

Accounting, a love language**Raffles Ginting^{1✉}, Eirene Maharani Putri Purba², Auriel Ladisma Ragasiwi³, Khristina Yunita⁴**

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Abstract

Accounting has an important role in married life, many millennial couples who are not married yet are also interested and need to manage finances. They cannot control their financial management properly so they tend to spend their money and have no mutual savings for the future. Mental accounting will be easy to apply if financial management is carried out in a disciplined manner. Therefore, the authors wanted to examine how accounting helps couples to know their income and expenses so far by budgeting, recording, decision-making, and long-term financial planning for managing their finances. This paper aims to elaborate on accounting with a different meaning, not accounting in the business field but in the family. To obtain the answer to the research questions, therefore qualitative method was used followed by the use of an interpretive paradigm. Based on the findings of this research, accounting is needed to achieve the household financial goals both short and long-term. Accounting in the household is a benchmark for partners to understand to avoid the 'fear' of failure in marriage.

Key words: Household accounting; financial management; mental accounting

INTRODUCTION

Accounting is essential knowledge to have in living this life. Indeed, if you talk about accounting, you will talk about money, although money is not everything. Many things can get messy if we don't know how to manage our finances well. The application of accounting is very important in economic activities. We find many activities that show accounting activities, but we are not aware of and do not maximize the activities related to accounting to the fullest. Therefore, in the business sector accounting has the meaning:

A system for recording and reporting business transactions, in financial terms, to interested parties who use this information as the basis for performance assessment, decision-making, and control (Edwards and Mellett, 1995, p.1; Pahl, 2000).

From the definition above accounting can also be said as “the language of business”. In an organization, financial information is used to assess past actions and as a benchmark to make future decisions, moreover it controls the performance of an organization in general (Pahl, 2000). Accounting is said to be a system for recording and reporting business transactions, not only in the accounting business, but it is also very much needed by families. Because the family also has assets and liabilities, therefore accounting is necessary to record the size of expenses and income in a certain period (Pahl, 2000). Ergo, we become aware of our total assets, the average monthly expenses, and a measure to make future decisions. This paper aims to elaborate on accounting with a different meaning, not accounting in the business field but in the family. Hence, the authors indite an article on “Accounting, A Love Language”.

Money may be an exceptionally imperative thing for social life since money is utilized as a means to fulfill day-by-day needs where human needs are also increasing day by day. The reason why the study raised the topic of accounting as a love language is that money itself has meaning in terms of relationships, when there are important moments such as our partner's birthday or anniversary we need money to buy gifts or to book a dinner for our partner, or other simple things such as treating our partner a meal while on a date. But in this study, we are going to explore the understanding of accounting in married life. Because it is necessary to have the ability to manage and plan household finances well to be able to respond wisely to family income and expenses, avoid bad credit, meet all family needs, and avoid other economic problems that can cause cracks in the household (Rozzaki & Yulianti, 2022).

Jacobs & Walker (2004) in Rizki et al. (2020) explain that accounting does not only function in business activities but also in community social practices that can be applied and help families to be able to manage their household finances. Accounting is one of the scientific disciplines whose value requirements can certainly be used as an effort to strengthen the values of community institutions, such as managing family finances so that individual accountability in everyday family life can be realized.

Individuals and households use accounting to track where their money is and where their money goes and keep expenses out of control and mental accounting describes how individuals do things based on certain reasons (Thaler, 1999; Yulianti, 2016). This also applies to individuals who do not have a partner (single) in the household, they must have certain reasons for making accounting decisions.

Mental accounting can be learned from the daily lives of individuals. There is no equivalent source of learning compared to observing behavior and inferring rules. The main reason for studying mental accounting is to increase our understanding of the psychology of choice. How does one make accounting decisions among the available choices (Thaler, 1999; Aristantia & Lating, 2021). Mental accounting refers more to the behavior or way of thinking of humans or someone who tends to classify and treat money differently based on who or how the money is obtained, for example, money earned from daily, daily, and monthly work will be used differently from money. obtained from sweepstakes, prizes, and bonus allowances (Silooy, 2015; Dewanti et al., 2018). Mental accounting is a condition where we place the location of money into several categories so that the perceived value of money is different from what it is, if the person is rational then he can manage finances effectively according to the category and without changing decisions, but if the person is irrational then mental accounting is very important in financial management (Amir, 2016; Yulianti, 2016). Mental accounting will be easy to apply if financial management is carried out in a disciplined manner, but sometimes obstacles in financial management are based on human desires (Cristanti et al., 2021)

