

The Role of Accounting in Households as Financial Management Family in Rawa Semut Village

Fahira Mutiara Amor¹, Yudhi Prasetyo^{1*}

¹ Universitas Terbuka, Pondok Cabe, Indonesia

*corresponding author e-mail: yudhiprasetyo@ecampus.ut.ac.id

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Abstract

Purpose – In their daily lives, households will face increasingly complex demands of life, so effective and efficient financial management is needed to achieve economic balance and financial well-being. Accounting provides concepts, principles, and financial recording techniques that are very useful to help families in financial management, planning, and decision-making. The application of accounting in households allows for neat recording, budgeting, and analysis of spending patterns to make wise and organized financial decisions. The purpose of this study is to explain the importance of the role of accounting in households as a tool for managing, recording, making decisions and preparing short-term and long-term plans. In addition, in this study the researcher provides education on the importance of implementing accounting and financial management in households.

Design/methodology/approach – This study uses a qualitative descriptive approach with survey and case study methods to examine the role of accounting as family financial management.

Findings – The results of this study indicate that accounting plays an important role in household life as family financial management. Based on the results of the study, it can be concluded that by implementing accounting in households, economic balance and financial well-being can be achieved.

INTRODUCTION

In this modern era, households will face increasingly complex needs and demands of life, so it is necessary to implement effective and efficient financial management to achieve economic balance and welfare in the household. Accounting is not only a science used in the business world, but can also be applied in household financial management. Accounting provides concepts, principles, and techniques that can help families in financial management, record keeping, decision making and long-term planning. According to Sugiri and Riyono (2018) accounting is defined as a service activity whose function is to provide quantitative information, especially related to finance. The information is expected to be input in the process of making economic and rational decisions.

Many households are not yet aware of the importance of the role of accounting, in fact the role of accounting is very important in household financial management, accounting can

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help manage household finances better than before.

Accounting as a discipline that focuses on recording, classifying, and reporting financial information, has great potential to be applied in the household. The application of accounting principles in family financial management can help household members to better understand their financial condition, make better plans, and make wiser financial decisions. Accounting can help households in preparing budgets, tracking expenses, analyzing spending patterns and determining financial priorities. In addition, accounting can also help households in recording all financial transactions neatly and organized to produce transparent financial reports so that households can evaluate their financial choices so that they can be used in decision making and long-term planning to get the best decisions.

Activities in household accounting are not much different from business accounting, there are no special rules and provisions in its application. Household accounting is usually applied according to the agreement of husband and wife and is flexible according to the needs and desires for a period of one month. Research on household accounting has been conducted by Thomas (2016); Nur (2020); Putu (2021); Agwa (2022); Thalib (2023) but with varying results. The diversity of results shows the importance of conducting further research with different locations, times, samples, and data. This will differentiate this research from previous research. This study aims to show how the application and role of accounting in households as financial management covers three financial aspects, namely planning, recording, short-term and long-term decision making.

Planning in Household accounting is a systematic process for managing family financial resources to achieve short-term and long-term goals. This process involves several important steps aimed at ensuring that family income and expenses are managed well so that they can meet the needs and desires of family members, as well as prepare them to face unexpected financial situations. Household accounting records help record all household financial transactions, including income and expenses. With regular records, individuals or families can track where their money comes from and where it is spent. The information recorded and how to record it can be adjusted to the needs of each couple. A common thing to do is to make daily spending records to clarify spending in one month, but many still do not apply accounting records to manage their household finances because they do not know the right method for recording it.

The role of accounting in decision making is very significant, Accounting can guide households in making short-term and long-term decisions, especially financial decisions such as funding or purchasing goods for household needs. Decisions taken are very careful, not rushed and thought out carefully to produce the right decision so that households can avoid financial mistakes in managing their finances. The right decision can help households to balance income and expenses while still living the lifestyle they want. This study explains the importance of the role of accounting in households as a tool for managing, recording, making decisions and preparing short-term and longterm plans. In addition, in this study, researchers provide education on the importance of implementing accounting and financial management in households so that each family can achieve economic balance and financial well-being.

RESEARCH METHODS

This research was conducted in Kampung Rawa Semut RT 003 RW 012 Margahayu Village, East Bekasi District, which is the most strategic district in Bekasi with high household activity. The research method used in this research. This is a qualitative descriptive approach using survey research and case studies. According to Burhan Burgin (2020) in conducting qualitative research, researchers must be actively involved in interactions with participants to understand the social and cultural contexts that influence their perceptions and actions. To collect data in this study, researchers first conducted a survey at the research location before conducting interviews with participants. Researchers conducted two types of interviews, namely structured interviews and unstructured interviews. Technically, in this research, researchers first compile a structured interview list about the formulation of the research problem, then researchers ask directly to the informant or contact the informant via online media. In addition, researchers will ask things outside the questions that have been prepared in advance if there are interesting answers from the informant to discuss further. In addition, researchers also conducted studies on documents owned by informants such as financial notebooks and simple financial reports.

