) in Gorontalo City has sought to support the development of Islamic economics, namely the in curriculum of Economics Faculty to study Islamic economics and Islamic accounting as elective courses of specialization. Institute of Islamic Religion Studies (IAIN) of Sultan Amai also has opened a course of Islamic Economics and Islamic Banking.

National Zakat Agency (BAZNAS) has made every effort to support the community's economy of Gorontalo. However, data and information on Islamic economic and business development strategies in Gorontalo City has not been formulated through the research. Therefore, this study is considered very important to find a strategy for stakeholders in an effort to find an Islamic economic solution and business development in Gorontalo City in order to increase community awareness and knowledge in economics, business and accounting in accordance with principles of Islam and to improve the Gorontalo society welfare.

2. LITERATURE REVIEW

2.1. Islam economy in *Amanah* (trustworthy) perspective

“This day I have perfected for you your religion and completed My favor upon you and have approved for you Islam as religion.” (Al-Maidah: 3)

The above verse becomes a motivation for Muslims to always believe that Islam is a perfect religion. Generally, birth of thought and practice of Islamic economics and business system are based on notion that Islam is a complete and perfect religion. Islam does not only provide the adherents rules about divinity and faith, but also gives answer to problems faced by humans, including economic life. Many things become our common hope with birth of Islamic economic system and the implementation, including the ethical and Islamic-based business economy to implement the principles of fairness, honesty and common good because Islam is *Rahmatan Lilalamin* (mercy for universe) based on teachings/values of Al-Quran and hadith (Mohammad prophet word) as a source of Islamic teaching.

Mohammed et al. (2015) explains that purpose of individual or organization according to Islam is spreading throughout the mercy. This objective is normatively derived from the Islamic faith and mission of true life of man as vicegerent on earth as

the recipient of mandate from God Almighty. Based on “trustworthy” perspective, Indonesia people believes that one *amanah* (trustworthy) of human as caliphate is a series roles to realize *rahmatan lillalamin* through the implementation of Islamic economics and business. It is explained in Al-Baqarah: 30 and Al-Fatir: 39) below:

“And [mention, O Muhammad], when your Lord said to the angels, “Indeed, I will make upon the earth a successive authority. “ (Al-Baqarah: 30)

“It is He who has made you successors upon the earth” (Al-Fatir: 39)

Islamic economic and business development in Indonesia becomes golden age today when measured from improved Islamic business practices and attention of academic world (Kamla et al., 2006). The practice aspect is reflected in higher growth of Islamic financial institutions, while the academic aspects is indicated by more courses to learn Islamic Economics, Islamic banking or Islamic accounting at several universities and the related training of Islamic economics.

Agustianto (2010) describes five problems and challenges faced in implementation of Islamic economics in Indonesia. First, they still lack the Islam economic experts who qualified in modern economics and Islamic integrative sciences. Second, there is no good measurement for credibility of economic system and financial, sets of regulations, laws and policies, both nationally and internationally. Thirds, High school that teaches Islamic economy are limited and still lack of training institutions and consulting in this field. It makes Islam Resources (IS) in economics and Islamic finance become limited and does not have adequate knowledge of Islamic economics. Fifth, the role of executive and legislative government, remains low against the development of Islamic economics, because of lack of understanding and knowledge of Islamic economics. In addition to these challenges, El Fikri (2005) also explains that Islamic economic implementation in Indonesia is still very low due the role of *Majelis Ulama Indonesia (MUI)* (Indonesia Ulema Council) tend to handle the issues related to religious programs (ritual worship), while the in application of Islamic economics as coaching program is still low.

Phenomena of Islamic economics and business practices in Indonesia shows the growth and the mushrooming in all parts of Indonesia that not accompanied by an increase in customers (Prasetyo, 2012). This is influenced by lack of awareness and understanding of Indonesian society related to Islamic economics and business. Therefore, efforts to increase public awareness and understanding of Islamic economic and business are needed by all parties, government, Islamic financial institutions and educational institutions.

