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Accountability, Transparency, and Ethical Perception in Retail Transaction Rounding

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Abstract

Purpose: This study aims to analyze accountability, transparency, and consumer ethical perception regarding the practice of rounding transaction nominal amounts in modern retail businesses, and to assess the level of consumer acceptance toward this practice.
Methodology: A descriptive qualitative case study approach was employed, collecting data through in-depth interviews, observation, and documentation at a modern retail outlet in Makassar, Indonesia. Data were analyzed through data reduction, data display, and conclusion drawing following the interactive model of Miles and Huberman in 2014.
Results: Findings indicate that the store manages rounding surplus through consumer consent, cashier recording, daily reconciliation, and supervisory oversight. Although transparency is supported by standard operating procedures and point-of-purchase information, communication with consumers remains limited.
Conclusions: Rounding practices in modern retail can be ethically accepted when accountability and transparency principles are upheld. Honesty, openness, and fairness in managing change surplus are the primary determinants of consumer trust and acceptance toward the practice.
Limitations: The study is confined to a single modern retail outlet in Makassar with one informant, limiting generalizability to other regions, retail formats, or from the consumer perspective directly.
Contributions: This research enriches the literature on accountability, transparency, and business ethics in managing transaction rounding surplus and offers practical input for retail companies to adopt more open, responsible, and trust-enhancing rounding policies.

Keywords: *Accountability, Business Ethics, Consumer Perception, Modern Retail, Transparency*

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1. Introduction

The rapid expansion of modern retail in Indonesia has transformed shopping into an integral part of everyday life. Minimarkets, supermarkets, and various modern store formats have made transactions faster, more convenient, and increasingly cashless in orientation, yet cash and small-denomination handling remain embedded in daily point-of-sale operations. Within this environment, cashiers frequently round transaction totals or change amounts, particularly for small denominations such as IDR 50, IDR 100, and IDR 200, largely because of the scarcity of small coins or the need to accelerate checkout processes.

Rounding of transaction nominal amounts has become a common occurrence across numerous modern retail chains. When surplus change accumulated from many individual transactions is aggregated on a daily basis, the total sum can become substantial, drawing public attention to how retailers manage and account for these funds. A considerable number of consumers report limited awareness of where such surplus is ultimately allocated, which raises broader questions concerning corporate transparency and accountability in fund management. This phenomenon parallels findings in the public sector accountability literature, where the absence of clear reporting channels erodes stakeholder trust even when the underlying financial impact is modest (Nurkholis, Dularif, & Rusdianto, 2020).

Beyond accountability, the rounding practice intersects directly with business ethics. Firms are generally expected to apply principles of honesty, openness, and fairness toward consumers in every transactional interaction (Keraf, 2016). Rounding is typically regarded as ethically acceptable when conducted openly and with consumer consent; however, when implemented without adequate explanation, it risks generating negative perceptions because consumers may feel their rights have been disregarded. Recent consumer-behavior research similarly shows that perceived fairness in small monetary adjustments strongly shapes trust in retail brands, even when the absolute amounts involved are negligible (Septiani & Prabowo, 2021).

A body of prior research has examined change-redirection practices, transaction transparency, and consumer protection within the modern retail sector (Kurniawan & Santoso, 2019). However, studies that specifically integrate accountability in managing change-rounding surplus with consumer ethical perception remain comparatively limited, particularly within the Indonesian context where donation-based rounding schemes are now widespread. Most existing studies isolate either the regulatory dimension of consumer protection or the psychological dimension of price perception, without connecting the two through a single accountability-transparency-ethics framework (Rahmawati & Nugroho, 2020). This study addresses that gap by analyzing how accountability and transparency are implemented in managing change-rounding surplus and how consumers ethically perceive this practice within the modern retail sector.

