

THE HIDDEN MEANING OF HOUSEHOLD ACCOUNTING IMPLEMENTATION AMONG MOSLEM ACCOUNTANTS

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ABSTRACT

The purpose of this study was to find the hidden meaning of the implementation of household accounting among moslem accountant. This research using qualitative interpretive method - case study with primary data acquisition techniques using observation and direct interview. This research finds that the implementation of household accounting is motivated by the the goal of marriage namely, samawa. While the the mental accounting concept, the type of internal locus of control and Islamic religious values creates spiritual intelligency and awareness for running the household away from waste and irrational spending. The implementation of household accounting creates mutual trust among husband and wife because there is no financial related activities hiden. Another findings of this research is the form of financial report among informants are varies based on each unique condition of the household, the simplest form is using book-based financial records while the more modern ones use spreadsheets.

Keywords: *Accountability, Budgeting, Mental accounting, Locus of control, Household accounting*

ABSTRAKSI

Tujuan dari penelitian ini adalah untuk menemukan makna tersembunyi penerapan akuntansi rumah tangga di kalangan akuntan muslim. Penelitian ini menggunakan metode kualitatif interpretatif - studi kasus dengan teknik perolehan data primer menggunakan observasi dan wawancara langsung. Penelitian ini menemukan bahwa pelaksanaan akuntansi rumah tangga dilatarbelakangi oleh tujuan perkawinan yaitu samawa. Sedangkan konsep akuntansi mental, tipe *locus of control internal* dan nilai-nilai agama Islam menciptakan kecerdasan spiritual dan kesadaran untuk menjalankan rumah tangga dari pemborosan dan pengeluaran yang tidak rasional. Pelaksanaan pembukuan rumah tangga menciptakan rasa saling percaya antara suami dan istri karena tidak ada aktivitas keuangan yang disembunyikan. Temuan lain dari penelitian ini adalah bentuk laporan keuangan di antara informan bervariasi berdasarkan kondisi unik rumah tangga masing-masing, bentuk yang paling sederhana adalah menggunakan catatan keuangan berbasis buku sedangkan yang lebih modern menggunakan spreadsheet.

Kata kunci: Akuntabilitas, Penganggaran, *Mental accounting, Locus of control*, Akuntansi rumah tangga.

INTRODUCTION

This research objective is to find the meaning behind the implementation of household accounting in moslem accountant's household. For this purpose, this research explores the factors that motivate the implementation of household accounting in the accountant's family and explores the strategies used in managing their household. This study takes moslem accountant's household as research variables with consideration they are a part of an educated persons in the society who understands financial management, governance also accounting technique. With those qualifications we assumed they can be a role model of managing the smallest institution in society namely household. We also explore financial strategy they use and how their strategy can provide benefits in achieving the vision, mission and goals of their household.

In line with the purpose of this study to find the meaning of the implementation of household accounting among moslem accountants, the variables of this qualitative research is the implementation of household accounting in moslem accountant's family, so the household accounting from non-moslem, and non-accountants family are not included as the variable category in this research.

The purpose of marriage is based on the elucidation of Law No.1 1974 concerning marriage article 1 is: forming a family that is happy and everlasting based on Belief in the one and only God. In line with that, Allah bestows institution of marriage for mankind not for misery and mental suffering but for peace and happiness in the world and Akhirah (Indonesia, 1974).

The Indonesian Central Statistics Agency (BPS) recorded that throughout 2021 there were 98,088 divorce cases in West Java. This figure accounts for 21.9% of the total national divorce cases, as well as being the largest compared to other provinces. Most divorce cases in West Java are found in Indramayu, with a total of 8,026 cases in 2021. Next is Bandung Regency with 7,888 divorce cases, followed by Cirebon City with 7,112 cases, Bogor Regency with 6,524 cases, and Bandung City with 5,601 cases.

