

The Improving of Accounting Competency in Islamic Finance of People Affected by Covid-19

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Abstract:

The community dedication aims to provide the increasing knowledge of Micro, Small and Medium Enterprise (MSME) and household along providing the benefits in the form of improving accounting knowledge competence of people affected by covid-19. Accounting is very important to regulate cash flow and determine the amount of zakat maal that must be paid. In addition, the ISAK 35 financial accounting standard could be the reference to the mosques arranging their financial report in order to attract more donors to improve the mosques' facilities and infrastructures quality. The results illustrate that the community already knows the importance of accounting in family finances, but on the other hand they still do not have a great knowledge of correct accounting records. By this community dedication, assisted people began to know process the simplest accounting recording for the household, to the detailed recording of MSME and mosques. The informant understanding Islamic financial planning is pretty good approved by assisted household who could explain how the process to measure the amount of zakat in household.

Key Words: *Accounting, Financial Records, Covid-19, Islamic Finance*

INTRODUCTION

Currently the whole world is being tested for patience with the emergence of the corona virus (covid-19) since the end of 2019. As of November 22, 2020, positive cases of Covid-19 in the territory of Indonesia are still increasing, however, the recovery rate has also increased. Based on data from the Public Health Emergency Operation Center

(PHEOC), the Ministry of Health noted that there were 497,668 positive cases recorded, with a total of 15,884 patients dying and a total of 418,118 patients recovered, where in Central Java there were 47,380 positive cases, as many as recovered cases 35,441 and 2,130 deaths, this figure shows that Central Java province is one of the areas that has many positive cases of Covid-19 (*kemenkes.go.id*). The government strongly urges people to minimize activities outside the home and avoid crowds with large numbers of people. In this regard, the Government introduced a "From Home" system such as working, studying and praying from home (Siahaan, 2019). This step has negative implications such as a decrease in the MSMEs performance and restrictions on activities in mosques. Both of these caused serious financial problems such as a decrease in income which causes bankruptcy on the side of MSMEs and jams in the operational activities of mosque institutions. The process of managing finances for MSMEs and households during current conditions is very important to anticipate the impact of activity restrictions due to the Covid-19 virus. In the process of financial planning and decision making, the role of accounting in the household is very vital because with accounting all the processes for the entry of income and expenditure can be identified. Planning will help family members to know how much property they have and will spend to meet their needs. Accounting must be able to apply these conditions in the financial statements and provide the best possible impact for the entity. According to the news reported by the BBC Indonesia website on May 12, 2020, Wisandiko and Indarwati's research (2020: 33) revealed that the reduced activity in mosques during the pandemic also caused a decrease in the intensity of mosque visitors which affected the size of the income. This provides evidence that financial problems that arise are not only felt by business entities, but also by non-profit entities in this case, namely mosque institutions.

The fundamental difference between the two lies in how to obtain resources to support operational activities (Sulistiawan, 2007: 4). However, both entities are required to continue to use the accounting system in their financial management. In non-profit entities, income is generally obtained from members or other parties, but they do not expect compensation from the organization (Andarsari, 2016: 145). So the types of transactions carried out by the two entities are also not the same. The transaction process needs to use financial information as a reference in determining the possibilities for making financial policy decisions (Utama, 2020: 54). This thing could answer the need for accounting science in various entities. Indonesia needs human resources who can properly utilize accounting knowledge in order to bring the economy towards a better direction, especially in the midst of the current pandemic crisis.