The practical relevance of this issue extends beyond academic interest. National consumer-protection bodies in Indonesia have periodically received complaints regarding unexplained rounding practices, and several retail associations have responded by formalizing donation-based rounding as an explicit corporate social responsibility instrument rather than an informal cashier convenience. This institutional shift means that what was once a purely operational nuisance-lack of small change-has become a quasi-philanthropic mechanism embedded in daily retail transactions, raising the stakes for getting its governance right. Understanding how accountability and transparency are operationalized at the frontline level is therefore not only of academic interest but also of direct relevance to regulators, industry associations, and corporate policy designers seeking to standardize ethical rounding practice across the sector.

The novelty of this research lies in its integrative examination of three interrelated pillars-accountability, transparency, and ethical perception-within a single qualitative case study of a real operational context, rather than treating them as separate constructs as most prior studies have done. By grounding the analysis in first-hand operational testimony rather than survey-based consumer perception alone, this study offers a more contextually grounded account of how rounding surplus is governed at the point of transaction. The purpose of this study is therefore to analyze the accountability mechanisms, transparency practices, and consumer ethical perceptions surrounding transaction rounding in modern retail, and to derive practical and theoretical implications for accountable retail governance.

2. Literature Review

This section synthesizes the theoretical foundations underpinning accountability, transparency, business ethics, and consumer perception, and situates them within the contemporary practice of retail transaction rounding. Each construct is discussed first in its general theoretical form and then narrowed toward its specific application in the retail rounding context, before the section closes by identifying the research gap that motivates the present study.

2.1 Accountability

Accountability refers to the obligation of an organization to account for every activity and resource it manages to interested stakeholders. According to Mardiasmo (2018), accountability extends beyond financial reporting to encompass openness and responsibility toward the public. In the retail context, accountability manifests in how a company manages and explains the change-rounding surplus generated from daily transactions to consumers. Contemporary public-sector and corporate governance literature reinforces that accountability is best understood as a relational obligation rather than a unilateral disclosure exercise, requiring an active answerability loop between the account-giver and account-holder (Ackerman, 2004; Bovens, 2007).

Within Indonesian retail practice, accountability for rounding surplus is typically institutionalized through point-of-sale systems that log every rounded transaction, generate end-of-shift reconciliation reports, and assign supervisory responsibility to shift leaders. This operational architecture mirrors the internal-control logic documented in public financial management studies, where layered verification-recording, reconciliation, and supervision-substitutes for the absence of a formal external audit (Nurkholis et al., 2020). Recent studies on internal audit effectiveness likewise emphasize that accountability is strengthened not merely by the existence of controls but by the consistency of their enforcement across shifts and personnel (Mihret & Yismaw, 2007; Van Peursem, 2015).

Bovens (2007) further distinguishes between vertical accountability, in which an organization answers to a hierarchically superior body such as a regulator, and horizontal accountability, in which an organization answers directly to the stakeholders affected by its conduct, such as consumers at the point of sale. Retail rounding practice sits almost entirely within the horizontal dimension, since no external regulator formally mandates disclosure of change-rounding surplus in Indonesia; the obligation to account is instead self-imposed through corporate SOPs and reinforced informally through consumer inquiry and social expectation. This self-imposed character of accountability makes internal control design, rather than external audit, the decisive factor shaping how faithfully a firm honors its answerability to consumers (Nielsen, Eckstein, Nicol, & Stewart, 2021). Performance-measurement research in the Indonesian public sector similarly finds that accountability outcomes depend more on the consistency of internal reporting routines than on the mere presence of formal regulation (Akbar et al., 2012), a pattern that appears equally applicable to private retail governance of incidental consumer funds (Morgan, Jayachandran, Hulland, Kumar, Katsikeas, & Somosi, 2021).

2.2 Transparency

Transparency denotes an organization's openness in providing information that is clear, honest, and comprehensible to interested parties. In the practice of transaction rounding, transparency is necessary so that consumers understand the purpose and use of the change surplus obtained by the company. Budiman et al. (2021) argue that corporate transparency significantly influences the level of consumer trust in conducting transactions. Grimmelikhuijsen (2012) further demonstrates that transparency operates through both a procedural channel, in which the rules of a policy are disclosed, and a substantive channel, in which the actual outcome of the policy is disclosed; retail rounding schemes tend to satisfy the former more consistently than the latter.