2.2. Gorontalo: Medina Foyer City

Gorontalo in Islam government reaches its peak with principle “custom based on *sharia*, *sharia* based on *Kitabullah*” where all aspects of society life are developed rightly. Therefore, it is right to say Gorontalo as Medina Foyer because it similar with Medina

condition at Muhammad Prophet era. In short, restoring the public culture of Gorontalo to become Islamic era means it becomes Medina Foyer again “(Botituhe, 2003: 215).

The above quotation means that Gorontalo society had noble ideals. Ideals as the Medina Foyer city to create *madani* (civilized) society. This ideals can deliver Gorontalo City into a city where people are prosperous and qualified in custom based on sharia, sharia based on Kitabullah which ultimately leads Gorontalo to become Medina Foyer.

These ideals can be realized if supported by implementation of Islam in all aspects of life, as Islamic economics and business. These implementation can makes Medina foyer not only a symbol to be proud verbally, but it becomes a proof that Gorontalo society constantly makes changes towards a better life as ideals to achieve Madani society.

Muslim population in Gorontalo City is 95.82% (Religious Affairs Ministry of Statistics Central Bureau of Gorontalo City, 2014). It becomes a potential basis for economic and business development. The growth of Islamic financial institutions today becomes a concern for transaction community. Development of Islamic economics and business should also be supported their efforts to increase awareness and knowledge about Islamic economy and business that will ultimately support the use of Islamic financial institutions and Islamic business units in Gorontalo City. In the end, this increase will take effect to increase the prosperity of Gorontalo City society.

2.3. Economic Development Strategy and Islamic Business

Indonesian big dictionary defines strategy as carefully plan of activities to achieve specific goals. Islamic economic and business development as part of Muslims activities requires an appropriate strategy based on its potential. This is needed to boost the economy (Abdelsalam et. Al., 2016)

Development strategy based Islam economy is very needed by Indonesia (Ramli and Ramli, 2016; Jawkes and Jorayev, 2015; Slesman et. Al., 2015; Dewandaru et. Al., 2015; Kabir et. Al., 2015; Mohammed et. al., 2015). Kuntowijoyo (1997) explains there are three strategies that can be implemented by Muslims in various renewal activities, structural strategy, cultural, and social mobility. Structural strategy is the collective approach through community empowerment that requires structural changes. Cultural strategy is an approach that further highlights the lessons that emphasize changes in individual behavior and way of thinking. Social mobility strategy is the approach taken as a conscious effort to create an ethical society in future.

According Kuntowijoyo (1997), there are three strategies by reference to a hadith of Muhammad prophet as follows:

“Whoever among you see criminality, let him change with the hand, if unable change it with the tongue, and if unable change it with the heart, it is the weakest faith.”

Therefore, it can be interpreted that structural strategy makes changes by hand, cultural strategy makes change with tongue, and social mobility strategy makes change with heart.

3. RESEARCH METHODS

This study used qualitative research methods. Data sources are in-depth interviews and focus group discussion (FGD) with informants, Religious Affairs Ministry, religious leaders, Islam civil society organizations (CSOs), management of Islamic financial institutions, Islamic business management, management of ZISWAF bodies / organizations, leadership and academics of higher education (faculty / department / study program), relevant departments and leadership of Gorontalo Indonesia Bank

Data collection uses some complementary techniques, it consists of: 1) Observation to obtain data and information on potential that can be used to develop Islamic economics and business. 2) in-depth interviews to obtain data and information on strategy employed to develop Islamic economics and business. 3) Focus Group Discussion (FGD) to complete the data and verification of interim research results. To support the validity of research data, it is conducted through perseverance in observation and interviews and adequacy of available references. Data analysis technique is conducted with qualitative analysis techniques through stages of data reduction, data presentation and conclusion and descriptive quantitative techniques.

