



## Amanah-Based Household Accounting: A Muslim Family Perspective

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### ABSTRACT

This study aims to explore the meaning of trust-based household accounting from the perspective of Muslim families. Employing a qualitative approach and transcendental phenomenology method, data were collected through in-depth interviews with five Muslim families from diverse socio-economic backgrounds. The findings reveal that trust-based household accounting is understood as a process of managing family finances grounded in Islamic spiritual values, responsibility, justice, transparency, and deliberation as part of fulfilling one's duty as a servant of Allah and leader within the family. This research highlights the importance of integrating ethical and religious values into domestic accounting practices and offers a conceptual contribution to the development of value-based accounting.



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### INTRODUCTION

Accounting plays a crucial role in both the public and private spheres. While it is generally understood as a medium for economic and business communication, accounting practices

can also be applied within households by adopting the methods and values inherent in accounting itself (Dewi et al., 2022). The discourse on household accounting has been explored in various countries, mainly focusing on the recording and management of family

financial transactions, accountability, culture, and gender (Alias et al., 2021; Dethier et al., 2024; Musdalifa & Mulawarman, 2019; Ramadhani et al., 2021; Rant et al., 2017; Wahyudi, 2021).

The urgency of implementing structured household accounting has become increasingly apparent amid today's complex social and economic dynamics. Rising divorce rates due to financial conflicts, uncontrolled household spending, a lack of transparency in financial decision-making between spouses, and growing consumerist behavior are real phenomena highlighting the need for household financial management systems that go beyond technical financial literacy (Irawan & Khoir, 2025; Moiado et al., 2024). In practice, household financial failures are often rooted not merely in a lack of financial knowledge but in the absence of accountability systems and mutual trust among family members. Therefore, household accounting should be viewed not only as a means of recording income and expenses but also as a tool for fostering responsibility, transparency, and stronger family relationships.

In Muslim families, financial management carries even broader implications, as it is closely tied to religious teachings and spiritual values. The principle of *amanah* serves as a moral foundation that guides each family member to manage finances with integrity, responsibility, and awareness of their accountability before Allah (Sholihah et al., 2023). Thus, household accounting must be examined not only from a technical perspective but also through the lens of values and ethics that underpin financial practices. Adopting *amanah* as the analytical lens enables a deeper understanding of household financial management as part of fulfilling moral and spiritual obligations, not merely achieving economic prosperity. This perspective positions household accounting as a meaningful practice for shaping family character based on honesty, justice, and social responsibility.

The commonly used approach to household accounting has thus far largely referred to the concept of stewardship rooted in Western traditions. Weber (2006) explains that bookkeeping, as an objective aspect of the economic process, is a rational necessity for any organization managing capital. Therefore, maintaining detailed evidence of cash expenditures is vital to ensure that spending aligns with pre-established budget items and does not exceed income (Dethier et

al., 2024). In this model, the wife is typically regarded as the manager of the husband's assets and is responsible for preparing expenditure reports showing how the funds have been used in accordance with prior agreements (Carnegie & Walker, 2007; Hasmi, 2019; Northcott & Doolin, 2000; Ramadhani et al., 2021b; Ramlugun et al., 2016). The main focus of this practice lies in controlling expenses to remain within budgetary constraints. However, this model does not explicitly include the dimension of spiritual accountability, as it mainly emphasizes the achievement of economic objectives. In contrast, the Islamic perspective balances attention between income and expenditure, both of which carry broader responsibilities, including the fulfillment of social, familial, and religious obligations (Husniar et al., 2021; Sholihah et al., 2023; Syahatah, 1998; Tamanni & Mukhlisin, 2018).

In line with this, Islamic accounting literature positions *amanah* as the ethical foundation that governs all economic practices, both at the institutional and individual levels (Abdullah, 2021; Aرسال et al., 2022; Sulistiani, 2024; Triyuwono, 2013). *Amanah* encompasses not only honesty in recording transactions but also moral responsibility for every financial decision made. Several studies in public-sector Islamic accounting such as in business and religious organizations have attempted to incorporate these values through the application of Shari'ah Enterprise Theory (Abidah et al., 2024; Lubis et al., 2018; Meutia & Daud, 2021; Ramsito, 2024; Risal, 2022; Triyuwono, 2001). However, research in the private realm, especially in the context of household accounting, remains very limited (Husniar et al., 2021; Sholihah et al., 2023). In fact, the family is the smallest social unit that reflects the broader societal order, making it critical to understand how value-based accounting particularly *amanah* is practiced in the private domestic sphere.

