

## Construction of Household Accounting Practices: an Islamic Ethnomethodological Study

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### ABSTRACT

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*This research departs from the problem of modern accounting knowledge, which is limited to material and ignores non-material values, and studies of household accounting based on non-material values, which are rarely disclosed in accounting studies. This study aims to construct household cost accounting based on non-material values. This study uses an Islamic paradigm with an Islamic ethnomethodological approach. The results of the study found that household expenses were recorded by the wives, both recorded on paper and in memory. The income earned by the husband is sufficient to finance household needs, saved to finance unexpected needs, and finance business capital. There are expenses for alms, but alms are not considered a burden but a means of purifying wealth and charitable savings in the afterlife. The three household cost accounting practices are based on the values of responsibility, cooperation, and faith in the Creator.*

**Keywords:** *cost accounting; household accounting; perspective of Islamic law; non-material values; Islamic ethnomethodology*

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## ABSTRAK

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Penelitian ini berangkat dari permasalahan tentang pengetahuan akuntansi modern yang terbatas pada materi dan mengabaikan nilai-nilai non materi, serta kajian akuntansi rumah tangga berbasis nilai-nilai non materi yang masih jarang diungkap dalam kajian akuntansi. Penelitian ini bertujuan untuk mengonstruksi akuntansi biaya rumah tangga berbasis nilai-nilai non materi. Penelitian ini menggunakan paradigma Islam dengan pendekatan etnometodologi Islam. Pendekatan tersebut dipilih disebabkan tujuan penelitian ini yang selaras dengan tujuan dari etnometodologi Islam yaitu mempelajari metode dari informan mempraktikkan akuntansi rumah tangga. Berbeda dengan pendekatan etnometodologi konvensional, pendekatan etnometodologi Islam mengungkap metode dari para informan berbasis pada nilai-nilai non materi (religiusitas). Hasil penelitian menemukan bahwa pencatatan biaya rumah tangga dilakukan oleh para istri baik dicatat di atas kertas maupun di ingatan. Pendapatan yang diperoleh oleh suami cukup untuk membiayai kebutuhan rumah tangga, disimpan untuk membiayai kebutuhan tidak terduga, dan membiayai modal usaha. Terdapat pengeluaran biaya sedekah, namun sedekah tidak dianggap sebagai beban tetapi sebagai sarana menyucikan harta, tabungan amal di akhirat nanti. Ketiga praktik akuntansi biaya rumah tangga tersebut berbasis pada nilai tanggung jawab, kerja sama, dan iman kepada Sang Pencipta.

**Kata kunci:** akuntansi biaya; akuntansi rumah tangga; perspektif hukum Islam; nilai-nilai non materi; etnometodologi Islam

## INTRODUCTION

Cost is one of the pieces of information that will be presented in the financial statements (Hariyani, 2016). But unfortunately, the information about costs presented in the report is only limited to material (money) and ignores non-material values in the form of emotional and religious values. This raises problems regarding the unconsciousness of users of financial statements about non-material values in financial reports (Mulawarman & Kamayanti, 2018). Presentation of cost information is limited to material (money) because the science of accounting currently being studied and implemented is the knowledge that was born from the womb of modernity and is conditioned by values in the form of materialism, egoism, utilitarianism, and secularism (Kamayanti, 2015).

Costs are not only imprisoned within the scope of the material, but research on costs so far has been rife in the corporate context. Even though in reality cost accounting is not only found in this context but also in everyday life, one of which is in the household. Triyuwono (2013) further explained that the study of (cost)

accounting is essentially about raising divine awareness: In the realm of business or outside corporate structures, a researcher has the opportunity to engage in accounting research. Both avenues are equally commendable, as the focus is on studying divine principles or knowledge. From a spiritual perspective, research holds greater significance when it leads the researcher to a deeper understanding of science, a heightened awareness of their role as a servant of God, and ultimately brings them closer to God. Essentially, successful and valuable research is characterized by the researcher's increased reverence for God, and the knowledge they acquire should draw others who utilize it into a closer and more reverent relationship with God (Triyuwono, 2013).