4. RESEARCH RESULTS AND DISCUSSION

4.1. Research Results Description

Strategies formulations that can be develop for Islamic economic and business in Gorontalo City is derived from primary data, ie through in-depth interviews and focus group discussions. The informants in-depth interviews and focus group discussions are elements of Religion Affair Ministry of Gorontalo City, Department of Industry, Trade Cooperatives and SMEs, Bank Indonesia, Indonesian Ulema Council (MUI), Islam Economic Community (MES), academics at universities, BAZNAS, Islamic business management business, management of Islamic financial institutions, Islamic organizations and mosques Board in Gorontalo City.

Primary data sources are in-depth interviews and focus group discussions that analyzed by qualitative approach through the stages of data reduction, data presentation, and conclusions. Strategies formulation to develop Islamic economic, business and accounting in Gorontalo City can be explained below.

4.1.1. Revitalization the role of Institutional/organizations to improve knowledge and awareness of Islamic economic, business, and accounting

Gorontalo City as the province capital with a Muslim majority has potential to grow Islamic financial institutions as a business unit to apply the principles of Islamic economy, business, and accounting. The economic relates to behavior of production,

distribution, and consumption. Business application is how to manage commercial enterprises. Accounting application is implementation the provision of financial information as accountability efforts.

Islamic banks in Gorontalo City affect on people to implement the Islamic economic, business, accounting. This momentum becomes early public awareness to have knowledge about Islamic economics, business, and accounting. Transaction in accordance with Islam is a desire and needs of community. It is described by Sofian as a lecturer of State Islamic Religion Institute (IAIN) as follows:

I believe that majority of Muslim community in Gorontalo stay at saturation level in conventional transactions and they want to switch to Islamic transaction because they want their transactions consistent with Islam (Sofian, IAIN lecturer and Board MES).

An interview with a respondent of Bank Indonesia (BI) element (One Yusril Fikar) explains that the growth of Islamic financial institutions is very slow when compared to conventional financial institutions. One reason is the lack of public awareness related to Islamic economic, business and accounting. This becomes a challenge for stakeholders as key actors that play a role in development of Islamic economics and business, both in Indonesia in general and in particular Gorontalo, as stated below:

Well ... it should seen that Islamic bank conditions in Gorontalo province and national only has share less than five percent compared by conventional bank. This is because the Indonesia people and Gorontalo still have low awareness of Islamic economy.

Furthermore, One Yusril Fikar added:

This phenomenon is not only in Gorontalo but at national level too. Bank Indonesia cooperate with Islamic banks was started around the early 2000s. It has brand name of Islamic Banking to introduce Islamic banking to society, to facilitate the Indonesian people to know Islamic financial institutions. The key point is to increase the knowledge to increase public awareness. Any regulatory are regulator intervention. For example, not ready people create difficulties to increase the Islamic industry or economic and business in Gorontalo (One Yusril Fikar, Bank Indonesia).

Low public awareness about Islamic economics, business and accounting is caused by lack knowledge and understanding. Therefore, various interested and concerned parties, both individually and institutionally, make breakthroughs to socialize and provide education about Islamic economics, business, and accounting to community. Alva Reza Khan and Lia explain it below:

One strategy is socialization and education with aim to increase public awareness. Officer of disbursement/loan of a financial institution should also teach management in Islamic finance (Alva Reza Khan, Bank Islam).

There is a need for dissemination to public in general and businesses in particular about the importance of business based on Islamic law. It needs socialization about the importance and obligatory of zakat for whole society and business actors (Lia, Islam Hotel Management).

The reality faced by stakeholders, especially for managers of Islamic financial institutions, is lack of human resources (HR) with expertise in field of Islamic economics and accounting, both in terms of quantity and quality. Therefore, Universities and Islamic Institute plays an important role to revitalize individuals or human resources for education, research, and service in field of Islamic economics and accounting. In addition, structure of curriculum or open courses should be improved in order relevant to development of Islamic economic, business and accounting. One Yusril Fikar expresses it as follows:

Some of research result of Bank Indonesia in Gorontalo and national show some challenges in for short term resolution. The first is based on research gap of low human resources, both in quantity and quality. We observe from Bank Indonesia that friends in Islamic banking as well as in other financial institutions that still lack the human resources for Islamic banking or Islamic economy in general. The next is little educational institutions especially universities that open courses for Islamic finance, as well as educational curriculum in Islamic finance is not well standardized (One Yusril Fikar, Bank Indonesia).