The primary difference between the Western stewardship-based approach to household accounting and the *amanah*-based Islamic accounting model lies in the orientation of responsibility. In the Western model, the main responsibility is typically directed toward the spouse (usually the husband), whereas in Islam, this responsibility also includes a transcendental dimension directed to Allah SWT. By examining how Muslim families understand, internalize, and apply the principle of *amanah* in their daily financial practices, this

study seeks to broaden the reach of accounting into the domestic domain, an area that has received relatively little attention in academic literature.

Against this background, this article aims to explore the meaning and implementation of *amanah*-based household accounting from the perspective of Muslim families. The research employs a qualitative approach using transcendental phenomenology to uncover the subjective experiences of informants in interpreting their financial practices as acts of *amanah*. By elevating the voices and lived experiences of Muslim household members, this article seeks to contribute to the contextual development of Islamic accounting, while also serving as a practical guide for Muslim families seeking to build a financial management system aligned with faith and piety.

## LITERATURE REVIEW

### Amanah-Based Accounting

In the Islamic perspective, accounting is not merely viewed as a technique for financial recording and reporting, but also as a means of realizing spiritual and ethical values in wealth management. Triyuwono (2013) explains that *amanah* refers to something entrusted to another party to be used properly in accordance with the will of the one who entrusted it. In the context of accounting, *amanah* refers to the obligation of every individual to manage and be accountable for wealth with honesty, justice, and in accordance with sharia principles (Sulistiani, 2024).

Normatively, the concept of *amanah* is reflected in the words of Allah in Surah *Al-Anfal* verse 27,

*“O you who have believed, do not betray Allah and the Messenger, or betray your trusts while you know [the consequence].”*

This verse affirms that *amanah* is a religious command not only applicable in acts of worship, but also in social and economic relationships. Therefore, accounting practices as the intersection of social and economic interactions when based on *amanah* values, reflect a spirit of moral and spiritual responsibility aligned with accountability to both fellow human beings and to Allah SWT.

In academic discourse, *amanah*-based accounting is part of the spiritual accounting paradigm developed by contemporary scholars such as Triyuwono (2000b, 2013) who emphasize the importance of integrating the transcendental dimension with social praxis in

accounting practice. Accounting is not only intended to produce relevant information for economic decision-making but also serves as a tool for spiritual (accountability to God) and social accountability (accountability to society) (Abdullah, 2021; Arsal et al., 2022; Sulistiani, 2024). In the household context, *amanah* signifies that husband and wife have equal and collective responsibilities, not merely based on economic contracts, but grounded in a faith-based awareness of their marital covenant (Syahatah, 1998). As stated in *An-Nisa*’ verse 34:

*“Men are the protectors and maintainers of women, because Allah has given the one more [strength] than the other, and because they support them from their means. Therefore the righteous women are devoutly obedient, and guard in [the husband’s] absence what Allah would have them guard. As to those women on whose part you fear disloyalty and ill-conduct, admonish them [first], [next], refuse to share their beds, [and last] beat them [lightly]; but if they return to obedience, seek not against them means [of annoyance]; surely, Allah is Most High, Most Great”*

According to Tafsir Wajiz, this verse outlines the concrete roles and responsibilities of husband and wife in daily life. The husband serves as the protector of the wife, not due to superiority in worth, but because he bears the duty to provide financially—whether in the form of mahr or daily living expenses. The righteous wife is expected to be obedient to Allah and to guard her chastity and her husband’s property in his absence. In this context, the husband’s fulfillment of *amanah* through financial support, and the wife’s *amanah* through safeguarding the household, is not to be narrowly interpreted as an economic transaction, but rather as a responsibility to maintain the balance of roles within the household. Thus, fulfilling the roles of husband and wife in the family is a form of obedience to Allah SWT in pursuit of happiness in the hereafter (Syahatah, 1998).

*Amanah*-based accounting also encourages financial decision-making that considers long-term benefits, a balance between worldly and spiritual needs, and compliance with the principles of halal and haram (Arsal et al., 2022; Tamanni & Mukhlisin, 2018). Ideally, *amanah* serves as the foundation for accounting practices that guide every member of a Muslim family to perform their roles so that household economic transactions are not only efficient but also blessed. In practice, this

can be manifested through open financial communication between spouses, honest financial recordkeeping, and a shared commitment to managing rizq in accordance with Sharia guidelines (Musdalifa & Mulawarman, 2019).

