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Analysis of Household Financial Management of Millennial Muslim Mothers: A Study of Household Accounting Implementation in Tanete Riattang District, Bone Regency

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Abstract: This study aims to analyze household financial management by millennial Muslim mothers in Tanete Riattang District, Bone Regency, by highlighting the implementation of household accounting. Financial management is a challenge in itself amidst modern lifestyles, economic pressures, and increasing expectations for quality of life. In this context, household accounting plays a role as an important tool for managing family finances in a structured, effective, and sharia-compliant manner. This study uses a qualitative approach. Data were obtained through in-depth interviews, observations, and documentation with millennial Muslim mothers as research subjects. The results of the study indicate that the implementation of household accounting, such as recording cash flow and preparing a budget, helps improve family financial stability. However, challenges such as lack of financial literacy, time constraints, and the pressure of a consumptive lifestyle are still significant obstacles. This study provides practical and theoretical contributions in understanding sharia-based household financial management, as well as being a reference for educational institutions, government, and the community in developing family financial empowerment programs.

Keywords: Financial Management, Millennial Muslim Mothers, Household Accounting.

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1. Introduction

In the millennial era, technological advances and lifestyle changes have had a significant impact on household financial management, especially for millennial Muslim mothers. As family financial managers, they face challenges such as a consumptive lifestyle, high economic demands, and expectations for a better quality of life. With a higher level of education compared to the previous generation, millennial mothers have a greater opportunity to contribute to family finances, but are also required to have good financial management skills.

Household accounting is an important practice in helping millennial Muslim mothers manage their finances effectively, prepare budgets, and achieve long-term financial goals (Saputra 2019). Previous studies, such as those conducted by Nur Eka Setiowati and Septian Kurnia Fandi Wibowo, have shown the importance of implementing household accounting in avoiding debt and improving family welfare. However, many millennial Muslim mothers still ignore this practice, which risks causing financial instability in the household (Setiowati 2016).

This study focuses on the financial management of millennial Muslim mothers' households in Tanete Riattang District, Bone Regency, considering that this area has a fairly large millennial generation population with a strong Islamic cultural and religious background. This study aims to analyze the implementation of household accounting in the financial management of millennial Muslim mothers, as well as provide insights that can be a reference for the government and related institutions in developing family financial empowerment programs.

2. Result

2.1. Household Financial Management

Based on the great dictionary of the Indonesian language, management is defined as the use of resources effectively and efficiently. In the context of finance, financial management refers to the use of funds received carefully and appropriately to organize education. Financial management is all forms of administrative activities carried out in several stages, such as planning, storage, use, recording, and supervision. This stage then ends with reporting on the cycle of incoming and outgoing funds or money that occurs in an organization within a certain period of time (Rahayu, Sari, and Saputra 2018). Family financial management or management is an art that must be possessed by a housewife as the holder of family finances.

Financial management in a Muslim household is not only about managing income and expenses, but also about achieving a balance between financial, social, and spiritual aspects. This is in line with Islamic teachings that emphasize harmony in various aspects of life. The main goal of financial management in an Islamic family is to achieve financial stability and independence, avoid debt traps, and meet decent living needs according to Islamic law. In addition, good financial management also allows families to contribute and help others, establish good relationships with family members and the community, and carry out worship with full obedience (Farma et al. 2024).

According to Swarmila Hariani, financial management aims to increase awareness, attitudes, and abilities of family members in managing finances for economic stability and growth. Five indicators of good financial management include wise spending, timely payment of obligations, future financial planning, saving, and setting aside funds for the family. The largest expenditures are generally in non-food sectors such as education, electricity, telephone, and health (Yushita 2017).