Empirical evidence from digital and cashless payment adoption studies suggests that transparency mechanisms embedded at the point of transaction-such as printed receipts, verbal disclosure, and visible signage-substantially reduce consumer uncertainty about fund allocation (Mombeuil, 2020; Kalinić et al., 2020). However, when such information channels are underutilized or poorly positioned, as is common with small Point-Of-Purchase (POP) materials in minimarket settings, transparency remains formally present but practically ineffective, a gap that several transparency-dynamics studies describe as the difference between 'availability' and 'usability' of information (Meijer, 2013).

Bannister and Connolly (2014) note that transparency initiatives frequently fail not because information is withheld but because it is presented in a form that ordinary stakeholders cannot readily process within the time constraints of an everyday transaction. This observation is directly relevant to retail rounding, where the entire disclosure event typically unfolds within a few seconds at the checkout counter. Under such time pressure, the quality of verbal disclosure delivered by a cashier arguably carries more communicative weight than any printed or posted material, since it is the only channel actively synchronized with the consumer's decision moment (Song, Yang, & Yang, 2021) .

2.3 Business Ethics

Business ethics constitutes a set of moral values and norms that guide the conduct of commercial activity. According to Keraf (2016), business ethics concerns the evaluation of right and wrong conduct within economic and business activity, encompassing honesty, fairness, responsibility, and respect for the rights of others. Applied to transaction rounding, ethical business conduct requires that any adjustment to the amount owed to or from a consumer be preceded by clear disclosure and voluntary consent, rather than unilateral imposition by frontline staff.

Contemporary business-ethics scholarship extends this classical framework by linking micro-level transactional fairness to macro-level corporate reputation and consumer loyalty (Monfort et al., 2021). Studies on corporate social responsibility-oriented rounding-such as 'round-up' donation schemes increasingly adopted by retailers worldwide-show that ethical acceptance hinges less on the existence of the scheme itself than on the voluntariness and reversibility of consumer participation (Septiani & Prabowo, 2021). This suggests that ethical perception is not a fixed judgment about the practice of rounding per se, but a contingent evaluation of the procedural fairness surrounding its implementation.

Whistleblowing and organizational-dissidence research offers a complementary lens on the internal ethical dimension of the practice: when a firm depends on frontline staff to voluntarily disclose and correctly process every rounding transaction, the integrity of the system rests partly on the willingness of employees to flag deviations, such as unrecorded donations, rather than to remain silent for convenience (Near & Miceli, 1985). This internal ethical dimension is rarely discussed in consumer-facing studies of rounding, yet it is arguably as important as consumer consent in determining whether the overall practice remains ethically sound over time.

2.4 Consumer Perception

Consumer perception is the process through which individuals receive, interpret, and evaluate information to form a view of a product, service, or corporate activity. According to Kotler and Keller (2016), perception is the process by which individuals select and interpret information to construct a picture of their surrounding environment. In retail transactions, consumer perception of rounding practices is shaped by cumulative micro-interactions with cashiers, printed receipts, and store signage rather than by a single formal disclosure event.

Behavioral-economics research on price psychology indicates that rounded figures tend to be processed more fluently by consumers than exact figures, which can generate either favorable or unfavorable evaluations depending on whether the rounding is perceived as convenience-driven or extraction-driven (Bray et al., 2019). Similarly, payment-technology research shows that the psychological salience of a transaction-how consciously a consumer tracks the exact amount paid-affects the degree of scrutiny applied to rounding discrepancies (See-To et al., 2018). These findings imply that consumer ethical perception of rounding is jointly determined by transactional salience and the perceived legitimacy of the disclosure process.