Triyuwono's previous explanation was that cost accounting studies can be carried out both in the context of companies and households, which are equally noble. This is based on the fact that the knowledge currently being explored is essentially the law and knowledge of the Creator from the point of view of religiosity. Valuable research is a study that brings researchers closer to God. Several researchers have carried out studies on accounting in the household context, such as Sidharta (2016), through household accounting: responsibility for recording, decision-making, and planning. The results of the study found that the wife carried out the recording of household income and expenditure, including making decisions on relatively small expenditures. Meanwhile, long-term decision-making is carried out by the husband. Furthermore, Yuliana et al. (2020), through research on Sakinah family accounting, found that the form and meaning of family accounting are outside the logic of conventional accounting but adhere to Islamic values in sharia accounting, which is believed. Sakinah value in family finances occurs by prioritizing the needs of *djaruriyyat*, *hajiyyat*, and *tahsiniyyat*.

It is essential to carry out studies related to cost accounting practices in the household context. This is because, so far, accounting studies in the household context still need to be carried out. In other words, most household-based accounting scientific developments still need to be more extensive compared to accounting studies in the context of large-scale businesses or companies (Rozzaki & Yuliati, 2022; Sidharta, 2016; Sukrianto & Lakoro, 2022). Apart from that, this study of cost accounting in the household context is interesting because it is more comprehensive than revealing the techniques and calculations of household cost accounting. It also includes the practice of household cost accounting, which is conditioned by religious values. This study is critical because it can provide theoretical contributions in the form of study results that can provide further insight into household financial behavior based on religiosity values. This can help enrich the literature on accounting that is conditional on religious values. In practice, this study's results can contribute in the form of being used as a practical guide that helps households apply religious values in daily financial management. Apart from that, this research can also provide a practical view of how to balance material and spiritual life through religiosity-based financial management.

This research is a study of household cost accounting. The difference between this study and previous research is that the subjects of this study are college students who are already married. This is interesting to do because, so far, the status of students still needs to be studied about how they practice household accounting. In addition,

the phenomenon of young marriage is currently being intensified by several activists who aim to maintain personal purity. Furthermore, this research emphasized married college students as they may face extra challenges, including managing time between academic duties, work, and family life. Additionally, research could explore how they overcome these obstacles and the strategies they use to achieve balance.

Building upon the previously discussed phenomenon, the research problem is framed as follows: How do students apply household cost accounting, and what non-material values are associated with their practices in household cost accounting? The objective of this study is to develop an understanding of the household cost accounting practices implemented by students.

## **LITERATURE REVIEW**

The widely acknowledged interpretation of household accounting is evident in its linguistic definition, signifying financial management practices within households utilizing accounting principles. Household accounting holds significant importance in handling income and financial expenditures, particularly amid the escalating complexity of living conditions and needs, necessitating families to sustain their livelihoods. Despite its crucial role, many individuals and couples within households often hesitate to undertake financial management responsibilities (Yulianti, 2016).

Another feature of household accounting is its multidimensional nature, where decision-making is a complex process that involves balancing life goals alongside economic considerations. Decision-making incorporates material, emotional, and spiritual needs, and when emotional and economic aspects converge, research findings indicate a tendency for rejection. The complexity of household financial strategy is underscored by various social and psychological factors, diverging from purely economic considerations. In contrast, companies are perceived as professional environments where activities are carried out methodically and rationally, extending to the treatment of financial information. Corporate financial transactions are consistently, comprehensively, and meticulously recorded, adhering to widely accepted regulations. The prevalent use of computers in companies facilitates the generation of detailed financial reports crucial for decision-making. On the other hand, households, despite often dealing with high-value transactions, tend to make emotionally influenced decisions. Record-keeping for transactions in households is constrained by time and human resources, leading to a preference for consistent, thorough, and generally accepted recording methods. The adoption of computers for producing household financial reports is limited due to the need for household financial actors to acquire sufficient skills in computer applications. Purchase decisions for goods or services in households are still inclined towards emotional considerations. Consequently, the use of single-entry bookkeeping is deemed more suitable for households (Sidharta, 2016).

## **METHOD**

Research paradigm. This research uses the Islamic paradigm. The researcher chose this paradigm due to the basic assumptions of the Islamic paradigm that reality is not limited to the material but non-material, which is God's creation (Triyuwono, 2015). Aligned with the goal of this investigation, which is to formulate household

cost accounting practices encompassing both tangible (financial) and intangible aspects. Essentially, these practices are established with the blessing of God.