The main factor causing divorce in 2021 is constant strife and bickering. Other causal factors are due to economic reasons, there is one party who leaves his partner, domestic violence (domestic violence), to polygamy. The following is a list of the 10 regencies/cities with the highest number of divorce cases in West Java in 2021: Indramayu: 8,026 cases, Bandung: 7,888 cases, Cirebon: 7,112 cases, Bogor: 6,524 cases, Bandung City: 5,601 cases, Garut: 5,509 cases, Ciamis 5,126 cases, Tasikmalaya: 4,565 cases, Subang: 3,973 cases and Majalengka: 3,949 cases (BPS, 2020).

Based on previous research dan data, one of the causal factors of divorce in west java due to economic reasons, this factor can be derived into lack income to fill the life expenses of the family and poor financial management in the household. The scientific contribution of this research is to explore the hidden meaning of implementation of household accounting among moslem accountants, the results of this study expected to provide examples or references to be adopted by people in general, so the rate of divorce caused by poor financial management will be minimized.

Several studies have found that divorce can be caused by poor financial management, in this regard Allen (1992) and Carnegie & Walker (2007) argue that household accounting is a tool to control household spending. Accounting as a science and art has a role in making a real contribution to the lives of ordinary people by presenting a family recording model that can foster trust and bring happiness in the family. Even happiness is not always correlated with income and abundant assets. This is evidenced by the existence of several empirical research results regarding the relationship between happiness and income which show inconsistent results. Arthaud-day & Near (2005) has proven this in his empirical research, he reported his findings that absolute income has relationship with happiness even in its weak, while similar research conducted in other countries resulted in the finding that absolute income was a predictor of happiness with a strong relationship.

Pahl (2000) stated that accounting reflects the economic position of the household, the relative income of husband and wife and the fundamental aspects of their relationship. The arrangement in banking records is important because it records financial history, maps past, current relationships and serves as a guide for understanding financial issues in marriage and family life. By understanding the previous explanation, a common thread can be drawn that basically household accounting is a very important tool to be applied in the household, considering the problem of family financial management is a factor that can cause problems in the family and even have the potential to trigger divorce, this is because sometimes individuals try to maximize their wealth at the expense of others (Allen, 1992).

There is an allocation concept in household accounting to manage household resources, Household accounting can play a role in reducing health risks, and will affect the the wealth of the next generations of households. The activity of allocating household resources to reduce the risk of uncertainty in the future is generally carried out by saving Bartczak et al (2021). The implementation of household accounting is closely related to the concept of mental accounting, in line with this statement, Thaler (2008) defines

mental budgeting as a set of cognitive operations used by individuals and households to manage, evaluate, and track their financial activities, Thaler also states that mental accounting contains concepts in behavioral economics which states that money and the effects attached to it depend on the decisions of each individual, spending available funds will be based on subjective criteria and can sometimes result in irrational spending.

(Rospitadewi & Efferin, 2017) reported there are striking similarities between mental accounting and accounting system used in an organization. By understanding decision making processes in individual level, we can understand the mind of decision makers in organizational level. We conclude that in order to create a better world, we need to change not only the institutional framework of accounting, but also to transform fundamentally the way we think about happiness and spirituality.

Research on household accounting in Indonesia has been conducted by (Imamatin Listya Putri, 2022; Manurung, 2013; Noviriani et al., 2022; Nufaisa & Jannah, 2020; Rozzaki & Yuliati, 2022). As reported by (Rozzaki & Yuliati, 2022) household accounting play an important role during the covid-19 pandemic to control household finances. Another research done by Putri (2022) reported that accounting and management practices in the household are very helpful for each family in managing finances effectively with the hope that financial flows can be controlled, so financial-related threats in the future will be eliminated. The practice of accounting and financial management in the household are budgeting, planning, record keeping, decision making, and the strategies that can be implemented include determining priorities, making a household budget.