According to Mulyasa (Miranti and Wulandari 2022), financial management tasks are divided into 3 stages or processes, namely :

a. Financial Planning

Financial planning is an activity that organizes all available resources in order to achieve the desired goals systematically and directed without causing adverse side effects. The first step in managing family finances is to record all income earned. Of course, this is important to know how much family income is in one month. After the total income is known, make a list of routine and non-routine expenses with a priority scale for non-routine expenses. Making a realistic financial plan can help families be objective in managing expenses.

b. Implementation

Implementation is an activity carried out based on a plan that has been made and can be adjusted if necessary. In the application of financial management planning, there are several systems that can be applied to manage family finances, namely :

1) Envelope System

Money is divided into envelopes with their intended use written on them according to planned needs.

This system helps control spending and ensures funds are available for every need.

2) Cash Book System

Create simple notes to track planned income and expenses. This system helps monitor cash flow and identify potential cash leaks.

3) Family Cash System

Divide expenses into groups such as fixed, daily, and unexpected expenses. On the other hand, to help analyze spending patterns and identify potential savings can be done by recording all expenses in detail, adding up each type, and totaling it with other types.

4) Daily Cash System

The daily cash system is done by recording all expenses every day. This system is suitable for people who are diligent in recording, even small expenses. Housewives who use this system must be patient and diligent in recording, because missing one day can mess up the next bookkeeping. This system helps track expenses in real-time and identify potential unnecessary expenses.

c. Evaluation

Evaluation in family financial management is very important to identify deficiencies and improve the effectiveness of planning and implementation. This evaluation is carried out continuously, comprehensively, objectively, and systematically by involving all family members. The evaluation or assessment stage can be carried out based on 5 criteria, namely appropriate, timely, appropriate place, appropriate price, and appropriate quality. This evaluation can be carried out comprehensively or on certain aspects.

2.2. Millnnial Muslim Mothers

Millennial Muslim mothers are generally born between 1981 and 1996, which is a demographic group and has several unique characteristics that distinguish them from previous generations (Siregar, Wahidah 2020). Housewives have a very important multidimensional role in building a happy, loving, and prosperous family. Their central role is not only limited to childcare and creating a harmonious home atmosphere, but also includes managing family finances wisely and responsibly. The skills of housewives in managing finances, even with existing limitations, are able to lead families to a better future (Maharani 2024).

The complexity of family life requires careful financial planning and arrangement. This is to achieve transparency and accountability in family financial management, in order to meet daily needs. Housewives, as the holders of control over family finances, must be wise in using finances in order to create a harmonious and continuously developing family. In general, financial management, both in the family environment and others, consists of 3 main activities, namely, use of funds, management of funds, and management of assets. Therefore, housewives are required to be able to carry out these three activities in managing their family's finances.

According to Handayani (Siregar 2019), he provides several tips to help housewives manage their finances effectively, namely :

- a. Understand the family's financial condition, namely knowing clearly the family's income and expenses.
- b. Make a mature financial plan by preparing a realistic budget for income, routine expenses, non-routine expenses, and emergency funds.
- c. Prioritize needs by distinguishing between essential primary needs and secondary desires.
- d. Manage debt wisely, namely avoiding debt for unimportant things and excessive lifestyles.
- e. Save expenses by limiting purchases of items that are not really needed.
- f. Have clear financial goals, namely setting short, medium, and long-term financial targets to achieve family goals.
- g. Build a habit of saving by setting aside part of your income to be saved as an emergency fund and preparation for the future.
- h. Look for investment opportunities, namely looking for safe and profitable investment opportunities to increase family income.

2.3. Household Accounting

According to the Accounting Principle Board (APB) Statement No. 4 in Work and Tearney in 1997, accounting is a service activity that provides quantitative information, primarily financial in nature, about economic entities that is intended to be useful in making economic decisions in making reasoned choices among alternative courses of action. The American Institute of Certified Public Accounting (AICPA) in Hendriksen in 2000, defines accounting as the art of recording, classifying, and summarizing in a significant manner and in terms of money, transactions and events which are, in part at least, of a financial character and interpreting the results thereof (Nofianti 2012).