**Research Approach.** The chosen methodology for this study is Islamic ethnomethodology. The researcher opted for this approach due to its focus on examining the lifestyles of group members, essentially portraying a way of life sanctioned by God (Thalib, 2022). The utilization of the Islamic ethnomethodology approach aligns with the objective of this study, which is to investigate how married students engage in the practice of cost accounting.

**Research Classification:** This study adopts a qualitative research approach, selected by the researcher to comprehensively grasp social realities and examine how students engage in household cost accounting. The intention is not to generalize the findings, and the research is conducted within a natural context. Qualitative research, characterized by its emphasis on understanding social reality, conducting studies in natural settings, and avoiding generalization of results, is the chosen methodology (Yusuf, 2017).

**Data collection technique.** This study uses data collection techniques in the form of structured interviews. Sugiyono (2018) clarified that the structured interview method involves the creation of a set of questions related to the research theme prior to the interview. This interview was conducted online. Therefore, before engaging in interviews with the students, the researcher had meticulously prepared the interview instruments in advance.

**Analysis Methodology:** The data analysis approach employed in this study aligns with the principles of Islamic ethnomethodology. The initial phase involves a charitable analysis, where "charity" in the context of Islamic ethnomethodology data analysis refers to all expressions and actions of group members that hold contextual significance and are collectively understood by the group (Thalib, 2022). In practical terms, this study utilizes charity analysis to identify expressions and actions among students regarding their practices in household cost accounting.

The subsequent phase involves knowledge analysis. In the context of Islamic ethnomethodology data analysis, knowledge analysis pertains to the collective rational understanding among group members concerning contextual expressions and actions (Thalib, 2022). In the context of this study, knowledge analysis is applied to identify the rational meanings shared by fellow students regarding their approaches to household cost accounting.

The third phase involves faith analysis. In the context of Islamic ethnomethodology analysis, faith analysis refers to the non-material value that serves as the guiding spirit for group members in their everyday expressions and actions (Thalib, 2022). In the scope of this research, faith analysis is employed to identify the non-material values influencing how students approach household cost accounting.

The fourth step involves analyzing revelatory information. Within the framework of Islamic ethnomethodology analysis, this stage seeks to establish connections between the non-material values embedded in the lifestyles of group members and the values outlined in the Qur'an and hadith. In instances where these values conflict with the prescribed guidelines, a critical examination of the values inherent in that way of life becomes necessary – conversely, if they align, they are affirmed (Thalib, 2022).

The fifth phase involves the analysis of virtuous actions. In Islamic ethnomethodology, the analysis of virtuous actions serves to integrate the findings from the four preceding stages into a cohesive unit, enabling a comprehensive understanding of the way of life of group members (Thalib, 2022). In the context of this study, the analysis of virtuous actions aims to consolidate the findings from the four earlier data analysis stages, providing a complete understanding of how students engage in household cost accounting.

Participants in the Research: This study involves three informants who were chosen through the purposive sampling method. According to Sugiyono (2018), purposive sampling is a method of informant selection based on specific criteria, such as experience and knowledge. The subsequent section provides details about the informants in this research.

**Table 1.**  
**Research Informants**

No	Informants Name	Age	wedding year	Husband's Job
1	Informan A	25	2021	Private sector employee
2	Informan B	25	2021	Self-employed
3	Informan C	22	2017	Teacher

Source: data processed by researcher

Sugiyono (2018) stated that in determining informants for qualitative research, one of the criteria that can be the basis for selecting informants is the relationship to knowledge and experience. In this research, in line with Sugiyono's previous explanation, researchers selected informants based on criteria such as how long they had been married and their experience managing household costs. Researchers determined that informants in this study had at least three years of experience managing household costs.

## RESULT AND DISCUSSION

### Method of Recording Household Expenses

The amount of expenses or expenses for each household is different. It is due to the different needs of each household. Informant A explained that the monthly household needs are estimated to be below four million. This also adjusts to the income of her husband. Additional information on this issue is available in the forthcoming explanation provided by Informant A:

Yes, it costs a lot, for cooking it's a minimum of **Rp 50,000 per day**, not to mention internet quota and electricity. At most, if it is estimated that everything is Rp 3,000,000 or Rp 3,500,000... **the expenses are recorded**, so before income comes from the husband, the details of the expenses are already there. The husband's salary per month is under Rp. 4,000,000. Later for parents, this much, for shopping this much, for electricity and water needs this much, this for the husband's support, for this internet quota. However, money from husbands is not given to all wives. My husband is the type of person who only gives money to his wife for shopping. But as a wife, I know expenses. So the Rp. 4,000,000 was not given to all of the wives. Half is given to

the wife, half to the parents, and so on to the others. But if I estimate, the total expenditure is that much.