In line with this, research on household accounting practices among accountants in Indonesia has been carried out by Manurung (2013), this research uncover the critical role of accounting in household of accounting academics or practitioners. The important findings of this research are: the informants used budgeting, book-keeping, decision making and long-term planning. In addition Nufaisa & Jannah (2020) evaluate the habits of accountants in recording family finances among accountants, this research showed that the implementation of household accounting was not fully implement considering that the financial responsibility to the family is still 'flexible' and based on togetherness, another finding is that family accountants who were not accustomed to recording family finances, often had many sudden and urgent family needs. Furthermore Noviriani, *et al.*, (2022) reported that household financial management from the female accountants point of view consisted of several management stages from: planning stage, identifying and calculating stage, control stage and evaluation stage.

We claim the originality of this research is the use of qualitative interpretive paradigm and the use of case study methodology the research purpose and variable we choose is the implementation of household accounting among moslem accountant's. The research conducted to draw conclusions what is the hidden meaning, motivation and the strategy of household accounting among moslem accountants. As generally known, accountants are profession which have sufficient knowledge regarding financial management, governance and accounting techniques.

This research findings expected to give an overview what is the motivations and strategy of the implementation of household accounting among moslem accountants family, the findings of this research expected to be a reference for the implementation of household accounting among the general people in the community.

LITERATURE REVIEW AND RESEARCH QUESTION

As stated above one of the factors causing divorce is due to economic reasons. One of the problems that is often experienced by married couples is the problem of managing household finances, where this is basically often neglected which in the end results in a rift in the household. To minimize household rifts caused by financial management problems, household accounting techniques and financial management are a solution that can be considered for continuous implementation.

Mental budgeting as a part of mental accounting concept works as a tendency to mentally sort our funds into separate "accounts," which affects the way we think about our spending. Mental budgeting leads us to see money as less fungible than it is, and makes us susceptible to biases such as the sunk cost fallacy. The previous study that explain the connection of mental budgeting is done by Rosalina, *et al* (2021) where this study report that that mental budgeting as a part of mental budgeting has a positive effect on individuals' financial management, and motivations positively affect personal financial management.

The basic theory that underlies and supports the analysis in this study are : first, Theory of Planned Behavior Icek Ajzen (2011), This theory assumes that intention is the best way to predict and explain a person's behavior. TPB assumed that behaviors are determined by behavioral intentions which are largely influenced by an individual's attitude, the subjective norms encasing the execution of the behavior, and the individual's perception of their control over the behavior.

The second theory is Locus of control Theory Rotter & Mulry (1965) that's explain the personality and the ability of each individual to control his own destiny. Locus of

control is divided into two, namely internal locus of control and external locus of control. Individuals with an internal locus of control assume that skills, abilities, and effort determine what they get out of life. Meanwhile, individuals with an external locus of control tend to think that their lives are determined by forces outside themselves, such as fate, destiny and luck.

In Indonesian context, Raharjo (2015) states that in ordinary society, wives are trusted by husbands to manage household decision for small goods, while for significant sum and long-term assets the decision making taken by husbands. In the other hand Musdalifa & Mulawarman (2019) reports that most of the informants don't record both income and expenditure, husband immediately provides income to the wife without asking the wife to take responsibility for writing their report on the allocation. Mulyani & Budiman (2018) reported that the couple started practicing household accounting when they married, while the responsibility for household accounting was carried out by the wife. This study also conclude that the reason for implementing household accounting are the reason of peace about the future finance, a tools to forms a thrifty and careful person, a tools for financial evaluation and as an tools for planning afterlife investment (zakah and shadaqah). The research conducted by Yulianto *et al* (2019) concluded that education level, income level and gender has an effect on household accounting, while the residence variable has no effect on household accounting. Whereas studies among accountants show that accounting practices are vary, education background, employment, non-geographical and mental status have a role on it Yulianti (2016).

In line with Rotter & Mulry (1965), Suhakim & Arisudhana (2017) reports that locus of control is a factor that has a significant effect on behavior while Riyadi (2016) reports that motivation and accounting practices influence the use of accounting information, this shows that accounting users understand that accounting can make an important contribution to managing finances, Meanwhile Retnoningtyas, et al., (2022) reports its findings that financial attitudes, financial knowledge and spiritual intelligence have a significant influence on behavior in managing finances.