The efforts by college as a passion to teach Islamic economics for first stage are to revise or adjust the curriculum. It is expressed by Hamzah Yunus as Dean of Faculty UNG below:

As a basis for further complement the courses curriculum is related to Islamic economic problems. Furthermore we think that, study like this should be given to students on how Islamic management or Islamic accounting (Hamzah Yunus, Dean of Economic Faculty, Gorontalo University).

Interviews results with leaders in State Islamic Institute (IAIN) of Sultan Amai and observations showed that this college has opened two courses namely Islamic Economics and Islamic Banking to support the development of Islamic economics. Various efforts was made by leadership of IAIN to improve the quality of these courses as upgrading HR Teachers as an early stage to establish these two programs.

It can be concluded that main strategy and that should be taken in development of Islamic economics and business in Gorontalo City is revitalizing the role of institutions to increase knowledge and awareness related to Islamic economic, business, and accounting. The revitalization is an attempt to strengthen the role of education institution and guidance to public to grow or raise public awareness for transaction in accordance with Islam. The institution is an institution or organization that may have a function to conduct education and awareness to community, both formal and non-formal. The level of importance of stakeholders (key actors) is the Universities, Indonesian Ulema Council, Religious Affairs Ministry and mosques.

4.2. Mosque-based community economic empowerment

Interviews with informants from the Religious Affairs Ministry elements show the mosque is a new approach taken by Religious Affairs Ministry in order to strengthen the function of mosque. This approach makes the mosque is not just a mere place of worship but also serve to empower the community's economy. This is indicated by policy of Religious Affairs Ministry to assess the performance of mosque. Community economic empowerment program is one indicator that has great weight. It is expressed by two informants from the Religious Affairs Ministry below:

The important one is a mosque. Yesterday we asses Al Yakin mosque in East Town of Mo'odu village. The mosque has been moving the local economy. Mosque managers collect a community fund to be used for productive fund (Jonah Nawai, Religious Ministry of Gorontalo City).

Mosque-based economic empowerment is done to make mosque fund becomes more productive. For example, establishment of Islamic Cooperation, BMT. The role of university should cooperate with mosque to broadcast the Islamic business applications (Haris Tou, Religious Ministry of Gorontalo City).

In framework of people economic empowerment, two attempts were made by mosque manager. First is to educate and nurture the congregation in associated with understanding of Islamic economic, business, and accounting and financial management of for consumptive and productive activities. It is explained by three informants below.

We need cooperation. It should contain ulema, then we can teach this because I personally sermon at mosque with 85% content already leads to how to carry out the implementation of Islamic economics. Our common need is support to fully implement Islamic economics, especially in Gorontalo City (Sofian, Lecturer of Islamic Economics IAIN).

Poor understanding of community economic actors on Islamic economics was due to lack of socialization, including academicians from universities and ulema. Well ..., I want to add that local government should make a regulation that ulema should be pious in everything. Currently the mosque leader in Gorontalo is not selected so that he only know about how to read the Koran and pray, never understood how economic development in mosque. Religious Affairs Ministry should socialize to economic players and officials or administrators in mosques (Muin Mooduto, MUI).

The mosque as a place to worship should conduct discussions or studies related to Islamic economics to manage Islamic finance and others. There should be a comparative study of other mosques in order to socialize and improve the knowledge of Islamic economics and community awareness in promoting Islamic economics (Alva Reza Khan, Bank Islam).

Support to businesses, especially micro-enterprises, should be done continuously by board in order to develop the business through compensation/assistance (Vikran, Board Masjid Al-Sure).

Observations of two mosques that perform program management of funds for productive activities show that mosque-based community economic empowerment is a solution to create a conducive business climate. The elements work together to ease the economic burden among congregation through donation and charity fund management and fund management is aimed to find productive development fund and also the community economic empowerment. There is a community tendency to believe to mosque authorities in fund management.

