



## A Phenomenological Study of Muslim Households in Surabaya City, Indonesia

Luluk Latifah<sup>a,\*</sup> , Lutfi Agus Salim<sup>b</sup> , Abdurrahman Raden Aji Haqqi<sup>c</sup> , Hermanto Siregar<sup>d</sup> 

a. Department of Islamic Economic Law, Postgraduate Program, Muhammadiyah University of Surabaya, Indonesia.

b. Department of Biostatistics and Population, Faculty of Public Health, Airlangga University, Surabaya, Indonesia.

c. Faculty of Sharia and Law, Sultan Sharif Ali Islamic University, Bandar Seri Begawan, Brunei.

d. Department of Economics, Faculty of Economics and Management, Bogor Agricultural University, Indonesia.

\* Corresponding author.

Received: 14 February 2023, Revised: 19 October 2023, Accepted: 26 November 2023,  
Published: 15 December 2025

Publisher: The University of Tehran Press.

©Authors retain the copyright and full publishing rights.

### Abstract

Financial management decisions in the household are not only dominated by women but also by Households. This study aims to determine the phenomenon of financial management of Muslim households in Surabaya. The research method employed is a qualitative, phenomenological approach. The results showed that the phenomenon of the Muslim community in the city of Surabaya in managing household finances was divided into three groups, namely: (1) having an inefficient and consumptive nature. (2) The role of financial management is divided into three: first wife, second husband, and third together. (3) Household expectations when associated with blessings: (a) Do not become a burden to the environment, (b) Can help social interests, (c) The emergence of a sense of sincerity, gratitude, and trustworthiness, (d) Realization of sincere intentions because of Allah SWT.

**Keywords:** Finance, Household, Phenomenology.

**JEL Classification:** D1, D14.

### 1. Introduction

Financial management decisions in the household are crucial factors that determine the quality and effectiveness of a decision, ensuring that there are no financial problems within the household. These problems include the occurrence of conflicts in spouses, inequality of power in the household, and domestic violence to the point of a divorce (Burgoyne, 1990).

The right decisions in managing household finances will bring beneficial

results, such as partner satisfaction, happiness, and the welfare of partners in the household. So that the decision on who is the financial manager in the household requires more knowledge and ability from the husband and wife in the household to make optimal choices (Jappelli, 2010).

This decision on household financial management was researched by Freed van Raaij (2020), about the style of financial management in a household that examines household financial decision-making and financial management models from various disciplines. According to Freed van Raij's research, synchronized financial management and having a joint account result in fewer financial problems compared to couples who have separate bank accounts with male-dominated money management.

Currently, the knowledge gap is increasing, especially in the field of household finance. With the development of new technologies, such as the internet, the amount of financial information available to households is increasing rapidly. Good financial knowledge, or financial literacy, and the ability to use information in decision-making also increase (Dwiastanti, 2018). Therefore, it is very important to manage household finances for the welfare of the household. In addition to technological advances, the quality of household financial decision-making is important because government support in household financial matters is rapidly diminishing; the government leaves financial matters to the households themselves to have a high degree of independence and resilience, or hands over to the private sector to fill gaps (Hatidjah et al., 2017). For example, the submission of pension funds, several agencies have begun to hand over the management to the households themselves. Health insurance and the provision of medical care, increased use of digital communication channels, digital payment systems, infrastructure, telecommunications, and energy supply have been handed over to the private sector. So the quality of decisions is very dependent on the independence of citizens.

In some cases, a household has to choose between alternative providers and contracts, which often creates problems because without much help from others. At the same time, household members are increasingly treated as individuals in matters of taxation, social benefits, and legal contracts, further complicating financial affairs in the household (Rodrigues et al., 2016). Moreover, the participation of women in the labor market increases, thereby increasing the bargaining power of women in the household (Overney, 2019). In such an environment, bargaining between household spouses becomes more common, and differences in the bargaining power of spouses can lead to unequal or suboptimal financial outcomes for the household. So it is necessary to make quality household decisions in the financial sector.

Based on the above background, research on the phenomenon of Muslim household financial management is very important, especially in the city of Metropolis Surabaya, which is the second largest city after Jakarta, with the level of diversity of its people. This research will be directly constructed from the financial managers of Muslim households in the city of Surabaya by studying the socio-economic background of couples who use different financial management styles, and what phenomena occur in their household financial management. The results of this study are not only very useful for married life, but also relevant for the banking world to advise customers on banks and their savings accounts, for debt policy advisors to help households in managing their finances, and for households in general to improve their money management. Management of household finances is an important determinant of avoiding financial problems and improving financial well-being, and perhaps also relational and overall well-being, to avoid the storm of division that leads to divorce in the household.

## **2. Literature Review**

### **2.1 Household Financial Management**

A household consists of one or more people who live together in a residence and share food and living accommodations, consisting of a family or a group of people. In a broad sense, the household is not limited only to the family; it can be in the form of corporate households, state households, and so on (Cynthia Robin, 2003). According to BPS, a household is a person or group of people who inhabit part or all of a physical building or house, and usually live together and eat from the same kitchen (Nasional, 2017).

Household financial management, starting from initial financial planning, organizing or recording finances, financial spending, and controlling finances in a household, is very important to achieve good financial goals. Knowledge of finance is related to financial management behavior (Hakim et al., 2014a). Values of trust and trustworthiness are the values of a person's behavior in managing good and reliable finances. Management of household finances in Islam is not just a process of managing wealth, but also has a broad definition that is related to human duties as caliphs on earth (Endrianti and Laila, 2016).

The verse and hadith that underlie the management of household finances.

### 2.1.1 The Importance of Paying Attention to the Management of Assets or Finances Properly, According to Islamic Sharia, Allah SWT says:

رُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ذَلِكَ مَتَاعُ الْحَيَاةِ الدُّنْيَا وَاللَّهُ عِنْدَهُ حُسْنُ الْمَآبِ ﴿١٤﴾

Verse Translation:

"Made beautiful in (the view of) humans, the love of what they want, namely: women, children, wealth of many kinds of gold, silver, horses of choice, livestock, and fields. That is the pleasure of living in this world, and with Allah is a good place to return (heaven)" (Departemen Agama, 2007).