Mental Accounting Theory assumed that money and the effects attached to it depend on the decisions of each individual, spending available funds will be based on subjective criteria and can sometimes result in irrational spending Thaler (1999), in line with this Insani, *et al.*, (2018) states that mental accounting can brings into consumptive behavior but can also be used as a self-control tool. In addition Zhang & Sussman (2018a) states that mental accounting will affects financial well-being. The role that can be played by mental accounting in this case is to influence financial decision making with

various arrangements and considerations of the potential benefits of an economic decision. Furthermore, mental accounting will also play a role in making decisions related to spending and investment and encourage individuals to allocate household resources to important posts based on a scale of priority, this is where the management accounting approach; budgeting, will play a role on it.

In addition as stated by Zhang & Sussman (2018b) there are three important components of mental accounting, namely: first; what and how the results are obtained, second; how decisions are made, third; how these decisions are evaluated. Based on those principle, it can be said that mental accounting greatly influences decision making and the mental budgeting will trigger individuals to record household finances with consideration by applying household accounting every cash flow will be well controlled.

As stated by Rotter & Mulry (1965) the role of locus of control on individual behavior based on the understanding that individuals with internal locus of control will plan their own future because they believe that their life and their future is determined by him/herself, Thus an individual with an internal locus of control will have directed, planned behavior in such a way because he has motivation towards his own life and future. This condition will be in line with the assumption of the theory of planned behavior Ajzen (1991) that states the individuals will determine attitudes and behavior according to their motivation. In order to achieving household goals as desired, individuals with internal locus of control will carry out household management by applying household accounting, even though in a very simple form. Based on the propositions, the research question of this research (RQ) is "What is the hidden meaning of the implementation of household accounting among moslem accountants?"

RESEARCH METHODS

The research design used in this research is qualitative, The qualitative method used in this study was used with the consideration that this research aims to find the meanings of the implementation of household accounting among accountant in their daily marriage life. This research uses a qualitative interpretive paradigm with a case study approach, with the moslem accountants household as research subject, and their household financial management and household accounting they practiced as research object.

Data collection was carried out by means of documentation and interviews by accessing informations by observation and direct interview. The data analysis techniques in this research are documentation, direct observation, participant observation and

physical artifacts. This is because data analysis in case studies requires very detailed information, then if a case displays a chronology of an event then the analysis will require many data sources to determine evidence at each phase in the evolution of the case (Creswell, 2016).

Data sources in this study are primary data obtained directly from field research from interviews with informants. After obtaining information from interviews and observations as well as physical data, data processing is carried out through a data credibility test. Test the credibility of the data in this study using a triangulation technique. The purpose of triangulation is not to find the truth about some phenomena, but rather to increase the researcher's understanding of what has been found.

As stated by Creswell & Tashakkori (2007) qualitative research variables have a different type from quantitative research variables, variables in qualitative research are include quality that cannot be measured by numbers from a group or population. In line with the purpose of this study to find the meaning of the implementation of household accounting among moslem accountants, the variables of this qualitative research are the implementation of household accounting in the accountant's family, so the household accounting from non-moslem accountants family are not included as the variable category in this research.

The informants of this research are moslem accountants who implement household accounting in their daily life, the reason why the informants are taken from moslem accountants is related to the purpose of this study to find the meaning behind the implementation of household accounting in moslem accountant's household. This study takes moslem accountant as informants with consideration they are a part of an educated persons in the society which have good understanding about financial management, governance and practical capability in accounting technique. This research used a judgmental sampling method to obtain informants in accordance with the variable categories used in this study.