In early March 2020, Indonesia was included in the category of countries affected by the COVID-19 virus. The COVID-19 pandemic has brought major changes in many areas of life. The majority of

company profits declined, and even some workers were laid off because the company was unable to survive the economic crisis. This makes households have to be more careful in managing finances during the pandemic, so the role of accounting (Rozzaki & Yulianti, 2022). Covid-19 affects the economy of individuals, households, and micro, small, medium, and large companies, even affecting the country's economy with a scale of local, national, and even global coverage (Taufik & Ayuningtyas, 2020). The emergence of Covid-19 caused major changes in the economic field. Thus, household life is required to be more careful in managing household finances in order to prevent a lack of finances in meeting the needs at times like the COVID-19 pandemic, at least a family must have a separate account for emergencies.

The four aspects of household accounting budgeting, record-keeping, decision-making, and long-term financial planning are profoundly suggested to do since they are the foremost essential thing in maintaining family finances so that they are steady and able to bolster family needs. Recording the income and outcome in the family account can also anticipate budgeting from the risk of bankruptcy which can be dangerous as well as emotional and mental disorders of individuals in the family. Inaccuracies in budgeting and managing household finances can be seen from household instability which shows the emergence of bad loans for financing made by households.

The problems concerned in household accounting can lead to the estrangement of family relationships and even divorce, this means that if a family cannot manage its finances properly it will be fatal. This has been supported by data from Badan Peradilan Agama (BADILAG), from research by Sri Mulyani (2018) in Siregar (2019) explicates the progressing increase rate of family divorce in Indonesia from time to time. In 2017 numbers divorce accounted for 18.8% of the 1.9 million marriages. The problem factor was the economy which is most suspected as the cause of the fracture of the household and there are 70% of cases where the wife submits to divorce because the husband is considered less able to provide subsistence to complete family needs. Also, in research by Suwarni & Arman (2017), many cases of economic problems cause the destruction of households, where most of these cases are caused by the behavior of husbands and wives who are not wise in managing finances, one of which is negligence in using family money and practicing good financial planning. Based on existing data in their study, it is stated that in 2019 in the city of Makassar there were around 3,543 couples who divorced both the wife and husband, mostly because of economic problems (Abdurrahman, 2019).

The understanding of accounting in the family has relatively the same meaning as understanding accounting in the business world. Unfortunately, research about household accounting is a rare kind to explore in Indonesia. According to Carlsson-Wall et al. (2016) and McLaren et al. (2016) in Yuliana et al. (2020) indicate that rare research on household accounting is due to the escalation of glamor issues and public professionals.

Previous research relating to household accounting has been conducted by Espa (2011) "Konstruksi Bentuk Akuntansi Keluarga (Pendekatan Hipnometodologi)" regarding the importance of household accounting practices whose motive and goal are to shape the behavior of family members because family accounting practices can reflect the values of responsibility, trust, honesty, discipline, sincerity, and diligence which are destiny for the life of every family that must be carried out every day. Previous research by Selvia Eka Aristantia and Ade Irma Suryani Lating "Antara Aku, Jodohku Dan Akuntansi" explains the meaning of accounting in determining the ideal partner to build domestic life by using a phenomenological approach in the search for meaning, both expressed and implied. Another research is also conducted by Manurung & Sinton (2013), Yulianti (2016), Suarni & Sawal (2020), and Rozzaki & Yuliati (2022).