### 2.1.2 Household Financial Management

Household financial management is also reflected in the Qur'an Surah al-Kahf verse 46, assets, jewelry, and children must be managed properly to get the good of the world and the hereafter to face Allah SWT.

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَاقِيَاتُ الصَّالِحَاتُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرٌ أَمَلًا ﴿٤٦﴾

Verse Translation:

"Wealth and children are adornments of the life of this world, but eternal and pious deeds are better in reward with your Lord and better for hope" (Depag, 2007).

### 2.1.3 Allah SWT Mandates Humans to Manage and Utilize Assets in Accordance with his Provisions.

The real owner of human property is Allah SWT. As His word.

آمِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلِفِينَ فِيهِ ۖ فَالَّذِينَ آمَنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ ﴿٧﴾

Verse Translation:

"Believe in Allah and His Messenger and spend part of your wealth which Allah has made you master. So those who believe among you and spend (part) of their wealth will have a great reward" (Departemen Agama, 2007).

### 2.1.4 The importance of managing household finances, especially in obtaining assets, from where the source of wealth obtained for a household to support the family is very important.

This is due to the phenomenon of human indifference to the source of wealth that has been evident in everyday life, such as what was conveyed by the Prophet centuries ago (Al-Bukhari, 2010):

«لَيَأْتِيَنَّ عَلَى النَّاسِ زَمَانٌ لَا يُبَالِي الْمَرْءُ بِمَا أَخَذَ الْمَالُ، أَمِنْ حَلَالٍ أَمْ مِنْ حَرَامٍ؟»

Translation:

"There will come a time for mankind when they will no longer care where they get their wealth from, whether it is from the lawful or the unlawful" (Narrated by Bukhari, no. 2083, from Abu Hurairah).

Rasulullah Muhammad SAW also strongly emphasizes that his people seek lawful wealth, and also spend it on good things. Human responsibility for property includes two sides, from where it is obtained and where it is spent.

## **2.2 Financial Blessing**

### **2.2.1 The Meaning of Blessing**

The meaning of blessing or Barokah in Arabic means the persistence of something, and also means the increase or development of something. Blessing or blessing has the meaning of growth, addition, and happiness. Ibn Hajar al-Asqallânî explained the meaning of blessing, namely the increase or number of goodness and grace. Blessing is a constant and continuous addition (Farchanti, 2017).

The definition of blessing according to Ibn Hajar al-Asqallânî strengthens the understanding of blessing according to Ibn al-Atsir and an-Nawawi by showing a hadith of the Prophet as the basis for taking its meaning. The center of blessing is only in Allah alone, any creature will not be able to present and bring blessings from itself. Allah declares that He is the source of blessings (Farchanti, 2017).

Financial Freedom or financial freedom popularized by Robert T. Kiyosaki in his book "Rich Dad Poor Dad", says that financial freedom is when someone is in the business path, where people work for him, and in the investment field, money will work for him so that the person has free to work or not to do physical work (Kiyosaki, 2018).

The term rich according to Kiyosaki, is how long he can survive while maintaining his level of life without having to work physically, including his family. According to Father Spam in his book "Wealth Magic". Financial freedom is when the income from investment is more or greater than the annual expenditure (Peter Span, 2001). The definition of rich, according to him, is when someone has a lot of money with no minimum limit. From the information above, the definition of wealth is not specified in a certain amount, because the amount of wealth is relative. But they put more emphasis on financial freedom solely for the life of the world, with all material needs. There is no visible future ukhrawi value after death or spiritual touch.

Islam chooses the perfect concept of wealth or wealth, namely, how to obtain it, and spend it, and how to place the heart towards wealth. Property is a deposit (Amanāh) of Allah because it must be accounted for in the hereafter (Muhammad, 2006). Custody means that there are other people's rights in it (8 asnaf). The definition of Rich according to Islam is that if you can share with 8 asnaf, the more

you share, the richer you are. Wealth is not private property, and wealth spent in the way of Allah is real wealth.

Freedom Financial in Islam not only talks about freedom and poverty, but also freedom from wealth, so that blessings are achieved. So that the blessing of wealth is a condition where whatever is owned in any amount will provide optimal benefits for the hereafter and give a feeling of well-being, "*ziyādatul khair fii khoir*," which means increased goodness. Financial blessing is an easy way to manage finances and multiply wealth with spiritual intelligence.

### **2.2.2 The Techniques for Obtaining Wealth Blessing**

Wealth obtained in an illegal way will cause no blessing, even though the wealth is abundant. Such assets are, for example, the proceeds of corruption, the proceeds of theft, the proceeds of usury, the proceeds of becoming a prostitute, and others, which are obtained by violating Islamic Sharia. This treasure, besides not being a blessing, will also quickly disappear without realizing it. There are several ways to achieve a blessing in wealth, including:

#### **2.2.2.1 Be Cautious**

By fearing Allah and His Messenger, you will surely get a life full of blessings. To be pious in this case is the same as staying away from prohibitions and following all His commands (Freepik, 2021).

To obtain blessings in life in general and in obtaining property in particular, some conditions must be met, namely piety. To be pious is faith in Allah SWT. This is the most important condition so that our sustenance is blessed by Allah SWT, namely by realizing faith in Allah SWT (Bafdi, 2008).

#### **2.2.2.2 Give Charity or Share**

The true rich life is rich and full of blessings. Blessings can be achieved through a logical way. This method is a habit of sharing if you already have the advantages of the needs of daily life. Sharing will not bring harm. Especially if the sharing is in accordance with the will of Allah SWT. Wealth that is issued with the intention of seeking the pleasure of Allah will bring blessings that cannot be counted in money (wealth). Blessing brings peace of mind, peace of mind, and a comfortable life (Yunus, 2019).