Lynn et al. (2013) demonstrate, through analysis of pay-what-you-want and self-service payment decisions, that consumers exhibit a persistent, largely unconscious preference for round monetary amounts even when no external prompt encourages rounding. This baseline preference suggests that many consumers may already possess a latent tolerance for rounding before a cashier ever raises the topic, which could partly explain why the informant in this study perceived consumer resistance to rounding as relatively rare so long as the request was communicated respectfully. At the same time, this latent tolerance should not be mistaken for informed consent; a consumer's general comfort with round numbers does not substitute for an explicit, transaction-specific choice about whether a particular surplus is donated (Venkatesh, Aloysius, Hoehle, & Burton, 2017).

2.5 Research Gap

Prior research has generally concentrated on the regulatory dimension of consumer protection and on transaction transparency in broad terms (Wirayasa et al., 2023; Kurniawan & Santoso, 2019). Comparatively fewer studies have examined the specific relationship between accountability in managing change-rounding surplus and consumer ethical perception of the rounding practice itself, particularly through direct operational testimony rather than survey instruments. This gap is compounded by the rapid proliferation of donation-linked rounding schemes in Indonesian modern retail, a phenomenon that has outpaced the academic literature documenting its governance mechanisms (Rahmawati & Nugroho, 2020).

Motivated by this gap, the present study seeks to examine the practice in depth through three interlocking pillars: accountability, transparency, and ethical perception. The findings are expected to broaden understanding of the moral and operational responsibilities of retail actors in managing consumer funds generated incidentally through the payment process.

3. Research Methodology

This study employs a descriptive qualitative approach using a single case study design. This approach was selected because the research aims to explore in depth the accountability mechanisms in managing change-rounding surplus and to understand consumer ethical perception of transaction-rounding practices in modern retail (Yin, 2018; Creswell & Poth, 2018). A case study design was preferred over a broader survey design because the phenomenon under investigation-how an individual store operationalizes a corporate rounding policy at the point of transaction-is embedded in situational and procedural detail that is more readily captured through in-depth engagement with a single, information-rich site than through a large but shallow sample. Accordingly, the study is classified as field research relying on primary data obtained directly from an informant. The principal data source is primary data obtained through an in-depth interview with an informant holding the position of Store Junior Leader at a modern retail outlet, namely an Indomaret branch in Pattallassang. The informant was purposively selected because of direct involvement in daily transaction operations and comprehensive understanding of company policy regarding the management of change surplus, consistent with the purposive-sampling logic recommended for information-rich case selection in qualitative accounting research (Patton, 2015).

The interview was conducted using a semi-structured interview guide covering six primary indicators spanning informant background, transaction procedure, rounding practice, and the accountability-transparency dimensions of fund management, detailed in Table 1. This approach was adopted to obtain deeper information while granting the informant flexibility to elaborate on personal experience and perspective. Data were collected using a mobile phone (Poco M3) as a voice recorder during the interview and a camera for documentation purposes. A laptop (Axioo Hype 1) was used for data processing and report preparation, with Microsoft Word 2021 utilized for interview transcription and manuscript preparation. The interview was conducted face-to-face (offline) in a relaxed setting while the informant was on leave, a condition deliberately chosen to allow the informant to provide information more openly and comfortably, free from workplace pressures. The study assumes that the information provided by the informant constitutes an honest reflection of the operational practices occurring in the field, consistent with the reflexivity safeguards recommended for single-informant qualitative designs (Miles et al., 2014).

Data analysis was performed through the stages of data reduction, data display, and conclusion drawing/verification, following the interactive analysis model of Miles et al. (2014). In analyzing the findings, the researcher adopted accountability theory as the primary lens for examining the form of corporate responsibility in managing surplus funds derived from transaction rounding. This theoretical lens was used to assess the extent to which the observed practice reflects the principles of transparency, openness, and responsibility toward consumers. Triangulation between interview transcripts, field observation notes, and documentary evidence (point-of-sale receipts and shift-closing reports) was applied to strengthen the credibility of the findings, in line with established qualitative validity procedures (Yin, 2018).