Accounting

Sumarsan (2018) in Rozzaki & Yuliati (2022) define accounting as the art of gathering, identifying, classifying, and recording activities or occurrences related to money used to obtain financial information or financial statements that can be utilized by interested parties. Apart from being defined as an art, accounting is also defined as an information system that produces financial information for interested parties regarding the economic activities and condition of an organization (Rudianto, 2013; Rozzaki & Yuliati, 2022). Although the notion of accounting is closely related to the process of identifying, recording, reporting, and decision-making in a business context, the accounting referred to in this study is not limited by this definition. In the context of modern accounting, Roslender (1992) & Sukoharsono (1998) as cited by Yulianti (2016) says:

'... modern accountancy is a highly relevant subject for study at the present time. Having designated it as an institution... In this way accountancy is being seen as the equivalent of the other major social institutions such as the family, religion, work, education, art and literature, and science and technology".

Hopefully, the understanding of household accounting can be socialized more widely and is expected to be able to solve problems in the future. As can be seen from the number of new online-based small businesses today, assisted by rapid technological advances, the need for accounting knowledge is also increasing, because the use of accounting is not only limited to companies but is also used by small industries, home industries and even the smallest organizations such as family (Yulianti, 2016).

Household Accounting

Accounting is one of the foremost important sciences, so it can be utilized as an effort in strengthening people's lives within the context of overseeing household finances (Yuliana et al., 2020; Rozzaki, 2022). The generally accepted understanding of household accounting can be seen from the linguistic understanding that household accounting is the practice of managing household finances using accounting aspects. Accounting in the household is very important in managing financial income and expenses, given the increasingly complex conditions and needs of life that require every family to be able to maintain their survival (Yulianti, 2016).

Feby & Budiman (2017) dan Tammani & Mukhlisin (2018) in Yuliana et al., (2020) explained that the family is the initial foundation of a society, even civilization. In a social institution, the family is an important part of shaping the character of a nation. If the family which is the foundation of society is weak, then society will be weak. Espa (2011) explained that the application of accounting in the family is different from that applied by business units and government organizations because in business there are standards set in recording and reporting, while household accounting is flexible because there are no rules or regulations governing it. In his study, he stated that accounting shapes the culture of the family. Suppose a wife act as a manager in the family who manages funds entrusted by the owner of the company, in this case, the husband as the leader of an organization (the family). Conscientiously the wife prepares and serves the needs of the household and tries to form an organizational culture that can be formed from an example of a mother (the wife). Family accounting becomes a habit that is continuously carried out by the wife and gradually forms a family culture and can further shape the behavior of family members. Therefore, accounting in the family is vital to learn, understand, and apply, because in forming a strong character in society, the formation begins with the role of a strong culture of a family.

Budgeting

It is instrumental for every family to do budget planning because this process is a measure of success in achieving every need in the household, thus by applying good budgeting in the family then every need in the family will be known in more detail (Suarni & Sawal, 2020). According to Yulianti (2016), budgeting includes the process of grouping and predicting the ability of the income earned to be allocated to expenditures that are useful in achieving family goals. Good budget planning is needed to meet future needs that individuals use as reserves in anticipating all possible uncertainties in the future. In addition, budgeting allows individuals to be able to determine the needs of daily life both in short-term and long-term planning (McRae, 1997; Northcott and Bill, 2000; Yulianti, 2016).

In research by Manurung & Sinton (2013) "Urgensi Peran Akuntansi Dalam Rumah Tangga (Studi Fenomenologis pada Dosen – Dosen Akuntansi di Universitas Widyatama Bandung)" they claimed in married life, it is necessary to have a budget reserve to avoid any occurrences of swelling expenditures in the household and avoidance of debt to third parties. Budgeting here is solely not only for families who have been blessed with children but for newly married couples so they must be mature in managing every budget in their household including the truly most important needs which must come first.

Record-Keeping

Planning is the activity of setting goals to be achieved in the future, both short-term and long-term (Purwaji 2016). According to Mulyadi (2008) in Rozzaki & Yuliati (2022) recording is an activity made to ensure uniform handling of corporate transactions that occur repeatedly. So, it can be said that recording is the making of accounting records and events that occur that are measured in a planned and systematic way. The use of accounting record-keeping is instrumental for housewives to be able to

minimize any necessary needs and know the amount of expenditure per day to make it easier to recognize the amount of expenditure per month (McRae, 1997; Manurung & Sinton, 2013).