By establishing *amanah* as a theoretical foundation, this study aims to deeply explore how this value is understood and practiced within the domestic context of Muslim families. Understanding *amanah*-based accounting is essential as a basis for developing a household accounting model that is not only technical in nature but also value-oriented, thereby addressing the needs of modern Muslim families who seek to manage their finances with justice, transparency, and blessings.

### Developments in Household Accounting Literature

Household accounting is an increasingly recognized topic in accounting literature, in line with growing awareness of financial practices in domestic spaces areas that have traditionally been overlooked by the accounting mainstream. Northcott & Doolin (2000) define household accounting as the recording and management of financial activities by the family unit, including income, expenses, savings, and budgeting. Referring to this definition, most existing studies to date remain dominated by technical approaches and instruments oriented toward financial efficiency and control (Alias et al., 2021; Carnegie & Walker, 2007; Hasmi, 2019; Ramlugun et al., 2016; Wahyudi, 2021).

Recent literature has begun to expand the scope of inquiry by focusing on the enhancement of family financial literacy, particularly in relation to budgeting skills, debt avoidance, and responsible consumption (Bai, 2023; Chelli & Himick, 2024; Deuflhard et al., 2019; Dinkova et al., 2021; Gorshkova et al., 2015; Purwanti, 2025). Dinkova et al. (2021) found that financial literacy is positively correlated with consumption levels and growth. Similarly, Purwanti (2025) found that understanding family finance plays a crucial role in risk and debt management among single mothers. In line with technological developments, research has also highlighted the role of digital financial applications. (Dethier et al., 2024) for example, describe digital invoices as artifacts embedded within domestic labor.

Despite these developments, discussions of household accounting continue to overlook the

dimensions of values, social meaning, and spiritual motivation. The dominant approaches tend to treat finance as a value-neutral, rational instrument, without considering how religious norms, cultural traditions, or social relationships within the family shape financial recording and accountability practices. Even in gender-focused studies, such as those by Komori (2012, 2016), household accounting is largely examined through the lens of role division and power relations, without delving into the ethical and spiritual foundations that may underpin these practices.

To date, literature connecting household accounting with Islamic values remains very limited (Husniar et al., 2021; Sholihah et al., 2023). Husniar et al., (2021) examined the phenomenon of household accounting in Muslim families by interpreting Surah An-Nisa. The findings indicate that implementing household accounting based on a Sharia perspective is essential because wealth or income will be perceived as a blessing when spending is more purposeful. In line with this, Sholihah et al., (2023) reconstructed household accounting through the perspective of *mubadalah* (reciprocity). Her research reveals that a reciprocal relationship between husband and wife is crucial in practicing household accounting, which involves five stages: (1) building commitment, (2) budgeting, (3) financial recording, (4) decision-making, and (5) long-term financial planning. Nevertheless, studies that explore Muslim household accounting using the concept of *amanah* (trust) remain very limited.

This study aims to offer a new contribution by adopting an approach that views household accounting not only as a technical activity, but also as a value-laden social and spiritual practice. By exploring the concept of *amanah* as the foundation of accounting within Muslim families, this study seeks to broaden the horizon of household accounting literature toward a more contextual and value-oriented perspective rooted in transcendental principles.

### RESEARCH METHOD

This study employs a qualitative approach. A qualitative approach is defined as a method used to gain an in-depth understanding of the experiences encountered by research subjects, such as behavior patterns, perceptions, motivations, and actions (Moleong, 2011). Technically, the method applied is transcendental phenomenology, which aims to explore the lived experiences and deeper meanings of

individuals in this case, members of Muslim families in practicing trust-based household accounting. Transcendental phenomenology was chosen because the researcher seeks to uncover the essential meanings of participants experiences regarding the concept of *amanah* (trust) in managing family finances. This is done by suspending personal judgments (epoche) and focusing on the subjective perspectives of the informants (Thomasson, 2007).