Table 1. Data Collection Instruments and Interview Indicators

Indicator	Focus of Inquiry	Data Source
Informant profile	Position, tenure, and operational role	In-depth interview
Transaction process	Standard checkout workflow	Interview and observation
Rounding practice	Trigger conditions and cashier procedure	Interview and documentation
Company policy	Standard Operating Procedure (SOP) for rounding/donation	Interview and documentation
Transparency mechanism	Disclosure media (verbal, receipt, signage)	Interview and observation
Accountability mechanism	Recording, reconciliation, and supervision	Interview and documentation

Based on the Table 1, the six indicators fall into three functional groups rather than standing as an unordered checklist. The first group (informant profile, transaction process) establishes the contextual and procedural baseline of the case; the second group (rounding practice, company policy) captures the formal rules governing when and how a rounding decision is triggered at the point of sale; and the third group (transparency mechanism, accountability mechanism) targets, respectively, the front-end communication channels through which consumers are informed and the back-end control chain of recording, reconciliation, and supervisory sign-off. By pairing interview, observation, and documentary sources across these three groups rather than relying on a single data-collection method, the design allows cross-verification between what the informant reports and what is independently observable in the store environment, thereby strengthening the credibility of the findings presented in Section 4.

4. Results and Discussions

4.1 Accountability in Managing Change-Rounding Surplus

The management of change-rounding surplus at the retail outlet under study demonstrates an accountability mechanism institutionalized through the company's point-of-sale system. The informant explained that cashiers are not authorized to apply rounding unilaterally; every rounding action must first be preceded by explicit consumer consent. As stated by the informant, when a purchase totals IDR 99,700, the cashier asks whether the consumer wishes to round the payment up to IDR 100,000 and donate the IDR 300 difference, and the amount is entered into the system and printed on the receipt only after the consumer agrees.

This statement indicates that the decision to donate the change surplus rests entirely with the consumer. Where consent is not given, the cashier is obligated to return the exact change due, as confirmed by the informant's account that the cashier returns the money if the consumer declines to donate. Beyond the consent mechanism, the informant further explained that donation funds, once entered, are automatically recorded within the cashier system and consolidated at shift closing, where a detailed closing receipt displays the total daily donation amount, with the shift leader designated as the party responsible for managing these funds.

These findings indicate that the company possesses a layered control mechanism comprising transaction recording, daily reconciliation, and shift-leader supervision. This mechanism reflects a tangible form of accountability for funds generated through transaction rounding, consistent with Mardiasmo (2018) conception of accountability as an organizational obligation to account for every activity and resource under its management.

4.2 Discussion

Although the possibility of unrecorded donation surplus indicates a residual control weakness, the informant noted that such discrepancies can be detected through cash verification at shift closing, meaning the company retains a supervisory mechanism over every transaction. Taken together, these findings show that ethical perception of the rounding practice is strongly shaped by the extent to which the company applies principles of honesty, openness, and responsibility. The more transparently a company explains its donation-fund mechanism and the more freedom it grants consumers to choose, the more likely the practice is perceived as ethical, a pattern consistent with Keraf (2016), who grounds business ethics in honesty, fairness, responsibility, and respect for the rights of others.

Read jointly, the accountability and transparency findings reveal a governance pattern common in decentralized retail operations: formal controls (system recording, shift reconciliation) are relatively robust, while informal controls (frontline communication quality, signage visibility) remain the weaker link. This asymmetry echoes prior findings in local-government accountability research, where administrative accountability consistently outperforms communicative accountability (Nurkholis et al., 2020; Grimmelikhuijsen, 2012). It suggests that accountability and transparency, although theoretically complementary, do not necessarily develop at the same pace within an organization; a firm can be procedurally accountable while remaining communicatively opaque to the very consumers it serves.

The finding that consumer acceptance hinges on voluntariness and reversibility corroborates the ethical-marketing literature on round-up donation schemes, which shows that consumers evaluate such programs less on the monetary amount involved and more on whether they retain meaningful control over the decision (Septiani & Prabowo, 2021; Monfort et al., 2021). This reframes the rounding practice not as a pricing issue but as a consent-architecture issue: the ethical status of the practice is determined less by what happens to the money than by how the choice is presented and honored at the point of sale.