Based on the earlier information shared by Informant A, the researcher gained insight that, as a wife, Informant A approximated the total monthly expenses for her household to be around Rp. 3,500,000. It is by the husband's income per month, which is Rp. 4,000,000. Informant A then explained that in his household, the husband gave only money to finance his household needs. In other words, the husband's entire income is not tolerated by the wife. However, as a wife, informant A knows all activities related to the cost of household needs, including her husband's needs. It is because informant A recorded costs for all household expenses.

In the explanation informant A previously found the practice of accounting for household costs to record costs. This practice is found in the **charity** "expenses are recorded" The **knowledge** of this charity is that every household expense will be recorded by informant A on a paper. This recording was done by informant A before her husband received income from where he worked. Thus, after the husband received the salary, informant A already knew the salary would be used to finance his household needs such as electricity, water, housing, and other needs.

Furthermore, this is in line with what was done by informant B, namely recording every expense of her household. Additional information on this can be found in the subsequent excerpt from the interview.

The child's needs are Rp. 600,000, oil and gasoline are Rp. 600,000 or Rp. 750,000. Then the household needs are Rp. 1,000,000. **Expenditures are usually already recorded in advance before shopping.** So, the types of goods and their prices have been imagined because we often buy goods every month. So automatically we already know the type and price of the goods we need per month. So, for the money when shopping, it will be close to what we previously estimated.

Building on the earlier clarification provided by Informant B, the researcher comprehends that the total monthly expenditure for her household is around Rp. 3,000,000. Informant B can find the monthly expenses because she has prepared a record of the need for goods and the price before the goods are purchased. Informant B also explained that she had been able to estimate how much her monthly expenses would be because it had become a routine monthly habit to buy her household needs.

In the previous explanation from informant B, household cost accounting practices were found in the form of recording costs. This practice is found in **charity** "Expenditures are usually already recorded in advance before shopping." The **knowledge** from this charity is that informant B records all of her household expenses. The recording is done before shopping so that when shopping, she already knows what things she has to spend with money from her husband.

Furthermore, Informant C experienced different things. She explained that she did not know the amount of household expenses per month. Further elaboration on this matter is available in the following excerpt from the interview:

Because I didn't record the expenses, I needed to know the amount. In addition, the husband buys all household needs. I just don't know the price of pampers *hehehe*. I don't know the exact price of Pampers. This is because **my husband often buys it. I usually only estimate the price.** So, I need to find out how much the household spends per month.

From the preceding information shared by Informant C, it is evident to the researcher that Informant C lacks knowledge about the exact amount of monthly expenses in her household. This is because her husband buys all household needs. Even informant C needs to learn how much the price of diapers their children often use is. In the explanation, informant C previously found the practice of accounting for household costs as a method of recording costs. This is found in the **charity** "my husband who often buys it. I usually only estimate the price." The **knowledge** of this charity is that informant C records cost not on paper but in memory. This is because, in her household, informant C did not get a mandate from her husband to shop for household needs, but her husband did this. Therefore, informant C only remembers household needs from the price of each.

Furthermore, the conclusion that can be drawn from the previous discussion is that household cost accounting practices are found in the form of cost-recording methods, which wives carry out. There are two cost recording methods: recording on paper and in memory. Wives record expenses on paper before their husbands receive their salaries and before shopping for goods. Meanwhile, the wife who records costs in her memory is due to remember the types of goods and prices. This is because there is a husband who routinely shops for monthly needs. The practice of household cost accounting in the form of this cost-recording method is conditional on the value (**faith**) of responsibility. This value is reflected through the wives' actions so that the income earned by their husbands can be used as much as possible to meet their household needs. The value of this responsibility is also reflected in the wife's actions, who still remember the types and prices of goods even though she does not receive the mandate to shop monthly from her husband.