### **2.2.3 Forgiving**

Islam teaches all its people not to be vindictive; in this case, Muslims can use the story of the struggle of the Prophet as a guide. Apologize for all the actions that

make Muslims noble. In addition, Allah SWT will give blessings to His people who always do good in His way.

### **2.3 The Blessing Indicator**

Blessings cannot be seen with the naked eye, but can only be felt, because blessings are filled with divine values for goodness in this world and goodness in the hereafter. The indicators of wealth blessing from several sources are listed below:

#### **2.3.1 Fortune Sufficiency**

The indicator of sufficiency of fortune is an indicator of blessing from research conducted by Tubagus Chaeru Nugraha in 2019. His research is entitled Sustainability of Blessings in the Culinary Business Community: CDA. The purpose of this study was to determine the values of blessing in the culinary business community. The research method used is by using CDA. The results of the study show that the values of blessing in the culinary business community include: 1- Strong belief that Allah is the giver of sustenance. 2- Paying zakat. 3- Obey and practice Islamic trade ethics (Nugraha, 2019).

#### **2.3.2 Health**

Health indicators are indicators of blessings that were studied by Pradipta Aditya in 2015. His research was conducted on Muslim laundry entrepreneurs about the meaning of blessing. The results of his research stated that the laundry business can be a blessing as long as it is carried out in accordance with Islamic law (Muamalah). The indicator of blessed sustenance is to bring a peaceful, happy, healthy life, always growing and bringing the owner closer to Allah SWT.

The main informant, namely a laundry entrepreneur who is the owner of a laundry business, stated that the emergence of gratitude was the greatest blessing from the sustenance he got. The fortune he got became a blessing in itself for him and his family. The blessing felt from the fortune then brings health and sincerity which is a form of non-material happiness (Aditya, 2015).

#### **2.3.3 Well-being**

Welfare indicators are indicators of blessing in the research conducted by Muthofar with the title "Analysis of indicators of zakat blessing for muzaki in the Joglosemar route" produces indicators of perceived blessing for muzaki respondents. The Muzaki describe the types of blessings they have experienced including ease of affairs, feelings about the pleasure of Allah, effectiveness of wealth, welfare of life, and avoiding things that are harmful (Muthohar, 2018).

#### **2.3.4 Peace of Soul**

The indicator of inner peace is an indirect indicator of blessing from security, according to the writings of Syafii Antonio in his book "Encyclopedia: Prophetik Leadership and Management Wisdom, Amanah Inter-Personal Capital (Inside the Success of Muhammad SAW)". Syafii Antonio writes that the nature of Amanah will lead to a belief, and trust will give birth to an inner peace (Antonio, 2013).

The inner peace written in Syafii Antonio's book is one indicator of blessing, according to research conducted by J. Nasution in his research entitled: "Analysis of the Effect of Compliance Paying Zakat on Blessing (Nasution, 2017)". Nasution (2017) said that the form of blessing that was most experienced by respondents after obediently paying zakat was smoothness and increased sustenance. Furthermore, respondents stated that their income is sufficient to meet the needs of life, family harmony, perseverance in worship, property is protected from theft, and peace of mind.

### **3. Methods and Materials**

The research method used is a qualitative method with a phenomenological approach to obtain results about the existing phenomena in household financial management. This phenomenology comes from the philosophy that surrounds human consciousness, which was coined by Edmund Husserl, who lived between 1859 and 1938, a German philosopher (Husserl, 1971). According to Husserl, the definition of phenomenology is a subjective or phenomenological experience, or a study of consciousness from the principal perspective of a person. Raco in his book on qualitative approaches, translates the definition of phenomenology from Edmund Husserl as what is experienced and felt about something and how to interpret and interpret something (Raco, 2018).

The phenomenological approach is used to approach the object of research with an innocent mind without assumptions, presumptions, prejudices or concepts. The views, ideas, assumptions, and concepts held by the researcher about the research phenomenon must be temporarily locked or bracketed and let the informant express his experience so that the deepest essence of the experience is obtained (Sugiyono, 2013).

This study uses a phenomenological approach to describe what is experienced and felt by the Household as the object of research, who directly experiences married life will interpret and describe what is felt in the management of their household finances during this time. Household are allowed to express their experiences without any assumptions, presumptions or concepts from the researcher, so that the deepest essence of the experience of the housewife will be obtained (Assyakurrohim et al., 2022).



### **3.1 Methods and Tools**

The method used is in-depth interviews (indept interviews) with semi- structured questions, the goal is that informants in this case are Household have the opportunity to express their opinions, judgments, feelings and knowledge related to the phenomenon under study, namely in-depth information about the experience of managing their household finances. The use of open-ended questions was used so that the informants could choose their own words. Researchers explored the experiences of informants in interpreting their experiences in managing household finances and interpreting the experiences of informants directly.

The use of data collection tools using notes and voice recording devices with cellphones, to record in-depth interviews with Household as informants. Voice recording tools were also used during in-depth interviews with key informants, from experts. The interview guide is in the form of semi-structured questions to help researchers so that the questions asked continue to lead to the research objectives.

### **3.2 Determination of Informants**

According to Cresswell, the determination of informants depends on the capability of the person being interviewed to be able to articulate their life experiences (Creswell, 2006). According to Evi and Marta, the determination of informants is based on theories and presumptions about the depth of understanding of the informants' experiences (Marta, 2016).

Household members as informants will be able to articulate their life experiences in managing household finances. The selection of informants in this study used a purposive sampling technique, or sampling with the aim of determining the way to deliberately select the informants based on certain criteria, goals, and considerations. 36 Considerations in this case are people who have the criteria and are considered to know the most about the research topic.