The target of this research is Muslim families who consciously manage their household finances and possess an understanding or specific practices related to the value of *amanah*. The research subjects consist of Individuals representing the family, both husbands and wives, who are involved in household financial activities. Informants were selected based on the following criteria: (1) practicing Muslims; (2) actively engaged in household financial practices; and (3) willing to openly share their experiences. Based on these criteria, five informants from different family backgrounds participated in this study (see Table 1). This diversity is intended to broaden the scope of understanding regarding the experiences and meanings of *amanah* across various contexts of Muslim family life Data collection techniques were carried out through in-depth interviews using a semi-

**Table 1 List of Informants**

Informant	Origin	Role	Family Description
SF	Malang	Wife	Both husband and wife work  Live separately  Children attend Islamic boarding school ( <i>pesantren</i> )
HN	Malang	Wife	Both husband and wife work  Live together
FM	Semarang	Wife	Both husband and wife work  Live separately  Children live with the wife
KH	Lombok	Husband	Wife works from home  Live separately  Children live with the wife
AP	Makassar	Husband	Wife does not work  Live together

Source: Processed Data (2025)

structured approach, allowing for both open narrative exploration and guided discussion. The interviews were conducted face-to-face. The interviews were conducted in stages over a period of approximately three months at various locations. This was done to maintain data quality and ensure that informants provided natural responses. All interview sessions were recorded (with the informants' consent) and subsequently transcribed for further analysis. In addition to interviews, data collection was also supported by field notes and the researcher's reflections throughout the interaction process with informants.

The data collected were analyzed using transcendental phenomenological analysis, which consists of three main stages: intentional analysis, epoche, and eidetic reduction (Kamayanti, 2016). First, intentional analysis was conducted to explore the relationship between what the informants experienced (noema) and how they gave meaning to those experiences (noesis). This includes a textural analysis, which describes the experiences of Muslim families in managing finances based on *amanah* (trust), and a structural analysis, which examines how these families internalize and interpret the values of *amanah* in their daily lives.

Second, the epoche stage involved suspending the researcher's personal assumptions to ensure that data interpretation remains focused on the informants' pure experiences. This process enabled the researcher to remain open to the informants' perspectives without prejudice whether scientific, religious, or cultural. Third, eidetic reduction was employed

**Table 2 Meanings and Values of Trust-Based Household Accounting**

Aspect of Household Accounting	Meaning of Amanah	Embedded Values
Fulfillment of Family Needs	Providing for the family as an act of worship and family leadership	Responsibility, religious obedience (syar'i submission), sincerity, complementarity
Income Distribution	Collective financial management based on sharia principles and balanced needs	Consultation (shura), justice, blessings (barakah), moderation (wasathiyah), gratitude
Decision-Making and Accountability	Collaboration in decision-making and transparency in financial accountability	Trust, transparency, commitment, spiritual responsibility

Source: Processed Data (2025)

to distill the essential meanings of the collected experiences. The researcher integrated the textural and structural descriptions into a comprehensive narrative that represents the meaning of *amanah* in the context of household accounting practices among Muslim families.

This approach enables the researcher not only to understand how household financial practices are carried out but also to reveal the underlying dimensions of meaning, values, and spiritual beliefs that accompany them. Therefore, this methodology aligns with the research objective to explore the concept of trust-based household accounting in Muslim family life in a deep and contextual manner.

## RESULTS AND DISCUSSIONS

Broadly speaking, the research findings are presented based on three main activities related to the division of roles within the informant families: fulfilling family needs, income distribution, and decision-making and accountability.

### Meaning 1: Amanah in Fulfilling Family Needs

In household accounting, fulfilling family needs is closely related to family income. In Western literature, this aspect has received limited attention, as the primary purpose of household accounting is often viewed as a means of controlling the husband's wealth management by the wife (Alias et al., 2021; Carnegie & Walker, 2007; Northcott & Doolin, 2000; Ramlugun et al., 2016). However, in the context of household accounting grounded in Islamic principles, the source of income also becomes a crucial consideration, as it relates to the fulfillment of *amanah* (trust and responsibility) among family members (Syahatah, 1998).

The findings of this study indicate that, within Muslim families, fulfilling household needs is understood as a form of responsibility rooted in the concept of *amanah* (trust). Most informants stated that the primary source of household income comes from the husband, although wives may also contribute financially. However, a distinction in meaning is drawn between the husband's and wife's income. The husband's income is regarded as the main provision (*nafkah*), which he is obligated to provide in accordance with his role as head of the family under Islamic teachings, while the wife's income is considered supplementary used for additional needs or unforeseen

expenses beyond the regular household budget. Informant SF explained:

*"At home, most of the expenses are covered by my husband. As for my income, my intention is to save it. For example, I'd like to build a house—buy land first, then continue from there. At home, it's my husband who usually takes care of things. For instance, if the child asks for something, it's mostly the father who provides... Like recently, when the child asked me for a laptop—that's more of an extra need."*

This statement indicates that although the wife has her own income and lives separately from her husband, her earnings are primarily allocated for long-term planning and supplementary needs, while the husband's income continues to cover the household's routine expenses. The concept of *amanah* (trust) is reflected in the awareness of each party's role in managing family finances, where the husband bears the primary responsibility and the wife contributes voluntarily.