Multiple researchers have identified accounting practices that are anchored in non-material values, particularly emphasizing responsibility. For example, Hidayat & Triyuwono (2019) conducted a study on the practice of determining selling prices based on meuramin. The findings revealed that the formulation of selling prices by the informants was geared toward material success and incorporated religious values in the form of responsibility. An example of this responsibility is seen in business owners distributing profits based on the contributions and responsibilities of each worker. Furthermore, Arena et al. (2017) investigated accounting practices in SMEs specializing in Batik Tanjung Bumi. The study showed that actors in these businesses adopted external accounting with the philosophy that sustenance is not a calculation. In this accounting approach, the value of responsibility is evident through employee salaries, serving as the primary measure of accountability for the actors. Additionally, Setiawan & Asim (2017) explored simple accounting practices among salt farmers. The results indicated that cultivators perceived recording as a straightforward form of accountability to the landowner.

Furthermore, the responsibility value of household cost accounting implemented by students is in line with the **revelation information**.

Each of you is a shepherd and responsible for his flock. The leader of the people is the protector and is responsible for his people. A man is the protector of his family, and he is responsible for them. A woman is the guardian of her husband's house and her children and is responsible for them. A man's servant is the guardian of his



master's property and is responsible for it. Undoubtedly, each of you is a shepherd responsible for his flock." (Narrated by Al-Bukhari and Muslim)

In line with the value of household cost accounting practices with the values contained in Islamic sharia, each husband and wife have roles and responsibilities. Reflecting on these findings makes researcher aware (**good deeds**) that, in essence, students' household cost accounting practices are conditioned by religious values.

### Household Cost Allocation

The income earned from the husband will be used by the wife to finance their household needs. The following is the strategy used by informant A so that the income is sufficient to meet the expenses for one month:

Thank God, yes, the name is human; if you say enough, it's not enough, if it's not enough, it's not enough. Yes, whatever it is, thank God. Be grateful. The problem is that there are also many whose household financial conditions are below ours.... Alhamdulillah, so far, I have had enough income from my husband. **Even the remaining income can be saved.** The maximum amount of savings is around Rp. 500,000, if it is at least Rp. 100,000 or Rp. 200,000. If it's extravagant, it's like issuing invitations. I have many friends if my husband says it's *nyawer hehehe*. I've been to invitations almost ten times or more. The envelope money is Rp. 50,000, and there is also Rp. 100,000. Oh my god, I'm so severe. My migraines are serious. But thank God the finances are still enough

Based on the explanation of informant A previously, the researcher understands that as a wife, she has been able to manage the income she gets from her husband to meet her household needs. In the previous footage, it is also clear that the monthly salary earned by her husband can still be saved to meet other needs. In the explanation informant A previously found the practice of accounting for household costs, namely saving for other costs. This practice is found in the **charity** "Even the remaining income can be saved." The **knowledge** of this charity is that the husband's income is sufficient and even exceeds the monthly expenses for household needs. Therefore, informant A uses the excess cost as savings to finance unexpected needs.

Furthermore, informant B revealed her strategy in sufficient income obtained from the husband with the cost of household needs.

Money sourced from the husband will still be left. **So the rest of the money will be used for business capital.** In other words, the money will be turned back into a business. So thank God the cost for a month can be overcome. So there is a side income besides the income from the husband.

Departing from the previous explanation of informant B, the researcher understands that one of the ways she uses so that her monthly expenses can be met is by using the income earned from her husband to open a business. The income from this business side is further used to finance household needs.

In the explanation of informant B, it was found that the practice of accounting for household costs. This practice is in the form of financing business capital. This practice is found in **charity**: "So the rest of the money will be used for business capital." The **knowledge** of this charity is that the residual income from the husband will be used by informant B to finance her business capital. The income from this capital will eventually be used to help finance household needs.

Next, informant C explains how to manage household expenses so that the income earned from her husband is sufficient to meet their household needs:

If it is for the baby's needs, it will be used according to the needs; it will be used sparingly. To be thrifty. Moreover, there's only a little remaining telon oil, which coincides when it's old, so you have to save money. Then I was also uncomfortable when my husband asked me what needs had been exhausted, and then I gave him a list of significant needs. If, for example, I have many notes on my needs, I feel wrong about conveying them to my husband. He bought all the necessities, so I have a feeling plus that when he buys those needs at the end of the month.