### **3.3 Criteria for Research Informants**

The selection of informants in this study is based on people who meet the criteria and are considered capable of providing complete information related to the topic and research objectives so that the data to be obtained can be recognized as true (Sugiyono, 2020). The criteria for selecting the informants in this study were Household who were Muslim.

## **4. Research Result**

### **4.1 Overview of Indormants**

**4.1.1 Number of Informants**

The number of informants is based on the information that needs to be obtained (Polit et al., 2004). This study used 13 (thirteen) informants, consisting of 6 (six) main informants and 7 (seven) key informants. The six main informants are households that live scattered in the Surabaya area. The seven key informants are experts consisting of Sharia economists, Islamic Religion experts, Psychology experts, and Sociologists. The basis for determining the number of informants is the achievement of data saturation, or the data is saturated; there are no new themes arising from the data collection, in other words, no new themes have been found. This is in accordance with what was stated by Speziale and Carpenter (2003), who said that data collection was carried out until the researcher was sure that data saturation had been reached. The thirteen informants consisted of seven key informants or experts and 6 main informants or households.

The number of key informants used in this study has represented every expert or field of expertise from the field of Islamic Economics, Psychology, Sociology, and Islamic Religion, with representation from scholars or academics from various Islamic community organizations (Ormas), namely from NU (Nadlatul Ulama), from Muhammadiyah, and from Hidayatullah.

**4.1.2 Characteristics of Informants**

Characteristics of informants in this study were divided into 2 groups, the first group was key informants consisting of experts from various fields of science, namely Islamic economics, Religion, psychology, and sociology. The second group is the main informant, consisting of Muslim households who live in the city of Surabaya. Households are direct subjects or actors in matters relating to household finances.

The characteristics of the informants in this study are presented in Table 1 below:

**Table 1.** Characteristics of Informants

Kode Informan	Usia (Tahun)	Pekerjaan	Jenis Kelamin	Pendidikan Terakhir	Status Pernikahan	Expert dibida
Ag1	63	Ketua LKAJ	Female	S-3	Marrige	Agama Islam
Peneliti di Litbang Depag						
Ag2	51	Pembina LPMI Al-Izza	Male	S-3	Marrige	Agama Islam
Ag3	59	Rektor PTS	Male	S-3	Marrige	Agama Islam
Ag4	53	Dai	Male	S-2	Marrige	Agama Islam
Es	57	Rektor PTS Guru Besar	Male	S3	Marrige	Ekonomi Syariah
Psi	64	Guru Besar	Male	S3	Marrige	Psikologi
Sos	61	Guru Besar	Male	S3	Marrige	Sosiologi
Dn	50	IRT	Female	S1	Marrige	Inf. Utama
Ir	47	IRT	Female	S1	Marrige	Inf. Utama
Ev	35	Peg. Swasta	Female	S1	Marrige	Inf. Utama
Tn	45	IRT	Female	SMA	Marrige	Inf. Utama
Is	47	Peg.Swasta	Female	D-3	Marrige	Inf.Utama
Nn	50	IRT	Female	SMP	Marrige	Inf. Utama

**Source:** Research finding, 2021.

#### 4.1.2.1 Key Informants

Characteristics of informants are as follows:

1. Ag1 is an Indonesian female figure who has received awards both from within and outside the country, such as: Indonesian female character from Femina magazine, Tempo magazine, and Muri. International Women of the Year in 2009 and the Yap Thaim Hien award, as well as the International Women of Courage Award USA in 2007.
2. The informant with the code Ag2 is a builder and owner of a modern Islamic boarding school with thousands of students studying at his pesantren and coming from various corners of the country. Ag2 has a doctoral education (strata 3), who has been active in educational institutions since he was young, until he was given the responsibility as a research and development center for education (research and development) in a community organization. Until finally managed to establish a boarding school based on religion and general knowledge with the number of students in the thousands.
3. The informant with the code Ag3 is a chancellor at the largest private university in Indonesia. Ag3 is known as a Muslim intellectual who has multidisciplinary expertise. Ag3 is known as an educational figure who was born from the Muhammadiyah association and devoted most of his time to taking care of the people and nation through education.

4. The informant with the code Ag4 is an ustad and preacher who has traveled to several corners of Indonesia. He obtained religious knowledge from the Darussalam Gontor Islamic boarding school and from Selangor, Malaysia; besides that, he also received general knowledge from the University of Wales, UK, England. Has many worshipers from various cities and has become a reference in studies of Islamic religious science.

5. In the field of Sharia Economics, there is an informant with the code Es, who is a professor at a well-known PTN in West Java. He is also the main commissioner of BRI Syariah, commissioner of PNM (Civil National Capital), and Vice Chancellor at one of the leading state universities in Indonesia. West Java, and the Chancellor at a private university (PTS) in West Java. In addition, he also works as a member of the supervisory board of the Indonesian Sharia Bank Association (ASBISINDO), served as an advisory team to the president of the Susilo Bambang Yudoyono era in the economic field, and also sits on the National Economic Committee (KEN), so there is no doubt about his expertise in the economic field, especially Islamic economics.

6. In the field of Psychology, there is an informant with the code Psi, who is a Professor in the field of psychology at a large PTN in East Java. He has expertise in industrial and organizational psychology, with research areas on group performance, group culture, intergroup relations, and is an expert in psychology research methodology.

7. In the field of Sociology, there is an informant with the code SOS, is a professor at a well-known PTN in East Java, and currently serves as Deputy Dean. He has expertise in Sociology, which has produced research on corporate social responsibility and its implications for the development of Indonesian society.

#### 4.1.2.2 Main Informants

1. The informant with the code Dn is a housewife who is 50 years old and has been married for 14 years, and has one daughter. Educational background is an undergraduate. Before the pandemic, exactly 2 years ago, he was still active in the private sector for approximately 20 years and decided to stop his career 2 years ago. Informant Dn lives in the area of South Surabaya.