Here is the informant's data in this research

Table 1: Informants Description

No	Name	Education	Job	Status
1	Gugun	S1 & S2 Accounting	Lecturer	Main Informant
2	Lutfi	S1 & S2 Education	Civil Servant	Main Informant
3	Deli	S1 & S2 Accounting	Accountant	Main Informant
4	Nina	S1,Management	Entrepreneur	Supporting Informant Gugun's Wife
5	Sita	S1,Psychology	Counseling Teacher	Supporting Informants Lutfi's Wife

Source: Research Results, 2023

We chose 3 Muslim accountants, they are in different types of accounting professions, first; accountant educators at universities, second; accountant educators in high schools and third; accountants who work in public accounting firms. Another category to choose informants is the informants have been married for more than 5 years with the consideration that at the age of marriage 5 years their relationship has an established, they are also generally have childrens, so household operational needs are more varied.

The triangulation technique used in this research is source triangulation and method triangulation. Source triangulation is done by comparing and checking the degree of trust in information obtained from different sources. While the triangulation of the citing method Patton (1987) carried out two strategies, namely checking the degree of trust in research findings from several data collection techniques that have been used (observation, interviews, documentation studies) and checking the degree of trust of several primary and secondary data sources to confirm the suitability of the data collected and obtained from interviews observation and physical artifacts. This research used Miles and Huberman data analysis techniques which includes the stages of data collection, data reduction, data display and drawing conclusions.

RESULTS AND DISCUSSION

In order to achieve the goals of marriage, Husband and wife need to have goals and strong commitment. Some questions were confirmed to the informants about their marriage life, goals, commitment, task division, activities: consumption saving and investment, mental accounting concept, budgeting and cost allocation, individual locus of control, the form of household accounting practices applied in the informants' households and individual thoughts about the importance of governance, transparency and household accountability.

Samawa as Married Goal

The first thing that the author observed from the informants was that all household managers were wives, this was related to the reality that in Javanese culture (where the research was conducted) the wife usually managed the household. Therefore for male informants who did not manage finances, interviews were conducted with their wives.

During the interview regarding The purpose of marriage, the informants stated a similar answer about their marriage goals namely "Samawa" (sakinah mawaddah warohmah)". Refer to (Sofyan, 2018) *sakinah* family is very ideal family conditions that

are formed based on the Al-Quran and Sunnah for achieve happiness in this world and in the hereafter, *mawaddah* is a kind of fiery love, which is passionate and "refined", while *rahmah* is a kind of love that is gentle, ready to sacrifice and ready to protect to loved ones. From this interview, it can be concluded that all informants agreed that the household goals they wanted were the samawa (sakinah mawaddah warohmah) marriage, which its also means the couple is always be blessed by given long-lasting wealth adequacy and happiness.

Strong Commitment to Gain the Goal of Marriage

During interviews regarding commitment to achieving the goals of marriage, the informants agreed the importance of the "*wisdom of using money*" in line with this they emphasized the act of not to waste everything by carrying out household management aimed at samawa. As a strong commitment to reach the goal of marriage they minimized problems arising from poor financial management and waste by applying household accounting.

This in in line with the statement of Allen (1992) and Carnegie & Walker (2007) that household accounting is a tool to control household spending, this results also confirmed (Rozzaki & Yuliati, 2022) and Putri (2022) statements that household accounting play an important role to control household finances, so financial-related threats in the future will be eliminated.

Household Task Division

Based on religious obligation of moslem, the informants argue that the husbands are the main breadwinner, the main responsibility of wives is to manage and takes care of the household. Nowadays when household were financed by joint funds or a combination of husband and wife income, the role of the main breadwinner remains with the husband, this is in accordance with Islamic provisions that the male role/husband's responsibilities in the household or family is to give financial support of the family, while the participation of the wife in it is only to help the husband Masykurotus & Syarifah (2019) by a voluntary financial offer.

The division of tasks among informants are: husband is responsible for all household expenses by providing large sums of money to pay kitchen, school and children's expenses. Whereas wife responsibility is to manage the money for the household needs. In the other hand, there is informants stated that their household expenses shared based a percentage of household monthly budget. For this reason, the nominal of the budget is determined through a process of planning, the most important

thing after the plan executed is to record and report all the activities done, so both husband and wife can control and evaluate the household expenditure.