People affected by covid-19, in this case MSMEs and mosque institutions, need accounting knowledge as a mediator to improve their financial management (Savitri, 2018). Take a look at some of the facts above, the role of accounting in households and MSMEs is needed to regulate the family financial system. Some of the previous studies include research conducted by Setiowati (2016) which states that the role of accounting in the household is very important to be able to plan every household budget, record, make decisions and long-term planning in the household. Another study was conducted by Hasmi (2019) which states that the role of accounting in the household is very important for the families of teachers at Makassar State Vocational High School (plus previous studies in the form of community service regarding financial recording). Other research conducted regarding the improvement of accounting knowledge in literacy regarding accounting in other countries includes research conducted show that accounting literacy is important to

do in society, this research are yatbaz & catikkas (2019), A. Annane, et al (2019), Mashiza et al (2019) and Cosa et al (2018). Whereas the importance of the role of accounting in MSMEs is shown in research conducted by Syamsidah (2012), which states that the implementation of accounting to produce MSME financial reports is important for the survival of MSMEs. Financial separation for the individual business owner should be a mandatory thing to do in order to know the amount of profit that has been achieved. Good accounting and financial accounting skills by MSME players will have an impact on competitive pricing in determining the cost of production through suppressing production costs so as to prevent problems that can threaten the survival of MSMEs in South Tangerang in particular and Indonesia in general (Sunardi, et al, 2020).

To be able to work and carry out the functions of accounting science, the parties dealing in this field must have a competency base. Special treatment is required to improve abilities, knowledge, skills and attitudes. This special handling can be done by organizing coaching programs such as socialization and training (Sina, 2014). However, the purpose of this dedication is to provide increased knowledge of MSME and households and provide benefits in the form of increased competence in accounting in people affected by Covid-19. This type of approach taken in this dedication is participatory training, which is an approach that emphasizes full participation in the assisted community. This research was conducted in several stages, including the first stage, where the identification of household financial management problems and MSMEs as a result of the COVID-19 pandemic was carried out. This stage is carried out through direct observation of social activities carried out by related parties and interviews to obtain information orally. The second stage, the implementation of socialization and training. This stage is intended to provide a stimulus or stimulus to the built community. The third stage is conducting an evaluation regarding the training and socialization that has been carried out whether it can broaden the understanding and knowledge of the assisted community.

DISCUSSION

From Manual Bookkeeping to Buku Warung Application: The Improving of Accounting Competency

Based on several stages of *participatory training* that have been carried out using three stages, the data used in this service is primary data, namely data taken through information obtained from informants and self-processed data (Supriyanto, 2009: 133). The data used comes from the results of observations and interviews with MSME and household informants, as well as for additions regarding assistance, namely mosque institutions.

In the aspect of MSMEs, this pandemic has caused decreasing a large number of workers or even lose their income so that it affects the level of consumption and purchasing power of the community, especially those who are included in the category of informal workers. This is reflected in the recognition of MSME actors regarding the condition of their stalls or shops. One of them is, as stated by the grocery store that seems deserted after the pandemic due to a reduced target market (Ervina 2020). Ervina's shop is next to a welding workshop which has many employees or workers. There was a temporary suspension of the welding workshop business made Ms. Ervina lose her customer who was a worker from the welding workshop. Most people very careful managing their finances because of the uncertainty about when the pandemic will end, including recording transactions for their businesses. However, only a few made business bookkeeping because

they were considered to be troublesome, so that many put aside business records. The absence of recording can provide significant losses because expenses are not controlled.

Accounting will not be separated from the note-taking process (Andarsari & Dura, 2018). The recording process, someone can use several models such as single entry, double entry, and so on. In the context of a household, recording can be done with the aim of providing how much money is earning and how much money is used to buy daily necessities (Pratama, 2019). When records are carried out, a family can oversee the financial budget they do. On the topic of household financial recording, the question is, do you record every day-to-day financial transaction? The result of this discussion is that almost all informants have not recorded their daily transactions. Several informants considered that recording was not very important if the amount of money spent was not large. This is as conveyed by Mrs. Puji who works as a factory worker. Mrs. Puji did not record finances because she felt that she did not need to do this, felt that her income and expenses were not too large.

Difference with informants who have home-based businesses they will take notes because it is part of determining the price of production. For entrepreneurs, taking notes can be a benchmark for expenses used for purchasing tools and raw materials, maintaining machines, and so on, as stated by Mr. Marzuq, who has a catering home business. In addition to business needs, note-taking can also be used for purposes such as being done as a reminder to pay single tuition fees for their children every semester (Anggoro 2020). From Mrs. Sri Anggoro's answer, it can be concluded that accounting has an interesting side besides being a regulator of household finances, it can also be used as a reminder for what money will be spent later.