On the other hand, Islamic accounting is an accounting system based on Islamic sharia principles. This system regulates the recording, measurement, and reporting of finances by considering the moral and ethical aspects of Islam. The main objective of Islamic accounting is to produce financial information that is accurate, relevant, and in accordance with Islamic sharia, so that it can be used as a basis for making good economic decisions. The concept of accounting in Islam places great emphasis on the principle of accountability. This is clearly stated in the Qur'an, Surah Al-Baqarah verse 282, which requires Muslims to record every transaction that has not been completed in detail (Rufaida et al. 2024). The aim is to ensure clarity of the amount of the transaction, the time it occurred, and to facilitate the witnessing process. Thus, it is hoped that there will be no doubt, conflict, and injustice between the parties involved in the transaction (Sitorus and Siregar 2022).

In the context of household financial management, accounting can act as an effective tool to improve the quality of life of the community so that it greatly helps families in managing their finances better and more planned

(A. Hasanah, Pramitasari, and Ulum 2023). According to Maria Adinda, by implementing financial planning and recording finances carefully and with discipline, families can produce financial reports that show a healthy and stable financial condition (Adinda et al. 2024).

3. Discussion

3.1 Household Financial Management Model for Millennial Muslim Mothers

In Tanete Riattang District, Bone Regency, several housewives have tried to apply accounting in managing their family finances. However, the results of initial observations indicate that the household financial management model, namely in the application of accounting, is still not optimal. The financial records that are made do not cover all transactions, but only transactions that are considered important.

Based on the results of interviews and observations, it was found that the financial management model used includes financial planning, transaction recording, use of management systems, and decision making. This finding is in line with previous research by Eliza Noviriani which emphasized that women's accounting perspectives involve the processes of planning, recording, controlling, and evaluating (Noviriani et al. 2022).

a. Financial Planning

Monthly financial planning carried out by housewives is generally flexible and adaptive. Although plans are made at the beginning of the month, it is not uncommon for adjustments to occur over time due to urgent needs or changes in financial conditions. This flexibility allows housewives to maintain control over family spending even in unexpected situations.

Millennial Muslim housewives in Tanete Riattang District, Bone Regency, realize the importance of financial planning for family financial stability. Research shows two categories of financial management: without planning and with simple planning. Even without planning, some mothers still prioritize needs over wants. Some housewives realize the importance of financial management by routinely recording income and expenses. They prioritize basic needs such as food, electricity, and education, and are flexible in adjusting the budget when prices change. This is in line with Ardiana's research which emphasizes financial management as the key to financial success, avoiding debt, and achieving financial targets through controlling income and expenses (Miranda et al. 2024).

b. Recording of Income and Expenditure

Recording both income and expenses is a crucial step in managing finances well. By recording, you can know exactly where your money is going. This allows you to identify unnecessary expenses, create a realistic budget, and achieve your financial goals more easily.

This is in line with the explanation in Q.S. Al-Baqarah verse 282, which instructs Muslims to record every transaction that is not yet completed. The verse emphasizes the importance of recording with a clear amount, a definite time, and ease of proof. This command aims to emphasize responsibility, avoid doubts between the transacting parties, prevent conflict, and ensure justice by involving witnesses if necessary (Rufaida et al. 2024).

Most of the housewives who were respondents in this study showed financial responsibility by recording expenses, even in a simple form. Books were their main choice in recording because they were considered a personal medium and allowed for freer and more detailed recording. This was also different from the other two respondents who did not have formal records, but were still able to provide accurate estimates of household expenses. On the other hand, mobile phones were chosen because of their flexible nature and were always carried everywhere, making it easier to access the recorded information.

Housewives can use various simple recording methods to manage family finances. In accounting, there are two main methods, namely single entry and double entry. However, for household use, the single entry method is more recommended because it is easier to apply and understand (Rozzaki and Yuliati 2022). The results of

documentation from Mrs. Fifi Elfira support this finding. She showed an example of financial recording that she did using a simple and clear format, recording household income and expenses, and calculating the remaining money after expenses. This recording is more similar to the single entry model, which is the simplest and most common recording method used by many people in everyday life.

