The Ethical Meaning Behind The Recognition, Measurement, And Disclosure Of Debt Transactions Among Friends

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ABSTRACT

This study aims to understand the ethical meaning behind the recognition, measurement, and disclosure of debt transactions within friendship relationships. Debt transactions among friends are generally conducted informally and are based on mutual trust, making them relevant to be examined from accounting and phenomenological perspectives. This research employed a qualitative method with an interpretive paradigm and a phenomenological approach. Data were collected through in-depth interviews with four informants who had experience as both lenders and borrowers in friendship relationships. The findings show that debt recognition is based on verbal agreements and moral commitments without formal documentation. Debt measurement is determined not only by the nominal amount borrowed but also by trust, responsibility, and social relationships. Debt disclosure is carried out in a limited manner to maintain privacy. The study concludes that debt transactions among friends create not only financial obligations but also moral obligations based on honesty, responsibility, trust, empathy, and communication.

Keywords: *debt transactions, friendship, ethics, social accounting, phenomenology*

Makna Etis Di Balik Pengakuan, Pengukuran, Dan Pengungkapan Utang Piutang Antar Teman

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ABSTRAK

Penelitian ini bertujuan memahami makna etis di balik pengakuan, pengukuran, dan pengungkapan utang piutang dalam hubungan pertemanan. Praktik utang piutang antar teman umumnya dilakukan secara informal dan dilandasi kepercayaan sehingga menarik untuk dikaji dari perspektif akuntansi dan fenomenologi. Penelitian menggunakan metode kualitatif dengan paradigma interpretif dan pendekatan fenomenologi. Data diperoleh melalui wawancara mendalam terhadap empat informan yang memiliki pengalaman sebagai pemberi dan penerima pinjaman dalam hubungan pertemanan. Hasil penelitian menunjukkan bahwa pengakuan utang dilakukan melalui kesepakatan lisan dan komitmen moral tanpa dokumen formal. Pengukuran utang tidak hanya didasarkan pada nilai nominal pinjaman, tetapi juga mempertimbangkan kepercayaan, tanggung jawab, dan hubungan sosial. Pengungkapan utang dilakukan secara terbatas untuk menjaga privasi para pihak. Penelitian menyimpulkan bahwa praktik utang piutang dalam pertemanan tidak hanya menciptakan kewajiban finansial, tetapi juga kewajiban moral yang dibangun atas nilai kejujuran, tanggung jawab, kepercayaan, empati, dan komunikasi.

Kata Kunci: utang piutang, pertemanan, etika, akuntansi sosial, fenomenologi