From a behavioral perspective, the low visibility of point-of-purchase signage aligns with broader findings that fine-print or small-format disclosures fail to meaningfully inform consumer decision-making, regardless of their legal or procedural adequacy (Bray et al., 2019; Kalinić et al., 2020). This implies that transparency, to be functionally meaningful rather than merely formally present, must be evaluated by its actual uptake among consumers rather than by its mere existence in the store environment. Retailers seeking genuine transparency may therefore need to shift from static signage toward more interactive or verbally reinforced disclosure, such as explicit cashier scripting, consistent with the SOP described by the informant.

Finally, the reliance on a single internal informant, while methodologically appropriate for an exploratory case study, also explains a notable limitation in the discussion: ethical perception is examined from the vantage point of the organization's operational agent rather than from consumers themselves. This positions the study's contribution as an account of managed accountability-how the firm structures and narrates its own responsibility-rather than a direct measurement of consumer ethical judgment, a distinction that subsequent research, discussed further below, should explicitly address.

From a managerial standpoint, the findings suggest three practical levers that retail firms can adjust independently of one another: the strength of back-end recording and reconciliation, the clarity and frequency of front-end verbal disclosure, and the design of consent architecture at the point of sale. Because these levers are governed by different actors within the organization-system administrators, frontline supervisors, and corporate policy designers, respectively-improving accountability and transparency in tandem likely requires coordinated intervention rather than a single policy change. This has direct implications for retail chains beyond the single outlet studied here, since similar donation-based rounding schemes are now common across multiple minimarket brands operating under comparable franchise or corporate structures in Indonesia. Taken as a whole, the discussion above indicates that ethical, accountable rounding practice is achievable in modern retail, but only when accountability, transparency, and genuine consumer choice are treated as jointly necessary conditions rather than as independently sufficient ones.

4.3 Transparency in Managing Change-Rounding Surplus

Implementation of the rounding-donation program depends not only on the point-of-sale system but also on the openness of information provided to consumers. The informant explained that every cashier is required to offer the donation program before entering the transaction into the system, and that direct entry without first asking the consumer constitutes an SOP violation. This confirms that consumer consent is embedded within the company's formal operating procedure rather than left to individual cashier discretion.

To support information delivery, the company also provides point-of-purchase (POP) informational media near the cashier area. However, the informant acknowledged that this media is not fully effective, describing the poster as small and therefore rarely noticed by consumers. This condition results in consumers occasionally questioning the destination of donated funds, requiring supervisors to provide direct clarification when frontline staff are unable to answer such questions adequately.

These findings indicate that the company has made efforts to implement transparency through both verbal and visual information channels. Nevertheless, the effectiveness of communication with consumers still requires improvement to ensure that information regarding the donation program is understood more comprehensively, a result consistent with Budiman et al. (2021), who found that corporate transparency plays a critical role in building consumer trust.

4.4 Ethical Perception of the Rounding Practice

The informant's perspective indicates that transaction rounding is fundamentally acceptable so long as it is conducted openly and respects consumer rights. As the informant stated, the practice is considered reasonable because it helps cashiers when small change is scarce, provided that consumers are informed beforehand and their change is returned in full if they decline. This statement demonstrates that acceptance of the rounding practice is not derived solely from the existence of a donation program, but from the consumer's retained right to determine whether the surplus is donated.

Conversely, the informant considered the practice unethical when a cashier applies rounding before asking for consumer consent, describing such an act, in the informant's own characterization, as tantamount to taking money without transparency. The informant also acknowledged the possibility that some staff fail to input donation funds into the system, resulting in an unrecorded cash surplus at the register.