Research by Novriansa also supports this. According to him, the single entry method is simpler and easier to apply for small entities such as households. He explained that for individuals or families who do not have complex business transactions, this method is quite effective in recording basic income and expenses (Novriansa et al. 2024).

c. Penggunaan Sistem Pengelolaan (Amplop, Buku Kas dan Lainnya)

In this study, two different approaches were seen in financial management among millennial Muslim housewives. Most chose the method of separating money based on needs or the envelope system to control spending. However, there were also those who were more comfortable with simple recording or relying on memory, especially if their spending tended to be stable. This shows that each individual has different preferences in managing finances, according to their respective habits and needs.

d. Financial Decision Making

Women, especially housewives, have a very dominant role in financial decision-making in the family. They not only manage daily expenses, but also have authority in major decisions such as purchasing assets. However, it is important to note that these housewives do not make decisions unilaterally. They generally involve their husbands and other family members in the decision-making process, especially for major asset purchases. This shows that the value of deliberation and togetherness in decision-making is still highly respected in these families.

In Islam, deliberation is a basic principle in decision-making. Every decision taken, especially in the context of education, should go through a deep deliberation process. This is because deliberation is not only about seeking agreement, but also as a form of respect for each individual and shared responsibility for the decisions taken. Thus, every decision made will be wiser and accepted by all parties (Hasneni 2022).

3.2 Implementation of Household Accounting

a. Application of Accounting in Households

The implementation of accounting in the household can increase the financial awareness of all family members. Housewives can use accurate financial data to educate other family members about the value of money and the importance of saving. Thus, families can make wiser financial decisions, prioritize needs, and avoid impulsive purchases. This is in line with Swarmila Hariani's view that emphasizes the importance of the involvement of all family members in managing household finances (Hariani, Yustikasari, and Akbar 2019).

The form of accounting implementation carried out by housewives can be seen from the implementation of accounting principles in managing their household finances. The accounting principles referred to in this case are budgeting, recording decision-making and long-term planning (Sholihah, Nurani, and Mubarak 2023).

The results of the study show that the level of application of accounting principles in the financial management of millennial Muslim mothers' households still varies. Although most respondents understand the basic concepts of household accounting, the main obstacle in its application is daily activities. However, a number of respondents have initiated the application of accounting principles by keeping simple financial records. The motivation behind this effort is the awareness of the importance of good financial management in maintaining household harmony.

Housewives who consistently apply accounting principles in managing family finances generally experience a significant increase in financial stability. Through careful recording and analysis of income and expenses, they can manage household finances more effectively, so that expenses can be adjusted to income. This finding is in line with research by Agusdiwana Suarni and Arman Rahim Sawal which concluded that household accounting plays a crucial role in helping families plan, allocate, and control the use of funds in a structured manner (Suarni and Sawal 2020).

b. Budgeting

Budgeting is a financial planning process that involves the systematic allocation of resources to meet needs, achieve goals, and maintain long-term financial stability. By creating a structured budget, individuals can minimize financial risks, encourage saving and investing habits, and increase awareness of spending patterns. This process provides full control over finances, transparency in fund management, and ease in tax planning. Ultimately, good budgeting contributes to long-term financial well-being, reduces stress, and provides a sense of security.

In managing household finances, housewives often have careful habits. They start by making detailed notes of all family income and monthly expenses. Furthermore, these expenses are categorized systematically, such as for daily necessities, children's education costs, routine bills, and savings and investment items. With this organized approach, housewives can control expenses, achieve family financial goals, and provide a sense of financial security.

The main priority of housewives in managing finances is to meet the family's primary needs, especially food and drinks. After basic needs are met, they allocate a budget for other urgent needs, such as household equipment that runs out or repair costs. In practice, housewives tend to prioritize spending on needs rather than personal desires, so that every rupiah they have can be used optimally for the welfare of the family.