Based on the problems that appear, an alternative is found that can be a solution. Such as, providing basic knowledge to partners regarding the *Buku Warung* Application and the ISAK 35 standard. The *Buku Warung* is an MSME bookkeeping application that functions to record financial transactions, such as sales, income, and accounts payable. The *Buku Warung* application was created with the aim of making it easier for business owners to record their business books. So what was previously recorded in books manually, as technology advances, can now be recorded through digital applications. According to the statements of most of the MSME actors, they really do not know or hear about this *Buku Warung* keeping application. But different things were obtained from Ms. Ila (32 years), who already knew about the application. He admitted that he had wanted to try using the *Buku Warung* application before deciding to take notes on manual bookkeeping.

Managing, Financial Planning, Financial Decision Making, Training and Socialization

The training about financial managing which was participated by MSME and household players. The training was held door to door. One of the things that schools provide to students is to provide material about religious activities with the aim of to foster good morals for students (Trinova, 2020). This is the same as what was done for SMSE, providing material on accounting to business actors is important to foster an understanding of financial management. The MSMEs involved are very diverse, including the milkfish business, negligee suppliers, grocery stalls, and accessories business. Some UMKM actors have recorded in manual bookkeeping. However, only one out of five MSME actors makes detailed records. The training material in this community service program is focused on the final ability of MSME actors to be able to independently record their business transactions

using the *Buku Warung* Application. This training program is supported by digital technology in the form of smartphones. The first stage of this training is the introduction of the *Buku Warung* Application. At this stage the partners listen to the proposer's explanation regarding the meaning of the *Buku Warung* application and what benefits are obtained when using the application. The second stage is the implementation of training. The partners listen to the applicant's explanation and instructions to record transactions in the *Buku Warung* application. The third stage is evaluation to see the results that have been achieved, an in-depth evaluation is carried out including evaluation during the activity and evaluation at the end of the training activity. At the time of the training activities, the training participants' curiosity was very high. This thing could be seen from their seriousness when listening to the material and the feedback they found from training partners such as asking questions about the application. The final evaluation of the activity was carried out by looking at the ability of partners when entering several business transactions into the *Buku Warung* application. In addition, information from training partners was also used as material for evaluating this training activity. The *Buku Warung* application considered to make it easier for MSME actors to record their transactions. The accounting terms used in the application were also not difficult and could be understood by the training partners. This is in accordance with the results of research by Suherman, et al, (2020) that training activities can increase partners' knowledge and skills in making financial reports.

In addition to MSMEs which are the focus of assistance, other assistance is for people who are married. Every household must have a financial budget that will be used to meet their daily needs. The budget must be managed properly so that later it can help a family to achieve its goals. This is in line with the research results of Sukur (2017) which show that assistance to the community regarding financial management based on accounting can help people manage their income every month. On this topic, the question is submitted to the informant, namely who manages the finances in the informant's household? who makes decisions regarding implementing the household financial plan? Then in each month, what financial planning is done? Generally, the management of household finances is left to housewives. This thing has become commonplace because housewives are considered capable of knowing all the needs needed in the household while the head of the household does not understand because they are busy to work making a living for the family. One of the informants, Mr. Mujib, fully handed over the management of his household finances to his wife. A wife is able to understand all the needs that exist in her household (Mujib 2020). So that the money he gets from the work will be handed over to his wife and then managed to meet family needs.

However, there is something interesting because it turns out that not only housewives are given the responsibility of managing household finances, there are also some informants whose financial management is carried out by a household father (Marzuq 2020). This was done by Mr Marzuq and Mr Agus, they manage household finances because at the same time it is to regulate the entry and exit of income that earning from their trading business. However, when he will use the money, he will first discuss it with his wife in order to make the best decision. This illustrates the diversity of who manages the finances in the household (Agus, 2020).