4.5 Residual Control Gaps

Beyond the consent and disclosure mechanisms described above, the interview also surfaced a secondary theme concerning the reliability of frontline compliance itself. The informant indicated that non-input of donation funds by individual staff members, while acknowledged as an occasional deviation, is ultimately detectable through end-of-shift cash verification, in which any surplus in the cash drawer that does not correspond to a recorded donation entry becomes immediately visible to the shift leader. This suggests that the control environment relies on a combination of preventive controls, embedded in the mandatory consent step, and detective controls, embedded in the reconciliation process, rather than on preventive controls alone.

This dual-layer structure is consistent with standard internal-control theory, which holds that no single control type is sufficient on its own and that resilient systems combine ex-ante and ex-post safeguards (Arena & Azzone, 2009). At the same time, the very existence of a detective mechanism for catching non-compliance implicitly confirms that preventive compliance is imperfect in practice, reinforcing the importance of the discussion that follows regarding the gap between formal SOP design and its everyday enforcement on the shop floor.

Table 2. Summary of thematic findings and supporting theoretical constructs

Theme	Key Empirical Finding	Related Construct / Source
Accountability	Consent-based rounding; automated recording; shift-leader supervision	Mardiasmo (2018); Ackerman (2004)
Transparency	SOP-mandated disclosure; POP signage; supervisor clarification	Budiman et al. (2021); Grimmelikhuijsen (2012)
Business ethics	Voluntariness and reversibility as ethical anchors	Keraf (2016); Monfort et al. (2021)
Consumer perception	Acceptance contingent on procedural fairness, not the rounding itself	Kotler & Keller (2016); Bray et al. (2019)
Control weakness	Possibility of unrecorded surplus by non-compliant staff	Peursem (2015)

Based on the Table 2, the five themes are not equally weighted in terms of empirical robustness: accountability and transparency are each supported by concrete, verifiable operational evidence, such as system-recorded donation entries and SOP-mandated disclosure scripts, whereas business ethics and consumer perception are inferred more indirectly from the informant's normative judgments about voluntariness and fairness. The control-weakness theme cuts across the other four, since it represents the point at which the accountability mechanism (recording and reconciliation) is itself required to compensate for imperfect enforcement of the transparency mechanism (mandatory consent). Read together, the pairing of empirical findings with their related theoretical constructs shows that the case aligns closely with Mardiasmo (2018) conception of accountability as a control-based obligation, while simultaneously extending Keraf (2016) ethical framework by demonstrating that voluntariness and reversibility, rather than the mere presence of a donation scheme, are the operative criteria consumers and staff alike use to judge the practice as ethical or unethical.

5. Conclusions

This study examined the implementation of transaction-rounding practices in modern retail and evaluated their application against the principles of accountability, transparency, and business ethics. The research provides an account of the rounding mechanism and its implications for the fulfillment of consumer rights. Findings show that the transaction-rounding practice at the studied retail outlet has been implemented through a well-documented donation mechanism, executed only after obtaining consumer consent at the point of transaction. The practice is also considered ethically acceptable so long as it is carried out while upholding the principles of honesty, openness, and responsibility toward consumers.

More broadly, the study demonstrates that the ethical status of a seemingly minor operational practice-rounding a few hundred rupiah of change-cannot be assessed in isolation from the governance architecture surrounding it. Accountability, transparency, and ethics function as an interdependent system rather than three separate checkboxes: weakening any one dimension, such as allowing rounding without consent or leaving disclosure media illegible, is sufficient to compromise the ethical standing of the entire practice, regardless of how robust the other dimensions may be.

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Author Contributions

MRH was responsible for conceptualization, data collection, formal analysis, and drafting of the original manuscript. WOR contributed to methodology design, supervision, validation, and critical review and editing of the manuscript. Both authors read and approved the final version of the manuscript.

Conflict of Interest

The authors declare that they have no known competing financial interests, commercial relationships, or personal relationships that could have appeared to influence the work reported in this study. The retail outlet participating in this research had no role in the study design, data analysis, interpretation of findings, manuscript preparation, or the decision to submit the manuscript for publication.

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