4.3. Government intervention to make regulations to encourage the growth of Islamic business

Another strategy that can be done for Islamic economic and business development in Gorontalo City as a support strategy is intervention from the government and other parties to create a wide range of business regulations to encourage the growth of Islamic economic. It is expressed by informants below.

The regulation is very important to promote an institution. Without any regulation from government, we difficult to provide reinforcement to community at large. Support from the government is needed to make regulations. Without any regulation issued by government, it is very difficult to provide reinforcement to community. (Sofian, Lecturer of Islamic Economics IAIN and MES manager).

Several efforts that can be done for this strategy can be explained below.

4.3.1. Regulations related to SMEs and cooperatives conventional conversion to Islamic and establish Baitul Maal Wat Tammil (BMT).

SMEs and cooperatives in Gorontalo City are relatively large, but the legalities are not based on Islam. This phenomenon has become a major concern of informants. There is an expectation that in order to increase public confidence in business management or customer to both SMEs and cooperatives, it should consistent with Islam, including information necessary about legality of products or services produced with halal tag. It is expressed by informants below.

Government should make regulations based on Islam, including for small businesses. It can be compared with Malaysia with population larger than West Java. Their progress is faster because they already have Islamic regulation: that insurance is Islam, mortgage is Islam and small and medium enterprises are Islam (Sofian, Lecturer of Islamic Economics IAIN and MES manager).

The opinion of Sofian is supported by Lutfi which also has a similar background, ie as a lecturer at, Islamic Higher School, as expressed below.

A strategy should be done in Gorontalo City to encourage all businessmen to use Islamic label so when many business have been labeled as Islam then the government will be shaken to there are new trends that have sprung up in Gorontalo City, especially in business area and later how to make this regulation as part for us to make strategy (Lutfi, Lecturer of Islamic Economics IAIN).

A similar opinion was expressed by ulema related to condition or phenomenon in Gorontalo. According to him, Islam labeling on every business unit is needed to prevent public disobedience or Islam violation, as expressed below.

Being a rule insists that every business should have Islam labeling in order Muslim owners and Islamic boarding house no worries. Media explains that Gorontalo City has a village with 150 students pregnant due to boarding house business. The officer often put their mistress at boarding houses, and it becomes problem (Muin Mooduto, Ulema).

4.3.2. Regional Regulation (Perda) on Enforcement of Zakat for Muslim Entrepreneurs

Central government needs regulation to increase the potential management of zakat, donation, and alms through the establishment of National Zakat Agency (BAZNAS). Interview with Iksan Hakim as BAZNAS leader at Gorontalo show BAZNAS at Gorontalo City until now tend to manage zakat, donation, and alms of public servants (profession) because this has been regulated and legalized by Zakat Regulation No. 10 year 2008. According to him, in order to maximize the management of zakat, it also requires a zakat rules for Muslim employers.

According to him, zakat management needs a regulation to take zakat from Muslim employers, as explained by Lia from Islam hotel management.

I agree if all SMEs are taken the zakat by BAZNAS because every business knows how to spend the zakat. There is no opinion as "oh, I paid taxes why should pay zakat". So, if you've been taxed by government, it should have bill like taxes. If zakat like it, then they will realize that charity is obliged. Therefore, BAZNAS should communicate the zakat distribution (Lia, Islam Hotel Management).

4.3.3. Regulation regarding the people freedom to choose to transact in Islamic financial institutions.

Government regulations are still very in favor to conventional banking. This can be evidenced by provision of government or head of institution who oblige the staff or employees to open an account at a conventional bank. It actually becomes a problem for a group of individuals who want to transact in Islamic banks, as expressed by some informants below.