2. The informant with the code Ir is a housewife who is 47 years old and has been married for 21 years, has four sons and daughters, her educational background is a bachelor, previously had a career outside, and after having two children decided to stop and become a housewife. Informant Ir lives in the Central Surabaya area.

3. The informant with the code Ev is a 35-year-old housewife who is married and has three daughters, the age of marriage is 13 years. Ev since graduating from

college has a career outside the home until now. This *Ev* informant lives in the West Surabaya area.

4. The informant with the code *Tn* is a 45-year-old housewife who is married and has three children, the age of marriage is 20 years. The last education that was successfully completed was SMA (High School). Before getting married, he worked as a restaurant manager owned by his family and after marriage he was no longer the manager of a food stall because he had to follow his husband. The informant, Mr. lives in the East Surabaya area.

5. The informant with the code *Is*, is a career woman who is 47 years old, has a D-3 education, has 3 sons and a daughter. Since before getting married to having three children, *Is* has had a career in a private company. *Is* marriage age until it has reached 19 years. The informant *Is* lives in the North Surabaya area.

6. Informant *Ms.*, is a housewife who is 50 years old, has a junior high school education, has 3 children with a marriage age of 30 years. Her daily husband as a shoe sole repairman earns uncertain income, often not even enough for household needs. Informant *Ms.* lives in the North Surabaya area.

#### **4.2 The Phenomenon of Muslim Household Financial Management in Surabaya**

The phenomenon of trust in household financial management based on the results of this study is described into 3 sub-themes and each sub-theme produces 3 categories. The first sub-theme is about the phenomenon of trust that occurs in today's society in managing household finances, the second sub-theme is the phenomenon of financial management in the household, and the third sub-theme is the phenomenon of financial management in the household associated with blessings. Schematically, the second theme is shown in Table 2:

**Table 2.** A Phenomenon in Household Financial Management

Theme	Sub Theme	Category
Phenomenon in managing household finances	Society today	Not efficient
		Consumptive
		Problem
	Finance Management	Wife
		Husband
		Couple
	Relation to blessing and well-being	Don't be a burden to the environment
		Helping social interests
		The emergence of a sense of sincerity, gratitude, and trust
		Sincere intention for Allah

**Source:** Research finding.

#### 4.2.1 The first sub-theme is about the phenomenon of today's society

The phenomenon in today's society in managing household finances is illustrated in 3 categories, namely the first category is inefficiency, the second category is consumptive and the third category is problematic. This can be seen from the interview transcript below:

1) The first sub-theme of category one is inefficient:

*"In general, wives manage household finances in a reliable and responsible manner, but are not efficient in doing so."* (Es, n.d.)

*"Trust in the form of finance so far is still very problematic (problematic). It is still a problem because there is still a lot of insecurity in various forms, types and models."* (Sos, n.d.)

2) The first sub-theme of the second category is consumptive:

*"If I see they are not trustworthy because they are consumptive. What I said above things that are not important they buy they buy."* (Ag1, n.d.)

*"I always invite myself and my children to limit the desire for everything and put needs first"* (Ir, n.d.)

3) The first sub-theme of the third category is problematic:

*"I feel in today's society. can be classified into two, for the upper middle class is more concerned with lifestyle, so a woman has to work to fulfill that lifestyle, and this happened to me when I was still working in a private company. For the lower middle class, women working for a living are really meant to fulfill their daily needs."* (Dn, n.d.)

*“When I worked in a private company, my salary, which was relatively larger than my husband's, always ran out because it was to meet my needs, even though my husband fulfilled my household needs.”* (Dn, n.d.)

#### **4.2.2 The Second Sub-theme is Financial Management in the Household**

In the second sub-theme about who is the financial manager in a household, informants have different opinions; some mention their wives for cultural reasons, some say husbands for religious reasons, some say together, as quoted from the interview transcript below:

1) The second sub-theme, the first category is the wife:

*“But actually, the mothers even manage the finances that are consumptive spending daily. In terms of religion, actually, in religion, there is no special verse that discusses managing finances. But the culture in Java is held by mothers, but this is limited to consumptive spending; if for productive spending, it is gentlemen, for example, if the purchase of land, even though the idea came from the mothers, but who manages the father (Husband).”* (Ag2, n.d.)

*“I manage my household finances,”* (Ev, n.d.)

*“I manage my household finances with the supervision of my husband.”* (Dn, n.d.)

*“In my opinion, it is better if the household finance manager is the wife and husband together. However, the time allocation is divided by about 80 percent by the wife and 20 percent by the husband.”* (Es, n.d.)

*“Ideally, the husband focuses on making a living, so the wife, who better understands the needs of the household and her children, can take the mandate to manage household finances.”* (Ag3, n.d.)

2) The second sub-theme, the second category, is husband:

*“All my household needs are handled by my husband; I only know that I need to shop for daily meals.”* (Ir, n.d.)

*“In my opinion, in a household where managing household finances is the husband. Then on a certain side entrusted to a wife.”* (Ag4, n.d.)

3) The second subtheme, the third category, is together:

*“We both do financial management in our household, including daily household needs, and other unexpected needs.”* (Ev, n.d.)

*“Husband and wife have the same obligations in the household, including in financial management.”* (Ag1, n.d.)

*“It's really managed together. Since getting married, until Sakmeniko mboten wonten sing is covered up.”* (Nn, n.d.)

#### **4.2.3 The Third Sub-theme is Relation to Blessing**

The third sub-theme is about the relationship of trust in household financial

management with blessings and welfare. Blessing will be achieved if in life there are four categories: the first category is that it will not be a burden to the environment, the second category is helping social interests, the third category is the emergence of sincerity, gratitude, trustworthiness and the fourth category is sincere intentions because of Allah SWT. Schematically seen in the snippet below.

1) The third sub-theme of the first category will not be a burden to the environment. *"Part of the blessing, then it doesn't become a burden for the environment: In the hadith, the characteristic of a blessed person is that where we are and the environment feels comfortable then it becomes a blessing, but on the other hand, if a community refuses it means it is not a blessing."*(Ag2, n.d.)