A similar phenomenon is reflected in the statement of informant HN, who said, *"Livelihood comes from the husband, even though the wife works. The wife works to develop herself, apply her knowledge, and engage in more meaningful activities."* This statement carries a profound meaning: a wife's employment does not negate the husband's primary obligation to provide for the family. The wife's participation in economic activities is seen as a form of self-actualization and social contribution. In other words, financial responsibility remains with the husband as a form of *amanah* (provision as a trust), while the wife's income is regarded as part of personal development (individual effort), not as an obligation or demand within the household's economic structure. This illustrates the spiritual and ethical values embedded in the role distribution and financial arrangements within a Muslim family.

A similar statement was also emphasized by KH, a husband whose wife works and does not live with him. KH stated, *"The family's primary needs are met by the husband's income. Yes, we use the wife's income only when mine runs out."* This statement underlines that the wife's income is only utilized when the husband's earnings are insufficient and is not considered the primary source. Thus, the wife's role is positioned as a supporter, not a substitute, in meeting the household needs. This attitude reflects a reciprocal relationship grounded in *amanah* (trust), without nullifying

the husband's role as the head of the family.

Informant HN also succinctly stated, "*Livelihood comes from the husband, even though the wife works.*" This sentence conveys a profound meaning: a wife's employment does not replace the husband's fundamental obligation to provide for the family. It illustrates a clear distinction between income as an *amanah* (livelihood) and income as a supplementary personal effort (*ikhtiar pribadi*). This principle demonstrates the spiritual and ethical values that shape the role distribution and financial arrangements within a Muslim family.

Furthermore, informant FM stated, "*Family operational needs are covered by the husband. The wife's income is for her personal spending and emergency needs outside the normal budget.*" The phrase "wife's personal spending" indicates that her income is regarded as a space for personal expression, not as a main source of livelihood. Even when it is used for family needs, it remains complementary and not obligatory. This strengthens the finding that the concept of *amanah* in a Muslim family applies not only to the husband's role as the breadwinner but also to the wife's conscious and responsible management of her contributions.

A contrasting yet reinforcing view of *amanah* can be found in the case of AP's family, where the wife does not work and lives with her husband. The husband stated: "*For now, the family's income comes from me and partly from small-scale investments. I believe that providing for the family is fully the husband's responsibility, and the benefit is that my wife can focus more on household affairs and raising the children.*" This statement affirms the informant's belief that financial provision is the husband's full *amanah*. It is also understood as a wise division of roles, allowing the wife to focus more on childcare and managing the household. The absence of the wife's income is balanced by the husband's serious commitment to fulfilling his economic responsibilities—not only through his main income but also by engaging in small investments. This perspective represents a strong understanding of the *amanah* concept within the structure of a Muslim family, where economic and domestic roles complement each other for the overall well-being of the family.

The various statements from informants reflect the notion that household accounting based on *amanah* cannot disregard the sources of family income, unlike what is often seen in Western families. The principle of *amanah* in

fulfilling family needs does not depend on whether the husband and wife live together or whether the wife has an income. *Amanah* is realized through the husband's conscious execution of his financial responsibilities, even under geographically challenging circumstances. The husband fulfills the obligation of providing (*nafkah*) with full awareness of his role, while the wife, though earning income, still positions it as a complementary or voluntary contribution—sometimes even viewed as charity within the family. In other words, the wife's income does not automatically nullify the husband's obligation to provide for the family. This implies that fulfilling family needs must be rooted in moral and spiritual principles, not merely economic calculations

## Meaning 2: Amanah in Income Distribution

Income distribution in the context of a household often refers to the technical aspect of the wife's responsibility as the one who manages family needs or the husband's wealth. This reflects the core of household accounting practices rooted in Western perspectives. However, in the Islamic context, income distribution is not merely about the wife spending money according to budgetary allocations, but rather about how the family safeguards their wealth to ensure it is used in accordance with sharia principles.

Syahatah (1998) explains five key principles that must be considered in the sharia-compliant distribution of wealth: (1) saving any surplus after primary needs are met; (2) saving in anticipation of future hardship; (3) protecting the rights of future generations; (4) avoiding excessive hoarding of wealth; and (5) growing wealth through lawful means. Furthermore, income distribution also relates to the division of *amanah* (trust/responsibility) between husband and wife in the household, as guided by Surah An-Nisa' [4]:34. In this study, informants demonstrated real-life practices of how family income is managed based on roles, agreements, and a shared sense of collective responsibility.