Based on the previous explanation from informant C, the researcher understood that her strategy for sufficient income for her husband to meet her household needs was to save money. Informant C would only provide a list of household needs that her husband thoroughly used up. This was because informant C felt uncomfortable if she had to provide her husband with a list of many needs, especially if those needs were met at the end of the month. This discomfort is because all costs to meet household needs only come from her husband.

Based on the previous discussion, the temporary conclusion that can be drawn is that the wives can manage the income from their husbands so that it can be used to finance unexpected needs and business capital. Reflecting on these two cost accounting practices gives researchers an awareness that there is a value (**faith**) of cooperation behind the practice of household cost accounting. The value of this cooperation is reflected in the actions of wives who manage expenses from their husbands so that they can meet their needs per month, and there is even some remaining money that can be saved and used to finance unexpected needs. This value is also reflected in the actions of informant B, who decided to manage the remaining money given by her husband to finance business capital. The income from this side of the business is jointly used to finance household needs.

Several previous researchers have identified accounting practices centered around non-material values, particularly emphasizing cooperation. For instance, the findings revealed that the culture of sibaliparriq, characterized by cooperation in both material and spiritual aspects among family members in domestic life, contributes to sustaining income and fostering mutual trust between spouses in managing finances (Musdalifa & Mulawarman, 2019). Another study by Thalib et al. (2022) explored profit accounting practices grounded in patient and huyula values. The results indicated that traders in Gorontalo utilized their profits to address personal needs and assist those in need.

Furthermore, the value of cooperation which is the spirit of implementing cost accounting by students, is in line with the value of household cooperation in Islamic religious law. This is contained in the **revelation information in** Al Baqarah verse 233. Furthermore, contemplating the findings about household cost accounting practices based on the value of cooperation between husband and wife, researchers finally understand (**good deeds**) that cost accounting is not limited to material values but conditions with spiritual values.

## Cost For Alms

One of the expenses routinely incurred by the students' households is alms. Researchers focused the subject of this Research on married students because married students may face additional challenges, such as managing time between academic tasks, work, and family life. Additionally, Research could investigate how they overcome these challenges and the strategies they employ to achieve balance. Even though these expenses are included in the monthly household budget, charity is not considered a burden. This is as stated:

**There must be expenses for alms...** alms are not considered a burden. Before getting married, giving alms was "obligatory" for me. So whether I am single or married, alms is an "obligation" for a Muslim. Because every property we have has a right from them, do not wait to be rich before giving charity.

Based on the previous explanation from informant A, the researcher understood that both before marriage and after marriage, informant A always set aside the income she earned for charity. This is done on the basis that charity is an obligation for her. Informant A emphasized that although it is included in the regular monthly budget, almsgiving is not considered a burden. For informant A, giving charity does not have to wait to be rich because there are other people's rights from every property owned by a Muslim.

In the explanation of informant A previously found household cost accounting practices in the form of alms expenses. This practice is found in **charity** "there are expenses for alms." The **knowledge** from this charity is that Informant A sets aside a little of her husband's income to be used for alms. This had become a habit of informant A before and when she was married. Even though they spend as close as every month, alms are not considered a burden. This is based on the awareness that other people have rights to property owned by a Muslim.

The same thing was explained by informant B, that giving alms is not a burden. The following is an explanation from informant B:

**There are expenses for alms.** Give charity to purify the treasures we have. Charity is not a burden. But not every month to give alms, only if someone is more certain to give alms.

Based on the previous snippets of informant B, the researcher understands that there are alms costs set aside by informant B, even though these alms costs are not carried out routinely. Informant B explained that alms are not a burden. This is because alms' essence is to purify their assets.

In the previous interview with informant B, the researcher found household cost accounting practices in the form of alms expenses. This practice is found in the **charity** "There are expenses for alms." The **knowledge** of this charity is that even though they do not give alms every month, informant B explained that whenever there is excess fortune, she sets it aside to give alms. Charity is not a burden in household expenses. This is because the nature of alms is to purify the assets owned by her family.