The recording process referred to in this case is every form of what are the most important needs in the household. The recording system is recommended to be carried out in a cash book and recorded neatly every day, week or month. This recording process will also assist in budgeting future reserves (deposits) in savings when needed at any time for needs (Suarni & Sawal, 2020).

Decision Making

Decision-making is a method by which individuals and groups gather timely information to choose one of several possible courses of action (Baron et al., 2009; Rozaki & Yuliati, 2022). The decision-making process plays an important role in planning and budgeting for household needs, therefore in making decisions we need caution and wisdom in its application because the decisions we make can reflect our personality.

According to Manurung & Sinton (2013), the role of decision-making here is the largest investment, both in terms of short-term and long-term financing decisions and purchasing decisions such as household spending. Supported by Yulianti (2016) that interprets decision-making as an attitude that takes into account the risks that will be faced, the decisions taken by individuals are closely related to the courage and mentality possessed by the individual as well as when individuals are faced with the choice to make loans or owe in fulfilling their obligations and their needs or choose to postpone until finances are sufficient to meet those needs. Every family certainly has preferences and different ways of arranging their finances as well as solving their problems, as said by Hasmi (2019) in Rozaki & Yuliati (2022) if everyone has their own way of thinking about family financial decisions and decisions made need to be considered carefully and not in a hurry to avoid financial problems (Hasmi 2019; Rozaki & Yuliati, 2022).

Long-Term Financial Planning

Manurung & Sinton (2013) said that long-term financial planning is a form of investment that is required for people living in a household. Planning here is very necessary for future assets when entering retirement and several other needs for life in old age, as stated by Yulianti (2016) there are several conditions that require investment in the household, including for the continuity of life in the future. old. Investment in households is a form of reserve in meeting future needs. Savings in spending is a form of long-term planning that requires every married couple in the household to be able to manage finances in their household life (Manurung and Sinton, 2013).

Investment and insurance are two examples of long-term financial planning, along with economic growth. Many financial organizations have offered a range of investment products. The outcomes of long-term planning will depend on how precisely and thoroughly investment items are chosen. Planning is a skill that every householder must possess, especially when dealing with uncertain future events.

Mental Accounting Theory

Aristantia & Lating (2021) by observing the daily behavior of individuals and inferring their own rules, thus we can learn mental accounting. The reason behind the importance of studying mental accounting is to improve our understanding of the psychology of choice. How does one make accounting decisions among the available choices (Thaler, 1999; Aristantia & Lating, 2021). The focus of mental accounting theory is how individuals respond to and evaluate situations against possibilities that give two or more outcomes. In this case, individuals have a tendency or behavior to classify the money they have based on the source of the receipt of money and based on the use of the money, as expressed by Shefrin & Thaler (1988) in Yulianti (2016):

“...report that people tend to decompose their income according to its source into three categories: salary income, asset income, and future income, and find that the marginal propensity to spend the income differs among these categories”.

According to Yulianti (2016)'s research, Thaler (1999) stated that the three elements that make up mental accounting are the perception of outcomes (outcomes) and making and evaluating decisions, setting activities for a more specific recording, and determining limits or evaluation periods of the accounts, some of which are evaluated weekly, monthly, or yearly. These three factors affect a person's mindset and decision-making.

METHOD

To obtain the answer to the research questions, therefore qualitative method was used followed by the use of an interpretive paradigm. Qualitative research is a method that is based on an individual approach to understanding and exploring the phenomena that occur. The qualitative method used consists of in-depth interviews. From the concept of this phenomenon, the meaning of individual experiences can be constructed (Cresswell, 1998; Aristantia & Lating, 2021).

In this case, the authors use a case study. A case study is a form of qualitative research based on human understanding and behavior based on human opinion (Polit & Beck, 2004; Yona, 2017). Yin (2003) in Yona (2017) explained that there are several steps in designing a case study, namely: determining and describing research questions, selecting and determining research designs and instruments, determining data collection techniques and carrying out data collection activities, making data analysis, and preparing a final research report.