The families of FM, AP, and KH all show similarities in their distribution of responsibility, characterized by collaboration. FM, as the wife, is entrusted with managing expenses even though she does not live with her husband, as explained in the following quote: "*(All income) is managed by the wife because the husband lacks the patience. The wife handles the management.*" Similar practices are found in the families of AP and KH.

AP stated: *"In our case, we divide responsibilities. The money I receive after payday goes directly to my wife, but all expenses must be approved by me as a way to seek blessings (barakah)... Alhamdulillah, our needs are always met because we strive to live within our means."* This division shows that entrusting the wife with the role of safeguarding wealth does not render the husband passive. Rather, he remains actively involved in financial management in a complementary role. Their sense of gratitude also helps ensure sufficiency, even though the wife does not work. Moreover, there is a shared value of seeking *barakah* (blessings) in the way income is distributed.

KH's statement further illustrates how collaborative practices are applied in a Muslim household: *"The wife does not fully manage the finances because the budget is determined together, so there is mutual agreement."* This highlights that the wife's role remains within the framework of *amanah*, managing funds based on mutual understanding. It strengthens the interpretation of the term "guardian of wealth" in Surah An-Nisa [4]:34—not just in a physical sense, but also in ensuring that wealth is used according to needs and sharia values. This practice also embeds the principle of *musyawarah* (consultation), which is carefully maintained among the informants' families.

With regard to the five sharia-based principles of wealth distribution. First, saving the surplus after basic needs are met. Each informant practiced allocating income to specific expense categories, such as routine family needs, personal allowances, debts/installments, parental support, and religious obligations (*zakat*). Despite using different terminology, the underlying goal is the same: ensuring needs are prioritized to avoid overspending. This reflects the balanced spending approach taught in Surah Al-Furqan verse 67, neither wasteful nor miserly, but moderate.

This is evident in informants' budgeting habits, simple household accounting practices, and prioritization of essential needs while setting aside funds for emergencies. As AP stated: *"We implement a simple bookkeeping method to record income and expenses in a monthly budget vs. realization format... Each family member has a monthly allowance that can be used for personal needs outside the main budget."* This system reflects how the trust of income distribution is maintained without neglecting individual autonomy within the family.

Second, saving in preparation for hardship.

Despite differences in spending categories, each family maintains a savings allocation sourced from any surplus after routine expenses. KH explained: *"Fixed income is used for regular expenses. If there's a surplus or additional income, we save it. This can cover deficits in high-spending months, like school season or holidays."* KH acknowledges that income is not just for present consumption, but also future needs, showing foresight and financial prudence.

Third, protecting the rights of future generations. All informants showed concern for the rights of future generations, though in different ways. For example, SF chose to enroll her child in a boarding school to ensure quality education due to her limited availability as a working mother. She also mentioned: *"We plan to buy or build a house. We need a home—our kids deserve it."* This demonstrates her commitment to fulfilling her parental *amanah* by securing a better future for her children.

KH's family categorized children's education expenses as fixed costs because they are regular and non-negotiable. As he stated: *"Education savings are a must."* These accounts indicate that *amanah* in income distribution is not just about spending according to a budget but about upholding the rights of family members—including children—as part of preparing future generations.

Fourth, avoiding excessive hoarding of wealth. Informants acknowledged the importance of saving but also ensured that their income supported obligations beyond their nuclear family. AP saw giving to parents as an act of devotion. SF said: *"We have to give to our parents—even if it's not much, it should be fair. My husband's parents, his grandparents, my parents, and my grandparents—all equally."* For SF's family, giving to parents is also an *amanah* to be distributed justly.

In addition, *zakat* is viewed as a way to purify wealth and prevent hoarding. KH considered *zakat* a fixed cost: *"Our fixed costs include debt and religious obligations like zakat. My wife and I have auto-debited 2.5% every month—it's automatic."* This highlights KH's commitment to maintaining *amanah* in income distribution as an act of worship.

Fifth, growing wealth through lawful means. Explicit mention of this is found in AP's statement: *"Our family's income currently comes from my salary and small-scale investments."* AP uses investments as a way to circulate wealth and ensure the

family's needs are sustainably met.

Overall, the findings show that *amanah* in income distribution is not merely about who earns or holds the money, but about how roles are carried out with responsibility and proportion. Islamic values such as *barakah* (blessing), *shukr* (gratitude), *musyawarah* (consultation), and *ibadah* (worship) are deeply embedded in the practice of income distribution.