2) The third sub-theme of the second category is helping social interests *"Blessings will arise to help social interests, philanthropic interests, that is the term by helping the construction of Islamic boarding schools, to help others."*(Ag1, n.d.)

*"I feel happy if I can give something to people who are under me economically, whether it's giving money or goods, because for me money is a deposit from God which will be accounted for in the afterlife."*(Ir, n.d.)

3) The third sub-theme of the third category is the emergence of a sense of sincerity, gratitude and trust

*"As promised by Allah SWT, if you are grateful, the blessings obtained by the household will be increased. This increase can be in quantity, quality, or both, so it can be said to bring or increase blessings to the household."*(Es, n.d.)

*"We always feel grateful under any circumstances, so that the children are also in good health, the household is also harmonious, this is a gift that is priceless."*(Ev, n.d.)

*"We are always grateful if our purchases are in accordance with Islamic rules."*(Is, n.d.)

4) The third sub-theme of the fourth category is sincere intentions because of Allah *"Amanah itself is closely related to blessing. If we manage household finances honestly, strategically, with sincere intentions for the sake of Allah, then blessing is an integral part, insha Allah.."*(Ag3, n.d.)

## 5. Interpretation and Discussion

The current state of society in managing household finances is formed from three categories, namely inefficient, consumptive and problematic. For the first category, there are informants who say that in general, wives manage household finances in a reliable and responsible manner, but have not been efficient in doing



so. So even though a household has implemented reliable and responsible financial management, the phenomenon that exists in the community is that wives still cannot be efficient in carrying out household financial management.

Other experts in this study said that the current phenomenon is that many people are consumptive because many things that are not important are bought. There are even experts who say that the management of household finances in the community is currently problematic or problematic.

The research that is in line with the above results is that conducted by St. Marzuki (Nugraha, 2019). The results of his research indicate that the wife's behavior is extravagant and unable to manage finances, and the desire to shop excessively or large stakes from the spending is one of the causes of divorce. This is corroborated by the results of quantitative research, which states that 29% of wives dominate as shoppers and 43% of wives only as shoppers. This means that 72% of wives in households in the city of Surabaya are their household's financial shoppers. The husband as the household financial spender is only 1%, the rest is household financial expenditure jointly between husband and wife.

Other studies that are in line with the results of the research above are those conducted by Hakim et al (2014b). The results showed that one in four wives had good financial management, and one in ten wives had a high level of financial satisfaction. The wife's financial management and education have a significant positive effect on the wife's financial satisfaction. Knowledge of financial management needs to be given to families with low incomes and education to achieve financial satisfaction.

From the results of the discussion above, it can be said that the wife's knowledge of financial management is very relevant, and affects the level of attitude and financial management that the wife runs. Only a small number of wives have good financial management, so this is what causes inefficiency in household financial management. This is evident from the results of the 2019 National Financial Literacy Survey which shows that based on gender, the index of financial literacy and inclusion for women is 36.13% and 75.15% are still lower than the index for financial literacy and inclusion for men, which are 39, respectively, 94% and 77.24%.

From the statement above, it can be concluded that the phenomenon of household financial management in the midst of society is currently still problematic, namely the lack of efficiency marked by the size of the stake rather than the pole, high consumptive nature with spending without any priority.

### **5.1 Household Financial Manager**

Qualitatively, household finance managers in this study were formed by three categories, namely wives, husbands and jointly between wives and husbands. Informants differ in their response to who should manage finances in a household. Only one expert said that the wife is the manager of household finances, when asked why, he then said that culture, especially in Indonesia and especially in Java, the wife is the manager of household finances, especially in the management of consumptive goods for daily use. day, if for goods that are large assets, such as land, then the husband is the one who manages the finances.

There is also an opinion from an expert who says that financial management in a household is the husband's responsibility. He said that in a household, managing household finances is the husband. Then, on a certain side entrusted to a wife. There are 3 (three) reasons for the husband to be the manager of household finances, namely: 1) First, it is the husband's mandate to get the money himself. 2) Second trust to spend it. 3) Both of them are very responsible for the husband's responsibility before Allah Ta'ala.

The majority of informants said that household financial management is a shared responsibility between husband and wife; it can't be just one thing, for example, the wife or husband. Several other informants said that 80% of the responsibility for household financial management rests with the wife and 20% only with the husband. The management of household finances is also inseparable from the needs of the family. Who is responsible for making a living? The informants differ in their response to it, the same opinion on the management of family finances above.

This is in accordance with research conducted by Jalil (2019) that financial management in the family is not seen from how small the income is received, but is seen from how the finances are managed properly in meeting family needs. Other research conducted by Trisnaningsih, (Trisnaningsih et al., 2010) said that women have multi-role jobs, apart from being educators for children, they also have to play a role in the division of expenditure, financial management, family accountants, to financial consultants for their husbands. From the information above, it can be concluded that anyone who manages family finances, be it a wife or husband or jointly is not an important problem that financial management is carried out properly and is trustworthy in meeting family needs.

The research target at the beginning of the qualitative phenomenological research in this study was Household as household finance managers. However, after undergoing the research process, it turned out that the research developed so that the problem was expanded and deepened. The initial target of Household as household finance managers changed to not only mothers or women as Household

who became household financial managers but could be between mothers and fathers (husband and wife) or only fathers, so there were changes and improvements to the original title. Household turn into household finance managers.

The research target in the second stage with a quantitative approach is household finance managers, this follows the results of the research in the first stage because there are changing targets. Or adjust to the results in the first phase of research. Because this research is carried out sequentially, qualitative first then steps into quantitative or called sequential exploratory.

The results of quantitative research in the people of the city of Surabaya state that 63% of household financial management is mostly done jointly between the wife and husband. The domination of the wife as household finance manager is 30% and the husband's dominance is 6%.