This study uses a purposive technique that is snowball sampling. Determination of samples and data sources can be developed after the research is conducted in the field. The objects of this study are married couples who live in Kampung Rawa Semut RT 003 RW 012 Kelurahan Margahayu Kecamatan Bekasi Timur. From a preliminary survey to the research location, the researcher obtained 10 informants. The following list of informants can be seen in Table 1 below.

Table 1. List of Sources for Research on the Role of Accounting in Households as Family Financial Management in Rawa Semut Village

Respondents	Ages	Occupation	Length of Marriage	Number of Children
1	48 years old	Entrepreneur	27 years	3
2	41 years old	Seller	20 years	3
3	39 years old	Seller	22 years	2
4	36 years old	Housewives	12 years	3
5	29 years old	Primary Teacher	5 years	1
6	25 years old	Supervisor	4 years	2
7	26 years old	Staff	3 years	1
8	23 years old	Accounting Staff	1 years	-
9	42 years old	Kindergarten Teacher	14 years	2
10	30 years old	Staff	6 years	2

RESULTS

Accounting Helps Households Prioritize Expenditures and Allocate Resources Optimally

Based on the research conducted, accounting can help households prioritize spending and allocate resources optimally as one form of accounting's role in financial management. As Mrs. G did after receiving her salary at the end of the month, Mrs. G will track spending in the current month and then determine routine spending with non-routine spending. Based on

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these expenses, Mrs. G will create expense items, the salary received will be directly posted to routine expenses such as electricity, food money, transportation money, phone credit and children's needs. Then the rest will be allocated to savings and emergency funds. Apart from Mrs. G, several other sources did the same thing as Mrs. D and Mrs. H by creating routine and non-routine expenditure items, making them more effective in tracking their expenses and the income they received was used more clearly so that they could save money.

Simple Recording Method Effectively Applied in Households

Based on the interview results, 6 out of 10 informants have implemented simple accounting records in their households. One of them, Mrs. E, records every daily transaction made in her financial records and collects evidence of the transactions such as shopping receipts, receipts and garbage payment receipts. Mrs. E does this to explain at certain times, as a form of responsibility in implementing household financial management to her husband. In addition to Mrs. C, Mrs. J has also implemented simple accounting records, after making a transaction Mrs. J will collect evidence of her transactions and record every expense that occurs, then at the end of the month she will make a simple financial report. According to Mrs. J, making financial reports in household is important to be done as a financial evaluation material for the following month. This evaluation is done so that Mrs. J and her husband can know the financial condition of their household.

Based on the interview results, the informants who have not implemented the role of accounting in their financial records admitted that they are still able to remember what their money is used for so that it does not need to be recorded and find it difficult to implement recording in accounting because they do not master accounting knowledge. They admitted that they were confused because sometimes the amount of their expenses was greater than their income.

The recording done by Mrs. C and Mrs. J is a form of accounting bookkeeping. In this case, bookkeeping makes it easier for households to determine routine expenses for a certain period and allocate prioritized expenses as well as savings and reserve funds. Good bookkeeping makes it easier for households to know whether their financial condition is healthy or not. In a Q&A session with 4 speakers who have not implemented simple recording in their households. The researcher provided education on simple recording methods that are easy and effective to implement in households and explained the benefits of implementing simple recording in households.

A simple and effective recording method that is easy and effective to apply in a household is by using a financial notebook and a disciplined wallet. A financial notebook is used to record income and expenses in a one-month period. A disciplined wallet is used to create expense items that can be adjusted to individual needs. This education is carried out to minimize the amount of expenditure greater than income by making a list of routine and non-routine expenses. The items in the wallet are then filled according to their nominal value and will be issued according to the date of expenditure.

In the interview session, the resource person was only willing to show the public the daily financial book and disciplined wallet as an example of the application of accounting in helping to record household finances.

The following are documents from sources who have implemented financial

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management and recording in their households:



Figure 1. Daily Finance Book and Discipline Wallet



Figure 2. Routine Expense Items

Based on Figure 2 above, the routine expenditure items that may be paid each month include:

1. Expenditure post for waste,
2. Expenditure items for household equipment,
3. Expenditure post for zakat,
4. Post expenses for weekly shopping,
5. Expenditure post for emergency funds

To increase the understanding of the resource person, the researcher provided education on how to fill out a daily financial book, as exemplified in Table 2 below:

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Table 2. Daily Financial Book Forma During April 2024

Date	Information	Enter	Go out	Balance
April 1st	Remainder Cash Month March			Rp. 550,000
April 1st	Wages April	Rp. 8,000,000		Rp. 8,550,000
April 2	SPP Child		Rp. 150,000	Rp. 8,400,000
April 3	Children's Needs		Rp. 1,000,000	Rp. 7,400,000
April 3	Zakat		Rp. 200,000	Rp. 7,200,000