Apart from financial management, households cannot be separated from making decisions to determine what the budget will be used for. From the results of interviews with informants, it was found that all informants carried out decision-making practices by

continuing to hold discussions with other family members even though the one who managed the finances was only one of the father / housewives. In order to determine which decisions to take, they must still be negotiated with the wife in order to produce joint decisions that are beneficial to their families (Sugono 2020). The decision-making process of all informants revealed that they did it together through discussion to achieve the common good. Consumption costs, the cost of educating children both in school and college students, and electricity are the informants' monthly basic expenditure plans, plus other costs such as business capital, unexpected costs such as attending weddings, and so on. In contrast to Mr. Marzuq, who has a catering business using several equipment such as milling machines, mixers, etc., he added machine maintenance costs as one of the budgets that must be prepared every month to support his business activities. He said that maintenance costs generally cost quite a lot, so that if the budget is not planned, it will cause irregular financial management.

Accounting Standards ISAK 35 is a guideline for the presentation of financial statements for non-profit entities. In this case, the mosque institution is included in a non-profit organization which is required to provide an accountability for its performance in the form of preparing financial reports. Based on the questions and answers during the socialization activities, the management of the Walisongo Mosque, including the chairman, secretary, and treasurer, did not yet know or hear about ISAK 35 mosque finances. In that case, the management also did not know the terms or naming of the posts contained in the mosque financial report components. This socialization activity was attended by four participants, who were the administrators of the Walisongo Grand Mosque. Among them are the Chairman of the Board, Secretary, Treasurer, and Members of the Walisongo Grand Mosque. The material presented in this socialization is related to ISAK 35, starting from the understanding, the reasons for the old standard being replaced with a new one, its changes, as well as the components of the mosque's financial statements itself. Evaluation is carried out to see the results that have been achieved. There are two evaluations in this socialization activity, including evaluation during the activity and evaluation at the end of the socialization activity. At the time of the socialization activities, the attitudes and enthusiasm of the partners were very high. This can be seen from the attitude of the partners who provide opportunities for discussion after the delivery of the socialization material. Partners also want a follow-up to these activities. Evaluation at the end of the activity was carried out by giving verbal questions about the socialization that had been carried out. The socialization of ISAK 35 broadened his view on financial reports that should be prepared based on standards (Drs. H. Adul Muin 2020). The training carried out also added an understanding of accounting terms that were previously difficult to understand (A. Sasmito 2020).

Constraints in Planning Household Finances

In the discussion of the constraints experienced by informants when planning their finances, a question was asked, namely, were there any problem when making financial planning in the informant's household? It is common knowledge that divorce cases often occur in Indonesia with the main cause, namely economic problems. The family's inability to manage their finances can damage relationships between household members because of unmet needs. In the research conducted, there were several answers about the constraints experienced by informants in financial planning. The majority of informants said that the unstable income they received was the main cause. Expenditures every day or month are

increasing but the income generated cannot meet these needs, making what has been done is not according to plan, especially during the current pandemic, there are many economic problems that arise such as the number of factory employees who have been laid off (layoffs). This was experienced by Mrs. Farida, whose husband was laid off from where he worked. Finally, with the layoffs, he decided to help his family financially by opening a perfume business with capital from the savings before.

The statement from one of the informants is very clear that the existence of a pandemic is a frightening specter for the community, especially regarding the informants' household finances. A similar thing happened to the family of Mr. Arif Marzuq, who is a celebration catering entrepreneur. The pandemic makes celebrations and other crowd-inducing activities forbidden to do today. This caused Mr Marzuq's catering income to decrease drastically. However, not all experienced obstacles in their household finances. Several informants said that they did not experience this problem because their income had stabilized, as happened to Mr. Siswono's family. He worked as an employee at one of the hospitals managed by the Pekalongan City government, Bendan Hospital. The income he got always stable every month so that the plans he does are always realized. As for sometimes there were little problems such as sudden needs that have not been planned, but be resolved properly through thought between a mature father and housewife. This was also supported by their savings in the form of savings they had.