### Meaning 3: Amanah in Decision-Making and Accountability

Decision-making and accountability are crucial aspects in maintaining household harmony and ensuring the sustainability of family finances. Musdalifa & Mulawarman (2019) found in their research that communication strengthens emotional closeness between husband, wife, and children. Although decision-making patterns vary across the families of the informants, values such as trust, communication, mutual agreement, and a strong sense of responsibility consistently emerge as core principles upheld by the couples.

In SF's family, an open communication model is evident, where decisions are discussed between husband and wife, even though the final decision is often entrusted to the husband. As the informant shared:

*"We care about each other. If there's a problem, like I saved this much this month but had no days off, we talk about it. But he doesn't ask. That's just how it is. He also shares—his salary went to this and that. I don't mind. And when I'm working abroad, I ask, 'Do you have money?' If he says yes, then go ahead and give it to the parents. If not, then it's okay. What matters is that we keep communicating. Money can always be earned."*

This statement reflects mutual trust and transparency, even when geographic distance separates the couple. Communication serves as a vital tool for building accountability and nurturing household harmony. The element of trust also shows that *amanah* is not solely about control, but about mutual respect for each other's views and positions.

Families like HN and FM illustrate models of shared *amanah* based on agreement. Both families have similar characteristics—wives who work and live apart from their husbands. FM explains: *"We only record major expenses and debts."* This reflects the importance placed on financial documentation as a form of responsibility for joint decisions, though in practice it focuses only on significant or strate-

gic matters. It shows a flexible implementation of the *amanah* principle without losing its essential value.

In contrast, KH's family places the husband as the primary decision-maker but emphasizes collaboration in the process:

*"The decision-making is on me (the husband). Sometimes we elaborate with input from my wife—for example, I may not always know the grocery costs. Based on her input, we make decisions. For big expenses, we must agree because my income is fixed, so we already know our financial limits. It means we need to make sacrifices when planning big spending. The question is whether my wife agrees with the budget decision moving forward."*

The emphasis on "the husband makes the decision, but with the wife's input" shows that authority is not exercised unilaterally, but with respect for the wife's role and perspective. Even when the final decision lies with the husband, the wife's opinions are treated as legitimate and valuable. This indicates the presence of internal power balance in Muslim households, grounded in the principles of *amanah* and *musyawarah* (consultation).

In AP's family, budgeting is done jointly from the start, with a clear separation of personal allowances:

*"I tend to believe that wealth is jointly owned because I believe that anything that comes into the family—whether through me or anyone else—is our collective provision. We try to maintain harmony in financial management by reaching agreements beforehand so that we both accept the consequences of what we do. Personal allowances are considered private matters."*

This statement reveals that decision-making and accountability are not only technical practices but also spiritual ones. The family acknowledges that sustenance (*rizq*) is a trust from God, and thus must be managed with gratitude, justice, and mutual acceptance. By establishing mutual agreements from the beginning, they build an accountability system that preserves the integrity of the marital relationship and the financial stability of the household.

In general, all informants demonstrated that *amanah* in household financial decision-making and accountability is carried out consciously and contextually, taking into account the family's circumstances, economic capacity, and the personal relationship between

spouses. Whether through individual decisions, collaborative efforts, or full consultation (*musyawarah*), the underlying values consistently align with Islamic principles of justice, responsibility, and trust in managing wealth. In other words, the findings reveal that the principle of *amanah* in decision-making and accountability serves as a fundamental pillar in maintaining household harmony and ensuring economic sustainability.

### **Synthesis of Meaning: Household Accounting Based on Amanah**

The findings of this study affirm that household accounting in Muslim families is not merely a technical activity of financial recording and management, but rather a manifestation of *amanah*, a value with spiritual, moral, and social dimensions. This aligns with Triyuwono (2000b, 2013) theory of *amanah*-based accounting, which emphasizes that accounting practices, including at the household level, should be guided by a consciousness of responsibility before Allah SWT (transcendental accountability), rather than solely to one's spouse or family.

The meaning of *amanah* in fulfilling family needs is reflected in the husband's awareness of his obligation as the primary breadwinner, even when the wife also works. In this context, the wife does not take over the responsibility, but rather complements it voluntarily and proportionally. *Amanah* here is not limited to providing material sustenance, but also involves the willingness to meet the family's needs with sincerity, responsibility, and respect for each partner's role.