During this time the greatest support is from Bank Indonesia. The changes later will support their independence from the industry to do the campaigns continue the existing programs. For our long-term, the settlement challenges are three things to note. First, necessity of a legal framework to solve the financial Islamic problems in a comprehensive manner to make Islamic economic system has different characteristics compared to conventional financial system. There are also some decisions that cannot be equated to use of conventional legal framework that unsuitable, so it is depend on other regulators, Parliament and so forth. The second is a need for modifications to product and regulatory standards at national and global level to bridge the differences of *muammalah* (Islamic economic transaction) law. Third, *nisbah* (profit sharing) ratio for Islamic finance during this technical discussion is often equated to bank interest; there must be a reference that needed. It is from our view at Bank Indonesia side (One Yusril Fikar, Bank Indonesia).

Many barriers today, we need support from the government because I was once told to graduate student of Islamic economics. They said that they do not conduct Islamic transactions for necessity reason, as government suggests to institute the institution where he worked for trade in conventional financial institutions. The government does not give the option to use a conventional financial institution or the Islamic financial institutions, it should not be limited like that. Regulation is very important because without regulation, it is useless to socialize to public but from the elements of regulator itself or the government does not give precise rules relating to Islamic Business (Alva Reza Khan, Bank Islam).

Policies to provide an opportunity for employees or employees of an agency to choose to transact in Islamic banks or conventional banks will create image for government to support the development of Islamic economics and business.

4.4. Discussion

The research results showed that Gorontalo City has large potential to develop the Islamic economy, business and accounting. This is because the majority of residents are Muslim. It can become the main capital that should be considered in policy making to grow business institution or Islam as a potential to socialize Islamic economic. Similarly, individuals, educational institutions, and social should consider Muslim population as have a background to make socialization programs, education, and coaching to regenerate or increase community awareness.

Successful implementation of Islamic business and economics needs synergy of all stakeholders (key actors) to cooperate to utilize all potential. In Islam, a large number of people can become the ultimate potential to perform various *jihad* (struggle) to do good and forbidding evil (Kuntowijoyo, 1997).

Analysis shows that the major factors affecting the development of Islamic economics and business are higher knowledge and awareness. However, conducive

business climate, intervention of stakeholders, especially governments, universities, mosques, and Islamic organizations factors are needed to support the implementation of Islamic economics and business.

In order to realize a society that aware to Islamic economic, business and accounting, role of Higher Education through the study of curriculum and program to open study of Islamic economics, business, accounting and Islam are crucial. The opening the study program and curriculum design at College can free the learners from a wide range of information and knowledge capitalism that had been permeated in the thinking of learners (Kamla, 2009).

In addition to universities, mosque is other institutions expected to develop Islamic economic and business in Gorontalo. It is hoped mosque not only function as a gathering place for worship, mosque as a gathering place for congregation can also be used as a forum for economic empowerment to increase the welfare of congregation or the community in general (Syahidin, 2003).

Referring to Kuntowijoyo (1997), revitalization of institutions/organizations role to improve knowledge and awareness of economic, business, and Islamic accounting is a social mobility strategy. Mosque-based community economic empowerment is a cultural strategy. Government intervention to make business regulation to encourage the Islamic growth is a structural strategy.

5. CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusion

Strategies that can be taken to develop Islamic economics and business can be explained below.

- a. Social mobility approach through the role of Higher Education, Religious Affairs Ministry, Islamic Organizations and Mosques to socialize and educate public to increase awareness about implementation of Islamic economic, business and accounting.
- b. The cultural approach through development of Islamic economic, business, and accounting in mosque-based empowerment, both in coaching or management of productive enterprises to improve the welfare of congregation.
- c. Structural approach through government intervention and Islamic organizations to make regulations to support the Islamic economic and business development.

5.1.1. Suggestions

Success of Islamic economic and business development in Gorontalo City can be achieved through concrete steps below.

1. It needs to develop cooperation and partnerships among agencies involved in information dissemination, education, and training to raise awareness of Gorontalo City on Islamic economic, business, and accounting.
2. The local government needs to make regulations to support Islamic economic and business development in Gorontalo City in order to improve people's welfare.
3. As a follow-up to this study, local government and other supporting agencies should makes comparative studies in other areas that have been successful in development of Islamic economics and business.
4. To implement this research, it needs further research to find or reconstruct a model of Islamic economic and shariah business development in accordance with cultural community of Gorontalo.

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