The results of this study are in line with Handayani's findings which emphasize the importance of prioritizing needs in financial management. Handayani explains that an effective way to achieve this is to distinguish between essential primary needs and secondary desires. This approach provides greater benefits because it focuses on meeting basic needs that support the welfare of all family members (Siregar 2019).

c. Financial Evaluation

Financial planning and budgeting are a solid foundation for every household. For housewives, who are often the primary managers of family finances, this process becomes even more crucial. By preparing a detailed budget, housewives can have a clear picture of the family's cash flow. Through regular evaluation, comparisons between income and expenses can be made effectively. This allows for the identification of areas that need to be increased, reduced, or even reallocated.

Referring to Hasanah's research, financial evaluation is an important step in managing finances well. This process involves an in-depth review of the budget plan that has been prepared, by comparing the total income and expenses. The results of this evaluation will indicate whether the budget that has been set can be achieved or needs to be adjusted. This information is very important for every financial manager to make the right decisions in the future (H. Hasanah et al. 2024).

3.3 Constraints and Challenges in Implementing Household Accounting

Obstacles in implementing household accounting are often related to the reluctance of family members, especially housewives, to implement accounting practices, even though the methods and principles of recording are actually not difficult. The obstacles to implementation are often not due to technical difficulties in recording, but rather due to psychological and environmental factors. Although the method of recording finances is quite simple, many family members, especially housewives, are reluctant to do so. On the other hand, challenges in implementing household accounting include various obstacles faced by families, especially housewives, in implementing accounting principles for financial management.

The obstacles and challenges in implementing household accounting consist of 4 aspects, such as knowledge of household accounting, time constraints, social or lifestyle pressures and economic obstacles.

a. Knowledge of Household Accounting

Based on the research results, it is known that respondents are aware of the importance of good financial management, but most still do not have comprehensive knowledge about the right financial management techniques. However, there are proactive efforts from several respondents to record finances, even though only simple and temporary.

Lack of knowledge about household accounting is a serious problem that hinders families' efforts to achieve financial well-being. The inability to record income and expenses, create a budget, and analyze the family's financial condition regularly can have fatal consequences. As a result, families are vulnerable to experiencing difficulties in meeting daily needs, difficulty saving for the future and even getting caught in a cycle of debt that is difficult to break. In fact, with a good understanding of household accounting, it can improve the overall quality of life. Septian Kurnia Fandi Wibowo's research supports this finding, which shows that by understanding the role, benefits, and application of accounting, family financial management becomes more detailed, organized, and free from debt (Wibowo 2017).

One effective solution to overcome the problem of low financial literacy among housewives is to organize a comprehensive training program. This training can equip housewives with skills in recording finances, preparing budgets, and planning long-term finances. The results of Septika's research show that similar training conducted in Bajur Village, West Lombok, succeeded in increasing the knowledge and skills of PKK mothers in managing family finances. This proves that training can be an effective intervention to improve family financial well-being (Septika et al. 2020).

In addition, the participation of housewives in various training programs can improve their competence in bookkeeping, especially in terms of financial recording and financial planning. This is in line with the findings of Friskah Dyah Fungkasari's research which shows that bookkeeping training can help housewives manage family finances more effectively, both in terms of income and expenses (Harsono and Pungkasari 2020).

b. Time Limitations

One of the main challenges in implementing household accounting is time constraints, especially for millennial housewives. The busyness of managing a household and various other roles often makes it difficult for them to record income and expenses in detail and regularly. However, there are some millennial housewives who try to record their finances, even if only in a simple form. This shows that despite the obstacles, awareness of the importance of financial management remains, and small efforts made can be the first step towards better financial management.

In addition, with the existence of technology such as easy-to-use financial applications, millennial housewives can be more efficient in recording and monitoring their financial condition without spending a lot of time. This is supported by Rizky D. P. S.'s research which discusses financial management applications specifically designed for the millennial generation. This application makes it easier for users to record income and expenses, and provides additional features that

support efficient financial management (Rizky D P S, Sentinuwo, and Paturusi 2021). This shows that technology can be a very effective solution to save millennial housewives time in managing their finances.

c. Social Pressure or Lifestyle

The consumer lifestyle that is rampant in modern society is a challenge in itself in implementing household accounting. The urge to follow the latest trends and meet needs that are not always urgent makes it difficult for many housewives to manage expenses. As a result, they are often trapped in a cycle of debt and have difficulty achieving long-term financial goals.