The values embodied in this practice include responsibility, adherence to roles prescribed by shariah, and the intention to fulfill economic duties as an act of worship. This reinforces the idea that a wife's income does not nullify the husband's obligation to provide, as illustrated in the cases of informants AP and KH.

Furthermore, income distribution is carried out through mutual agreement, taking into account basic needs, social obligations (such as *zakat* and support for parents), and future savings. In practice, the Muslim families participating in this study manage their budgets using a system of allowances, recording of actual expenditures, and flexibility for unexpected expenses. The attitude of *wasathiyah* (moderation), as mentioned in QS. Al-Furqan: 67, is reflected in their efforts to maintain a balance between consumption and savings, as

well as between individual and family needs.

In this context, the meaning of *amanah* refers to carrying out financial responsibilities in a collective, proportional, and blessing-oriented manner. Values such as consultation (*musyawarah*), gratitude (*shukr*), justice, and intergenerational sustainability are clearly reflected in distribution practices. This aligns with Syahatah (1998) view that wealth distribution in Islam should aim at public welfare (*maslahah*), rather than hoarding or excessive consumption.

In terms of decision-making and accountability, the practice is not always carried out unilaterally or authoritatively by one party, but rather through communication and collaboration. Although the husband, as *qawwam* (QS. An-Nisa: 34), holds decision-making authority, in practice, decisions are made with consideration and input from the wife. Financial accountability is not always conducted formally, but through open communication, simple record-keeping, and transparency.

The meaning of *amanah* in this context includes appreciation for the spouse's role, commitment to mutual agreements, and a willingness to be accountable for the use of shared resources. The prominent values are trust, consultation (*musyawarah*), and transparency, as reflected in the practices of families SF, KH, and AP. This aligns with the essence of spiritual accounting, which emphasizes that accountability is not only to one's spouse, but also to Allah as the ultimate owner of sustenance. A summary of the meanings of *amanah* derived from these three cases is presented in [Table 2](#).

Based on the overall research findings, trust-based household accounting is understood as a process of managing family finances grounded in Islamic spiritual values namely responsibility, justice, transparency, and consultation (*musyawarah*) as part of fulfilling one's duty as a servant of Allah and a leader within the family. In this context, *amanah* does not merely imply the efficient use of resources, but also signifies a moral and spiritual commitment to safeguard, distribute, and be accountable for the sustenance entrusted by Allah SWT for the well-being (*maslahah*) of the family.

Thus, household accounting is not merely a technical practice of record-keeping and budgeting, but a manifestation of both individual and collective piety within domestic life. *Amanah* serves as the foundation for financial

management that is not only economically effective, but also carries the value of worship, fosters harmony, and guides the household toward blessings, tranquility (*sakinah*), love (*mawaddah*), and compassion (*rahmah*).

## CONCLUSIONS

This study reveals that *amanah*-based household accounting is understood as a process of managing family finances rooted in Islamic spiritual values—namely, responsibility, justice, transparency, and deliberation—as part of fulfilling one’s duties as a servant of Allah and a leader within the family. The fulfillment of household needs is carried out with consideration of fairness and shared responsibility among family members. Income distribution is conducted based on mutual trust and reciprocity, in accordance with Islamic teachings regarding the roles of husband and wife in managing family wealth. Meanwhile, financial decision-making and accountability are practiced in a participatory manner, emphasizing openness, transparency, and the reinforcement of spiritual bonds between spouses. In this context, *amanah* encompasses the responsibility to maintain a balance between economic needs and the pursuit of blessings (*barakah*), as well as between individual and collective interests.

The implications of this study broaden the accounting perspective—particularly in household accounting—by introducing ethical and spiritual dimensions of Islam that have been largely overlooked in conventional approaches. The findings offer a foundational reference for developing a value-based domestic accounting model that is not only relevant to Muslim families but may also inspire the creation of ethically grounded financial management systems on a micro scale. Moreover, this research contributes to the advancement of value-driven accounting grounded in local and religious principles, integrating the role of individuals as both economic agents and moral-spiritual beings.

This study is limited by the number of participants and the specificity of the local context, which may restrict the generalizability of the findings to all Muslim family settings. Therefore, future research is encouraged to expand the scope of informants from more diverse socio-economic and cultural backgrounds, and to explore the dynamics of *amanah* in families engaged in joint economic enterprises. Subsequent studies may also develop evaluative instruments to measure the

dimensions of *amanah* in household financial practices, thereby strengthening the practical and academic contributions of value-based accounting.

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