## **5.2 The Relation of Amanah Phenomenon in Household Financial Management with Blessing**

The third sub-theme is the phenomenon of trust associated with blessings, formed by four categories, namely not being a burden to the environment, helping social interests, the emergence of a sense of sincerity, gratitude, compassion and sincere intentions for Allah. Some experts in this study say that part of the blessing is that there is convenience, not to be a burden to the environment, and the person who is blessed is where they are, the surrounding environment will feel comfort that is a blessing, but if, on the contrary if a community or environment rejects us, it means it is not a blessing. Other experts say that blessing itself arises; it will help social interests, philanthropic interests, for example, to help build Islamic boarding schools, to help others, and others.

This is in accordance with research conducted by Nilawati (Nilawati, 2018), that the payment of zakat influences the blessing of business. The variable of merchant zakat payment has a significant effect on the business blessing product. From the information above, it can be said that zakat as a form of one of the existing philanthropy, can help social interests and can create blessings.

Experts also say that, as promised by Allah SWT, if you are grateful, the blessings obtained in the household will be increased. This increase can be in quantity, quality, or both, so it can be said to bring or increase blessings to the household. In addition, there are experts who say that trust itself is closely related to blessings. If we manage our household finances honestly, strategically, with sincere intentions for the sake of Allah, then blessing is an integral part, inshaAllah.

## 6. Conclusion

The current phenomenon of society in managing household finances is divided into three groups, namely:

1. The current state of society

When viewed from the current state of society, the phenomenon that occurs is that people in managing their household finances tend to have problems because they are inefficient and consumptive.

2. The role of financial managers

When viewed from the role of financial managers in the household, in the community, financial managers are divided into three: first, the wife, the second husband, and the third, together.

3. Its relationship with blessing and well-being

4. The phenomenon of financial management, when associated with blessing or the achievement of a financially blessed household, the criteria are:

- a. Don't be a burden to the environment
- b. Can help social interests
- c. The emergence of a sense of sincerity, gratitude, and trust
- d. Realization of sincere intentions because of Allah SWT

## Statements and Declarations

- Funding: This work does not receive any funding.
- Conflict of interest: The authors declare that there is no conflict of interest.

## References

Aditya, P. (2015). The Meaning of Blessings of Fortune for Muslim Laundry Entrepreneurs (Case Study at Lavender Laundry in Gubeng Kertajaya Surabaya). *JESTT (Jurnal Ekonomi Syariah Teori Dan Terapan)*, 2(2), 179–195.

Ag1. (n.d.). Interview Date: March 2, 2021. [In Indonesian]

Ag2. (n.d.). Interview Date: March 9, 2021. [In Indonesian]

Ag3. (n.d.). Written Answer Date: March 8, 2021. [In Indonesian]

Ag4. (n.d.). Written Answer March 22, 2021. [In Indonesian]

Al-Bukhari, M. B. I. (2010). *Shahih Bukhari (E-Book Version)*. Retrieved from <https://www.ibnumajjah.com>.

Antonio, M. S. (2013). *Ensiklopedia: Prophetik Leadership & Management Wisdom, Amanah Inter-Personal Capital (Inside the Success of Muhammad SAW)*. Jakarta: Tazkia Publishing.

Assyakurrohim, D., Ikham, D., Sirodj, R. A., & Afgani, M. W. (2022). Case Study Method in Qualitative Research. *Jurnal Pendidikan Sains Dan Komputer*, 3(01), 1–9.

Bafdi, M. A. (2008). The Meaning of Blessing. *Almanhaj*. Retrieved from <https://almanhaj.or.id/3723-agar-rizki-mendapat-keberkahan.html>.

Burgoyne, C. (1990). Money in Marriage: How Patterns of Allocation Both Reflect and Conceal Power. *Sociological Review*, 38. Retrieved from <https://journals.sagepub.com/doi/10.1111/j.1467-954X.1990.tb00933.x>.

Creswell, J. (2006). Five Qualitative Approaches to Inquiry. In *Qualitative Inquiry and Research Design*.

Robin, C. (2003). New Direction in Classic Maya Household. *Journal of Archeological Research*, 1(1), 307–358. Retrieved from <https://www.scholars.northwestern.edu/en/publications/new-directions-in-classic-maya-household-archaeology>.

Depag. (2007). Miracle the Reference, Syaamil Al-Qur'an.

Departemen Agama. (2007). *Syamil Al-Qur'an*. [In Indonesian]. Retrieved from <https://kemenag.go.id/>.

Dn. (n.d.). Interview Date: 23 April 2021. [In Indonesian]

Dwiastanti, A. (2018). Financial Knowledge to Shape Family Financial Behavior (Case Study of Housewives in Malang City). *Jurnal Pengembangan Humaniora*, 23(1411), 1–15. [In Indonesian]

Endrianti, R. D., & Laila, N. (2016). Islamic Family Financial Management in Muslim Families of Padang and Makassar Ethnicities in Surabaya. *Jurnal Ekonomi Syariah Teori Dan Terapan*. [In Indonesian]

Es. (n.d.). Written Answer Date: March 1, 2021. [In Indonesian]

Ev. (n.d.). Interview February 22, 2021. [In Indonesian]

Farchanti, D. F. (2017). Studi Perbandingan Penafsiran Berkah dalam Tafsir al-Qurthubi dan Ibn Katsir. In *IIQ Jakarta*.

Fred van Raaij, W., Antonides, G., & Manon de Groot, I. (2020). The Benefits of Joint and Separate Financial Management of Couples. *Journal of Economic Psychology*, 80(August), 1–11. Retrieved from <https://doi.org/10.1016/j.joep.2020.102313>.

Freepik. (2021). The Key to a Blessed Life. *Kumparan*. Retrieved from <https://kumparan.com/berita-hari-ini/kunci-hidup-berkah-4-hal-yang-wajib-diterapkan-umat-muslim>.