Moreover, informants stated that in their household there is some share of tasks and responsibilities for several activity, the general division of task is: the wife taking responsibility for consumption and household needs, while the husband takes on a role for savings, investments and pay mortgage debts for property and vehicles. The fact that routine and small household spendings carried out by the wife is under the considerations of knowledge and time flexibility, while activities with long-term goals, big sum of money and rarely taken such as investment were carried out by the husband in consideration, they are the leader and main breadwinner of the household.

Mental Accounting Concept Draw Budgeting and Allocation Strategy

In this section the researcher wants to see how informants understand the concept of mental accounting, budgeting and cost allocation. The main informants stated that the mental accounting concept is a matter of logic, "if we can save money, why we waste it?". The informant stated maybe because he had studied accounting, either unconsciously or consciously he always thought about the value of what he got from the money he paid, the supporting informants (wives) stated that even though she did not understand the mental accounting concept, he was used to making household budgets in order to make the limited funds to meet all household needs.

From this interview we obtained information that the mental accounting concepts, budgeting and cost allocation have been applied directly by informants in managing household finances. With the awareness of budgeting, allocating costs and recording spending activities, household expenses can be controlled so that unnecessary spending does not occur. The mental concept of budgeting accounting is embedded and becomes an integral part so that informants manage finances with logic and ratio considerations to get the best value for money they spent.

Here we can drawn a conclusion that in line with the results of previous research that mental budgeting as a part of mental accounting has a positive effect on individuals' financial management Rosalina, *et al* (2021). In this case the activity of allocating household resources to reduce the risk of uncertainty in the future is generally carried out by saving Bartczak et al (2021).

Type of Individual Personality: Internal Locus of Control

All informants states that their lives depend on them selves, so they should do something about their own future, one stated that the religion teaches to be careful on

spending money and prepare the future life wisely, This is line with the Islamic values taught by the (The Holy Qur'an, 2021) to not live extravagantly and excessively in Surah Al Isra: 27 : *"those who are wasteful are the brothers of satan and satan is very displeased with his Lord."* And order to take a good preparation for the future in Surah Al Hasyr 18 *"O you who believe! Fear Allah and let everyone pay attention to what he has done for tomorrow (hereafter), and fear Allah, Verily, Allah is All-Aware of what you do"*. In line with this Faridawati & Silvy (2019) argues that the spiritual intelligence of the individual influences family financial management, more over individuals who think that wasteful act is an act that pursues instant enjoyment and pleasure only, will avoid extravagant behavior (Ismail, 2020).

Here we can conclude that the internal locus of control played a major role in determining the direction of household policies, the explanations from all informants in this study indicated that they had an internal locus of control personality which made them active in making efforts within themselves to make a plan due to their own household and set important things in their lives to get their wants in future.

This results also confirm Rotter & Mulry (1965) statement that the individuals with an internal locus of control will maximize their skills, abilities, and effort to determine and gain what they wants in life. The intention to gain what they wants on their life (married goal : samawa and living in accordance of Islamic values) determined individu to a execution of such a behavior Ajzen (1991), This results confirmed the previous research conduct by (Retnoningtyas et al., 2022; Riyadi, 2016; Suhakim & Arisudhana, 2017).

Traditional & Modern Recording and Reporting Styles

Recordings and Reporting household activities among informants done within a note (manual) and an implementation (automated). Informants stated excel/spreadsheet based recordings helps them a lot to make one click house hold reports because they don't need to count manually. The most important thing is that they should collect invoices and receipts for any expenses related to household expenses and input it on the spreadsheet.

The record and repots as an output of household accounting helps husband and wife to control and evaluate family spending, by regular financial recordings both wife and husband can check the real time household report any time, so there is no suuzon.

What needs to be emphasized from the observation and interview is that the form of records and financial reports of any household is not the same. This is in line

with (Otley, 2014) that the implementation of management accounting must be in accordance with the context and uniqueness of the institution and accounting as a tool to implemented good governace will be held based of every unique condition of the institution/household.