The first step in the research is to determine the research question. The researcher will make a research question related to the phenomenon or object to be studied and the objectives to be achieved in the research. The object of this research is humans. In general, a case study will answer one or more research questions that begin with the words “how” or “why”. In the second phase, determining the research design and instruments, the researcher uses a single case design. The single case design is a case study research that emphasizes research only on a single case unit. The single case design is used when the researcher finds a particular case that is unique, a critical case (Munhall, 2001; Yona, 2017). In the third phase, the researcher collects data using in-depth interview techniques. The time for the interview in this study is 60 minutes. Researchers can develop more in-depth questions on a topic based on the answers given by respondents. In this case, the researcher tries to understand more deeply the respondent's perception of an idea so the researcher needs to motivate the respondent to express deeper life experiences so that more and more in-depth information will be obtained on a topic. In addition, establishing a relationship of mutual trust with the respondent is important in the interview (Denzin & Lincoln, 2004; Yona, 2017).

To determine the data analysis technique phase, Researchers will read, describe, compare, and combine some of the codes that have been made to make a final research formula. The data obtained will be analyzed by coding and placing the data based on the suitability of the theme. And for the last phase in this case study research, the researcher can make a written or verbal report on the final results of the research.

This study uses data based on qualitative data types, qualitative data types will be displayed using verbal words and not numbers. According to Emzir (2012), primary data is said to be data obtained directly from the first hand. In order for the research to be successful, this article involves married couples and implements an accounting system in their household to become the object of the data source. Informants are parties needed in providing information about the research situation or condition. The criteria for the informants selected in this study were someone who had a family, both an accountant and non-accounting professional background, and was willing to be interviewed and provide the information needed by the researcher. In this case, the ease of access and the factor of willingness to become an informant are the main things for researchers to choose a partner to be the object of research.

Table 1.

Informant's Family

Name	Status Profession	Educational Background	
IZ	Husband	Doctor	Non-Accountant
AM	Wife	Doctor	Non-Accounting

RESULTS AND DISCUSSION

Accounting Practices in The Household

Accounting in the household is basically an activity that is not difficult to implement, but sometimes it is still underestimated even though there are many benefits that can be obtained from implementing accounting activities in the household (Fitriyah et al, 2020; Rozzaki & Yuliati, 2022). Accounting in the household is not as complex as accounting in business activities. The practice of accounting in the household is based on the decision of both of them, so it is flexible and adapted to the

needs of the family. Accounting in the household was originally the application of accounting aspects to family financial transaction activities, ranging from financial planning, financial records, and financial decision-making in the household (Rozzaki & Yuliati, 2022).

Based on the results of interviews, the informants stated that the accounting applied in their household functions to control household finances so as to create a sense of security and transparency in the household. There are many good reasons why couples practice household accounting. Honor and trust in money are very important in marriage. Couples can manage their money with separate accounts, joint accounts, or a combination of both.

The informant's family stated that accounting is needed in their household as economic actors. They need accounting to achieve their household financial goals both short and long-term. Nevertheless, obstacles that occur in doing record-keeping, are that sometimes the informant's family are lazy to keep records of the expenditure and income transactions, even most of the time they underestimate to do any form of recording. Even though they know and are aware of the importance of accounting and the benefits when applying any accounting practices in their household.

Budgeting in the household Accounting

On the financial planning side, the informant's family explained that they made a distribution of current needs that both partners had planned at the beginning of the month when they received a salary or income. The informant's family distributes finances using the 50/30/20 rule method. They explained that the distribution was done to help manage their finances, have funds for emergencies, and their investments, and divide their funds for their daily needs and any obligation.

The 50/30/20 rule was first originated by Elizabeth Warren and Amelia Warren Tyagi in their book "All Your Worth: The Ultimate Lifetime Money Plan" in 2005. The rule says that 50% of your income must be spent on needs and obligations that you have to meet, such as rent and utilities. The remaining half should then be split between 20% to savings and debt repayment and 30% to your wants and entertainment. The informant's family had done this method, in which they divide 50% for the life support funds such as their daily needs and obligations, 30% for any investment and savings including emergency funds, and the other 20% for entertainment funds.

They explained that when they receive their salaries, they will combine their salaries and separate the budget for necessities that must be paid at the beginning of the month, since the informant's family is a newly married couple so they still don't have much of a burden to pay. They also divide funds for entertainment, their classifications for entertainment include dating, dinner for special occasions (birthdays, anniversaries, and/or any celebrations), and holidays. Because they said that it's a ritual for them to celebrate their special days with a fancy dinner or with any kind of celebration to memorize the moment. The last allotment was for emergency funds, including funds for the medical bill when a family member gets sick or for any future emergencies.