Hakim, F. A., Sunarti, E., & Herawati, T. (2014a). Families with Working Husband and Wife: Financial Management and Wife's Financial Satisfaction of Dual Earner Families Abstract. *Ilm. Kel. & Kons*, 7(3), 174–182. Retrieved from <https://journal.ipb.ac.id/index.php/jikk/article/download/10010/7829>.

Hakim, F. A., Sunarti, E., & Herawati, T. (2014b). Financial Management and Wives' Financial Satisfaction in Families Where Both Husband and Wife Work. *Ilm. Kel. & Kons*, 7(3), 174–182. [In Indonesian].

Hatidjah, S., Sulfaidah, & Musdalifah. (2017). Analysis of Household Financial Management Strategies in Makassar City. *Journal Economix*, 8(2), 83–103. [In Indonesian].

Husserl, E. (1971). *The Idea of Phenomenology*. Springer Belanda. Retrieved from <https://doi.org/10.1007/978-94-010-2371-9>.

Ir. (n.d.). Interview February 22, 2021. [In Indonesian]

Is. (n.d.). Interview February 27, 2021. [In Indonesian]

Jalil, A. (2019). Family Financial Management: A Solution for a Harmonious Family. *Al Maqashidi: Jurnal Hukum Islam Nusantara*, 2(1), 67-84. [In Indonesian]. Retrieved from <https://ejournal.unzah.ac.id/index.php/assyariah/article/download/1921/1020>.

Jappelli, T. (2010). Economic Literacy: An International Comparison. *Economic Journal*, 120, 425–451. Retrieved from <https://onlinelibrary.wiley.com/doi/pdf/10.1111/j.1468-0297.2010.02397.x>.

Kiyosaki, R. T. (2018). *Rich Dad Poor Dad*. Jakarta: Gramedia Pustaka Utama.

Martha, E., & Kresno, S. (2016). *Qualitative research methods for the health sector*. Jakarta: Penerbit Rajawali Pers. [In Indonesian]

Muhammad, S. (2006). *Keberkahan Finansial Cara Mudah Mengelola Keuangan Dan Melipatgandakan Kekayaan Dengan Kecerdasan Spritual*. Retrieved from [https://www.perpus.sman8jkt.sch.id/index.php?p=show\\_detail&id=5936&keywords=](https://www.perpus.sman8jkt.sch.id/index.php?p=show_detail&id=5936&keywords=).

Muthohar, A. M. (2018). Analisis Indikator Keberkahan Berzakat bagi Muzaki di Jalur Joglosemar. *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan*, 17(2), 217. Retrieved from <https://doi.org/10.18326/ijtihad.v17i2.217-240>.

Nasional, S. S. E. B. (2017). Konsep dan definisi. In *BPS RI*.

Nasution, J. (2017). Analysis of the Influence of Compliance in Paying Zakat on Blessings. *At-Tawassuth*, 11(2), 282–303. Retrieved from <https://www.researchgate.net/>.

Nilawati. (2018). The Influence of Zakat Payments on Business Blessings. *I-Economic*, 4(1), 1–17. [In Indonesian]

Nn. (n.d.). Interview February 29, 2021. [In Indonesian]

Nugraha, T. C. dan D. C. (2019). Sustainable Blessings in the Culinary Business Community: CDA. *Jurnal Kajian Peradaban Islam*, 2(1), 29–35. Retrieved from <https://doi.org/10.47076/jkpi.v2i1.22>.

Overney, L. (2019). Women and money management: Problematising working-class subjectivities in French television programmes during and after the post-war boom. *Culture Unbound*, 11(3–4), 443–465. Retrieved from <https://doi.org/10.3384/CU.2000.1525.19V11A24>.

Span, P. (2001). *Wealth Magic: From broke to multimillionaire in just 7 years*. Australia: HarperCollins Publishers.

Polit, D. F., Beck, C. T., & Hungler, B. P. (2004). Fundamentals of Nursing Research: Methods, Evaluation, and Utilization. In *Nursing Research Principles and Methods*. [In Portuguese]. Retrieved from <https://www.scirp.org/reference/referencespapers?referenceid=1585829>.

Raco, J. (2018). Qualitative Research Methods: Types, Characteristics, and Advantages. In C. R. Semiawan (Ed.), *Grasindo*. Retrieved from <https://doi.org/10.31219/osf.io/mfzuj>.

Rodrigues, S. P., Sousa, L., & Alarcão, M. M. (2016). Financial management in households experiencing long-term poverty: a comparison of perspectives from professionals and families in Portugal. *European Journal of Social Work*, 19(6), 977–991. [In Portuguese]. Retrieved from <https://doi.org/10.1080/13691457.2015.1032895>.

Sos. (n.d.). Written Answers Date February 22, 2021. [In Indonesian]

Speziale, H. S., & Carpenter, D. R. (2003). Triangulation as a qualitative research strategy. In *Qualitative Research in Nursing: Advancing the Humanistic Imperative* (1–10).

Sugiyono. (2020). *Qualitative, Quantitative and Combination Research Methods (Mixed Methods)*. Jakarta: Alfabeta. [In Indonesian].

----- (2013). *Qualitative Research Methods*. Jakarta: Alfabeta. [In Indonesian]

Trisnaningsih, S., Widyasari, F., & Timur, J. (2010). Family Finances of Housewives in the Siwalan Kerto Area of Surabaya. *Jurnal Strategi Akuntansi*, 2(1990), 1–32. [In Indonesian].

Yunus, H. A. (2019). The Concept of a Rich and Blessed Life. *Jurnal MADINASIKA Manajemen Dan Keguruan*. [In Indonesian].



This article is an open-access article distributed under the terms and conditions of the Creative Commons Attribution (CC-BY) license.

**Cite this article:** Latifah, L., Salim, L. A., Haqqi, A. R. A., & Siregar, H. (2025). A Phenomenological Study of Muslim Households in Surabaya City, Indonesia. *Iranian Economic Review*, 29(4), 1318-1341.