Furthermore, informant C conveyed that, in essence, alms are not considered a burden but savings in the afterlife. The following is an explanation from informant C:

We do not have to plan to give alms every month. There is no time set aside for us to give alms, **so later, when we have an excess of new fortune, we set it aside for**

**alms.** The goal is as save later *hehehe*.... We do not consider charity as a burden. It is just that when we see those in trouble, we can feel the same, even thinking, what if we are in that difficult position? So by seeing conditions like that, we have gratitude to Allah because He gives us enough. Allah does not happen something like that to us, so that way comes gratitude

Based on the previous explanation from informant C, the researcher understood that informant C set aside some of their fortunes to give alms. Even though she does not give alms every month, she considers alms not a burden. On the contrary, alms are charitable savings for the afterlife. Giving charity is also a form of gratitude for the blessings bestowed by the Creator. In the snippets of informant C, household cost accounting practices in the form of alms expenses were found. This practice is found in **charity** "so later, when we have an excess of new fortune, we set it aside for alms." The **knowledge** from this charity is that informant C does not plan to spend alms every month, but if there is an excess of fortune, then they give alms. Informant C emphasized that the cost of alms is not a burden; on the contrary, alms are a charitable saving for the afterlife. Giving alms is a feeling of gratitude for the blessings bestowed by the Creator.

The temporary conclusion that can be drawn from the previous discussion is that household cost accounting practices are found in the form of alms expenses. This practice is conditional on the value (**faith**) of belief in the Creator. This value is reflected through the wife's explanation that charity is not a burden, giving charity is to purify wealth, giving charity is a charitable savings account, and giving charity is essentially gratitude for the blessings bestowed by the Creator.

Moreover, various researchers have identified accounting practices grounded in the values of faith in the Creator's benevolence. For instance, Rimadani et al. (2018) conducted a study investigating the underlying meaning of profit in the sustainability of public transportation. The findings revealed spiritual benefits associated with the implementation of flexible tariffs and a sense of not incurring losses while assisting passengers. This practice is rooted in the belief that transportation drivers will receive more sustenance than what is shared with others. Additionally, Niswatin & Mahdalena (2016) explored the value of subak wisdom as the social capital of Balinese ethnic migrants. The study's outcomes identified five local dances, representing social values, elt, business, accountability, and (religious) beliefs, all based on the Tri Hita Karana concept.

Furthermore, accounting for household expenses in the form of alms has been explained in the **revealed information** in QS. Al Baqarah: 270-271. Departing from the alignment of household cost accounting practices with values in Islamic religious law gives researchers awareness (**good deeds**) that the essence of cost accounting implemented by students is conditional on their faith in the Creator. The results of this study are different from the cost concept contained in the book (Azwar et al., 2022; Hartono & Rahmi, 2018; Sodikin, Slamet Sugiri, Riyono, 2016; Sugiarto, 2016; Yulyanah & Halimah, 2014), which limits the concept of costs to materials alone. In practice, according to the study results, there are non-material values such as cooperation, responsibility, and faith in the creator behind the cost accounting practices implemented by the informants.

## CONCLUSION

This study aims to construct household cost accounting practiced by married students. The study's results found that students recorded costs on paper and in memory. Wives record costs on paper because their husbands entrust them with shopping for household needs. Meanwhile, the wife who records costs in memory is because the husband chooses to shop for household needs. The practice of this cost-recording method is conditional on the value of responsibility. The following finding is that the wives use excess household expenses as savings for unexpected needs and business capital. This cost accounting practice is conditional on the value of cooperation. The third finding is the practice of alms cost accounting. The wives will allocate funds for alms if there is an excess of fortune. But pulling alms is not a burden but charity savings in the afterlife. The practice of accounting for alms expenses is conditional on the value of faith in the Creator. Different from the findings related to previous household cost accounting studies, the results of this study provide novelty regarding non-material values in the form of responsibility, cooperation, and worship of the Creator. So far, accounting studies have been limited to only uncovering accounting practices at the materiality level, which is different from previous studies and several theories related to costs in accounting. The results of this study show that cost accounting is more comprehensive than materials, techniques, and calculations. However, it lives with non-material values in the form of responsibility: responsibility, cooperation, and the desire to worship the Creator. Accounting research using qualitative methods requires a long time to obtain in-depth data. Therefore, this study limits the research theme to costs. Further research could explore household accounting practices, especially those related to income, capital, or debt.

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