The format of the daily financial book and its expenditure information can be adjusted to the needs and desires of each, there are no standard rules regarding this. After providing education on how to fill it in, the researcher provides tips to remain consistent in implementing simple accounting records in the household. Here are some tips given, including:

1. Save and collect proof of transactions in your wallet after paying expenses.
2. Record your daily expenses. If you are outside the house, record it on your cellphone first so you don't forget.
3. Create a financial notebook format according to the conditions and needs of each household.
4. Build good cooperation with your partner to consistently apply simple accounting records in the household.
5. There is no need to use an application, just record manually to practice discipline in implementing simple accounting records.
6. Make a list of routine and non-routine expenses to determine financial priorities, and don't forget to create a reserve fund.
7. Target the amount of savings each month. Save when all items of routine expenditure list, non-routine expenditure and reserve funds have been filled in the disciplined wallet.

To avoid using your savings during the current month, if you want to pay for expenses, take them according to the posts that have been made in your disciplined wallet.

DISCUSSION

Accounting Influences Households in Financial Decision Making

Household financial decision making includes two main types, namely shortterm and long-term decisions. Short-term decisions are decisions that affect the family's finances in a relatively short period of time, usually less than a year, for example daily financial management, bill payments, urgent purchases and spending on vacations. Long-term decisions are decisions that affect the family's finances in a longer period of time, usually more than a year. These decisions focus on planning for the future and achieving larger financial goals, for example savings, investments, major asset purchases, children's education, insurance and retirement.

Decision making in a household is usually done by a husband after discussing with his wife and family members in a household to get the best decision. All sources in this study have

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implemented this. Based on the results of the interview, the researcher found that decision making in a household consists of three main categories, namely to meet needs, create savings and emergency funds, and shortterm and long-term financing.

Based on the above conditions, the husband's role is needed in household decisionmaking. So in this case, the researcher provides education to the informants to evaluate the decisions made by the husband, so that the decision does not burden the financial situation in the household. The researcher also provides an illustration that if you want to apply for a loan or go into debt, the installments should not be above 20% of income to keep the household's financial situation stable. Accounting plays an important role in helping households make the right financial decisions, namely by:

1. Help households evaluate various investment options and choose the investments that best suit their financial goals by making informed decisions to maximize returns and minimize risks.
2. Help households track their debts, installments and interest charges and make plans to pay them off, so they can find ways to save money and pay off debt faster.
3. Helping households achieve financial stability and security by making the right financial decisions by managing finances well so that households can reduce stress and improve their financial well-being.

Accounting Helps Households Achieve Long-Term Financial Goals While Maintaining Their Desired Lifestyle

Balancing between future planning and enjoying the desired lifestyle is the key to achieving happiness and life satisfaction. In the interview session, Mrs. F explained that she and her husband had made future plans in their household by preparing children's education funds, pension funds and investing in Precious Metals. Mrs. F continues to live her lifestyle as usual, does not reduce routine expenses and still often goes on vacation with her family. According to her, a household needs long-term goals to achieve happiness and life satisfaction.

Based on Mrs. F's opinion, the researcher provided education to other sources about long-term planning. Everyone can make future plans for their lives while still living the desired lifestyle. Here are some things that can be done to achieve longterm goals while maintaining the desired lifesty.

1. Stay consistent in prioritizing priority needs by creating a priority scale to prioritize more important needs so that household finances remain stable.
2. Set clear and specific future goals, What do you want to achieve in the next 5 or 10 years? The more specific the goal, the easier it is to make a plan to achieve it.
3. Create a realistic budget to help achieve long-term goals by considering income, expenses, and financial goals. Make sure to be consistent in saving and investing.
4. Find a balance between saving for the future and enjoying the current lifestyle, don't just focus on the future, enjoy the present. Likewise, don't focus too much on enjoying the present that we ignore the future
5. Be flexible and adapt to changes. Review your budget and goals regularly and be ready to adjust as life goes on because life doesn't always go according to plan.

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CONCLUSION

The role of accounting in households is very important for managing finances, recording transactions, decision making and long-term planning. Accounting helps to prepare budgets, track expenses, and determine financial priorities. Previous studies have shown diverse results, so this study aims to explore the application and role of accounting in households, including planning, recording and short-term and long-term decision making. The research method used is a qualitative descriptive approach with surveys and case studies in Kampung Rawa Semut, East Bekasi. The results of the study indicate that accounting helps households prioritize expenses and allocate resources optimally.

Most of the respondents have implemented simple accounting records, making it easier for them to track expenses and manage finances. Simple recording methods, such as using a financial notebook and a disciplined wallet, are effective in households. Accounting also influences household financial decision-making, helping to evaluate investment options, track debt, and achieve financial stability. In addition, accounting helps households achieve long-term financial goals while maintaining their desired lifestyle. Overall, the implementation of accounting in households helps achieve economic balance and financial well-being, with a focus on planning, recording, decision-making, and achieving long-term goals.

The researcher hopes that this scientific work can increase household awareness to remain consistent in implementing accounting for their households in order to achieve economic balance and family welfare.

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