Based on the observation and interviews, we conclude that the household financial recording system used by the informants are varied, ranging from simple recording using a notebook, also to computer-based reporting with excel/spreadsheet implementations, the use of technology-based implementations greatly facilitated informants in making financial reports easier and faster. This results confirm the results of previous research (Nufaisa & Jannah, 2020) That stated the implementation of household accounting is not applied rigidly, rather it is adapted to the conditions of each relevant household institution.

Household Accounting Creates Mutual Trust

Accounting has a role in realizing good governance. The role of accounting in realizing accountability, namely helping to improve the performance and accountability of activities by compiling performance accountability reports as transparency accountability and responsibility (Weiss, 2000). As conveyed by informants, the household accounting they had implemented gave a sense of security and mutual trust because there is no financial related activities hidden between husband and wife.

By the observations and interviews we can conclude that all informants agreed on the importance of financial management, financial governance in the household. They undelined the importance of being open (transparent) in the use of household funds between husband and wife. Whereas the household financial reports is a real shape of accountability for the performance of household manager (wife), moreover this report is also a representation of responsibility of household manager to execute household programs in line with household rule, policy and married goals.

The pattern of financial management, good governance and accounting is close/similar to accounting for non-profit institutions because household is it is mini institution in community that is not profit-oriented. As generally known, accounting in non-profit institutions begins with the activity of planning, budgeting, organizing, and controlling finances (Yuanita & Suropto, 2022).

CONCLUSION

This study generally draws that the implementation of household accounting among moslem accountants was motivated by their marriage goal namely "Samawa" (sakinah mawaddah warohmah)". All informants agreed that the household goals they wanted were samawa (sakinah mawaddah warohmah) marriage, which its also means that the couple is always be blessed by given long-lasting wealth adequacy and happiness. The strong commitment to gain the goal of marriage made the couple determined to execute a strategy to achieve the goal, including by implementing the "wisdom of using money" and the implementation of household accounting. With the implementation of household accounting, they become able to minimized problems arising from poor financial management and waste in spending.

Another important findings of this research are: first, there is a household task division in informants household. In line with islamic religious obligation, the main role of husbands in the household is to provide financial support of the family, while the role of the wife is to help the husband to running the family to achieve the goal of marriage. The role of his wife is as household manager is strengthened by the argument in the holy quran in surah An-Nisa: 34 that stated "Men are leaders for women".

Second, mental accounting concept play a role in draws budgeting activities and set allocation strategy in order to make household funds provided by husband or joint funds meets the all the household plan and activities. The mental concept of budgeting accounting is embedded and becomes an integral part of informant's point of view so they always use logic and ratio considerations to get the best value for the money they spend.

Third, the type of individual personality - internal locus of control give a contribution to set the activities that will determine a good future for the family. This is in line with islamic religious order to not live extravagantly and excessively in Surah Al Isra: 27, and to take a good preparation for the future in Surah Al Hasyr 18. Both internal locus of control personality and spiritual intelligence influences family direction and household policies related to the goal of the household/marriage.

Fourth, based on the observations and interviews, we conclude that the household financial recording system used by the informants is varied, ranging from simple recording using a notebook, also to computer-based reporting with excel/spreadsheet implementations, the use of technology-based implementations greatly facilitated informants in making financial reports easier and faster. The shape of

household accounting records and report may vary because its held based on each unique condition of the institution/household.

Fifth, considering accounting is helping organization in realizing transparency and accountability, The informant's states that they gained mutual trust with his/her spouses here we can conclude that the implementation of household accounting creates a sense of security among husband and wife because there is no financial related activities hidden between them.

The limitations of this study is that this research cannot be generalized, therefore research is needed that will strengthen the claim that there is a relationship between the factors that have been put forward in this study to predict the relationship between these factors empirically. We suspect that there are other factors that possibility influence household accounting implementation which is not yet examined, so what can be suggested is for the future research is to examine other factors that have possibility influence household accounting implementation.

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