Record-Keeping in Household Accounting

Kusufi and Halim (2014) in Rozzaki & Yuliati, (2022) explained that there are three accounting models, namely the single-entry model, double-entry model, and triple-entry model. The informant's family uses the single-entry model for accounting records in their household.

Based on the results of the interview, the informant's family made financial records in the household. The recording process is done by the wife and is done when the money has been received or if there are expenses. The recording media used are the Google spreadsheets application and the notes application that already exists on a smartphone. The purpose of the practice of financial recording in the household is to have financial reports so that families know their financial condition. The records were also used by the informant's family as an evaluation for the following year. Recording can help couples prevent unforeseen conditions from happening in the future. The informant's family stated that they could learn from the previous year's financial records to make better financial management plans for the coming year.

Decision-Making in Household Accounting

In making decisions, it is not uncommon for the informant's family to make a mistake. Decision-making is a method by which each individual and group gathers timely information to choose one of several possible courses of action (Baron et al., 2009; Rozzaki & Yuliati, 2022). The financial condition of the family is strongly influenced by family decisions. Therefore, wise decisions are needed to manage the family economy (Rozzaki & Yuliati, 2022). Wise decision-making is needed to determine the right

strategy for managing finances, preventing a family from unresolved problems, and achieving common goals in the household.

The informant's family explained that if one of them was wasteful in spending money, they would identify the core problem of the waste and do some cognitive behavior treatment including discussing or brainstorming about it to become more careful when spending money in the future. The husband also entrusts the joint savings to be held by the wife. In making decisions, the wife explains that for small things such as sudden needs with a relatively small nominal, the wife will make her own decisions and the husband will not make a problem. But if the problem is fairly large with a nominal that is also large enough, then they will have a discussion first. This is in line with the explanation by (Yuliana, Setiawan, and Auliyah 2020), that there is a form of cooperation between husband and wife when making decisions, where a person is trusted to execute expenses with small amounts, while large amounts are decided by the husband.

The informant's family also explained that if the plan they had planned at the beginning was not in accordance with the existing circumstances and situation, they would always stick to the plan, make a new strategy, and always support each other's back.

Household Accounting in Emotional Context

Accounting in the household is closely related to the emotions that individuals have. Not only based on the mindset but accounting in the household must be associated with the emotional dimension which involves elements of common sense, values, beliefs, and emotions.

Unexpected conflicts in the household can come at any time. However, the informant's family said that it had no impact on accounting decision-making in their household. They believe that conflict should not affect them financially because both emotions and decision-making are separate and cannot be combined.

The Role of The Practice of Household Accounting in The Family

The informant's family realizes the role of accounting in their household is needed to manage finances better and be more focused. The role of accounting in the household is that the informant's family can control and manage finances in their household by aligning the use of money and income.

In applying accounting practices in the household, the informant's family explained that discipline and commitment were needed. They realize that mental accounting in the household creates a disciplined attitude and pays more attention to their own financial condition. The role of accounting in their household also provides data as an evaluation needed to improve the quality of their financial management in the future, especially when there are savings that must be separated for future and emergency needs. one another. On the other hand, because there is mental accounting that underlies their relationship, it makes their household more harmonious, peaceful, and controlled.

CONCLUSION

For good financial management and household accounting, a commitment is needed. Couples who have accounting knowledge, have accounting insight and are able to collaborate in realizing good accounting in the household. Accounting in the household is a benchmark for partners to understand to avoid the 'fear' of failure in marriage. This research can be a reference for all families in managing family finances, household accounting is needed. The limitations of the research are the informants where the informants are newly married couples and have just started their life together.

Suggestions for newly married couples are very necessary planning in financial management. Accounting and mental accounting become the basis for couples to know their financial condition together. But of course, to know the accounting conditions in the household clearly, a disciplined and consistent attitude is needed. Spouses are expected not to underestimate the accounting measures in the household to improve their financial condition.

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