Accounting as a Basis to Calculate *Zakat Maal*

One of the pillars of Islam is *zakat*. *Zakat* itself is divided into two, namely *zakat fitrah* which is paid on the eve of Eid using 2.5 kilograms of rice and *zakat maal* or *zakat* from assets owned by someone. In determining the amount of *zakat maal*, you can actually use accounting calculations that are applied in households. Basically *zakat maal* is issued when the amount of reduction between income and all household expenses has reached the nishab. The amount of nishab *zakat maal* itself is equal to the price of 85 grams of gold, or if the property is only a savings without being used for life, the *zakat* is 2,5 percent of the total assets stored.

The discussion focused on informants' knowledge about determining *zakat maal* each year by applying accounting in households. The question posed to informants regarding the calculation of *zakat maal* is whether you know that the application of accounting in the household can be the basis for calculating *zakat* that must be issued annually? From the results of the interviews that have been conducted, there are several answers that vary. Some of the informants, who in fact are teachers, already understand the basic concept of determining the amount of *zakat* using accounting calculations, namely by adding up the total income earned during one year and subtracting the total costs that have been incurred during one year as well. The result of this reduction will be when it reaches nishab (the minimum limit of assets that must be owned to pay *zakat*) then 2.5 percent of the assets must be distributed to those who are entitled to receive it. For informants who already know this concept, some of them have paid *zakat* annually, but some have not reached the nishab for the amount of assets they have. As has been done by Mr. Sugono who works as a school principal at Junior High School 4 Pekalongan. He said that to determine the amount of *zakat* that must be spent, one must calculate the difference between income and expenditure. If the amount of assets has reached the nishab then 2.5 percent must be spent for *zakat*. So far, Mr. Sugono has also paid *zakat* every year, although the amount of *zakat* he has spent is not too much.

The same thing happened when conducting an interview with Mr Mujib. He works as a madrasa teacher every evening. He understands the basic concept of calculating *zakat maal* with accounting, but so far his family has never issued *zakat maal* because he has not reached the nishab. However, not all informants know the basis for calculating *zakat*, such as one of the informants named Mrs. Sri Anggoro who works as a housewife who stated that she did not pay *zakat* as long as this was because the income she earned was not much.

CONCLUSION

The result of this research that conducted bringing up the fact that applying accounting properly in the household or MSMEs is very important for the informant. However, they are still reluctant to record every transaction they make. Even though it is very important to record what money they spend and how much money goes into the family treasury. In practically, their knowledge of accounting records is very limited, even they have never recorded thoroughly. In the household case, for example, some residents only record their finances if the amount of expenditure or income is large.

The majority of household financial management is carried out by housewives, but some are done directly by their husbands. In terms of making decisions, husband and wife will hold discussions to decide on a plan to be implemented. Electricity costs and consumption costs are the basic costs that are always incurred every month for each family. The understanding of the calculation of *zakat maal* also does not fully understand, so that with the community dedication, the informants are educated about the calculation of *zakat maal*. Apart from households and MSMEs, mosques must also pay attention to their financial records. ISAK 35 as the basis for recording the mosque's financial statements became the material for this community service. The implementation of ISAK 35 will improve the quality of the financial reports of mosque institutions so that they can attract donors to donate their funds.

These community service activities can increase community competence in the field of accounting. This is evidenced from the evaluation of each service activity which tends to give a positive value. Enthusiasm and curiosity of partners are very high regarding the competency development material provided. Although at first the partners' understanding of the development material was minimal, with a strong desire and willingness they were able to understand the material provided.

The advice given to the next researcher is to provide the application of the use of accounting in household financial management, MSMEs and mosques need a longer time so that assistance occurs continuously. Due to the pandemic, this service is carried out with limited face-to-face meetings. So that after the completion of the pandemic, assistance can be carried out at every level of society with full face-to-face assistance. So that people affected by covid-19 become more organized in carrying out family financial planning and developing their MSMEs.

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