In facing the rapid flow of modernization, the results of observations and interviews show that the dominant millennial Muslim housewives have extraordinary adaptability. Despite being exposed to various consumer lifestyles, they are still able to distinguish between wants and needs. Their focus on meeting basic needs such as staples, education costs, and savings proves that they have clear priorities in managing family finances.

Of course, in this case it can be said that the actions of housewives in dealing with social pressure and lifestyle cannot be separated from the religious and cultural values they adhere to. Religious values serve as moral and ethical guides that help housewives deal with social pressure and lifestyles that are often not in line with healthy financial principles. By internalizing these values, housewives can be more disciplined in managing their budget and resisting the temptation to spend excessively, despite pressure from the social environment.

Irma Intan Suryana in her research revealed that cultural and religious values have a significant influence in shaping individual financial behavior. Millennial couples who have a strong understanding of these values tend to be better able to refrain from unnecessary spending and following lifestyle trends that are not in accordance with their financial capabilities. Thus, the implementation of family accounting becomes more effective when supported by these values (Suryana 2023).

d. Economic Barriers

Economic constraints are one of the significant obstacles and challenges in implementing household accounting. Income instability, often caused by economic fluctuations, can make financial planning and record keeping difficult. Many families face difficulties in meeting basic daily needs, such as food and shelter, leaving them with insufficient time or resources to focus on effective financial management.

However, the condition of declining family income can be overcome by housewives through adjustments to consumption patterns. Priority will be given to meeting basic and shared needs, while spending on goods and services that are desires will be reduced. This step is a strategic effort to maintain family financial stability.

In line with Hani Hasanah's findings, housewives often implement budget adjustment strategies when faced with a decrease in income. They shift the focus of spending to basic needs, such as food, clothing, and education costs, while reducing purchases of luxury goods or non-essential services. This shows a proactive effort in maintaining the family's financial balance (H. Hasanah et al. 2024).

4. Materials and Method

This type of research is a field research type, namely the researcher goes directly to the research location, with the research subjects being millennial Muslim housewives in Tanete Riattang District, Bone Regency. The research approach used is qualitative research with a sharia accounting approach. The location of this research is in Tanete Riattang District, Bone Regency, with the research time being carried out in August - November 2024. The data that used by this research is primary data, using data collection techniques through observation, interviews and documentation, and data reduction analysis techniques, data display and verification / conclusion. The subjects of this study were millennial Muslim housewives who live in Tanete Riattang District, Bone Regency. The objects of this study

include financial management models, implementation of household accounting, and obstacles and challenges in financial management of millennial Muslim mothers in Tanete Riattang District, Bone Regency.

5. Conclusions

- a. The Household Financial Management Model of Millennial Muslim Mothers in Tanete Riattang District uses various financial management models including budget planning, financial recording, and family financial evaluation. Although not all families implement financial management models in a disciplined manner, there is an awareness of the importance of financial management to maintain family economic stability. Factors such as education level, access to technology, and cultural influences or habits also influence the financial management patterns applied.
- b. The implementation of household accounting in millennial Muslim mothers is still in its early stages. They more often use simple recording methods such as the single entry system to record income and expenses. The implementation of household accounting helps families allocate funds more wisely, plan long-term budgets, and prepare emergency funds.
- c. The main obstacles faced in implementing household accounting include :
 - 1) Lack of knowledge: There are still many millennial Muslim mothers who do not understand the importance of household accounting.
 - 2) Discipline of recording: Difficulty in recording financial transactions regularly is a major obstacle.
 - 3) Economic pressure: High living costs and a consumptive lifestyle often become challenges to managing finances well.

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