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Financial Behavior in Yasinan Consumption

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ABSTRACT	INFO ARTIKEL
<p>This research was conducted to explore the meaning and determine the financial behavior of mothers in managing finances to carry out yasinan activities. This research uses a qualitative approach with a case study research type. In this study, data collection was carried out using three methods, namely interviews, observation, and documentation. The results of this study indicate that this yasinan activity is a hereditary activity that is carried out every week on Monday night and the place takes turns in the homes of the community. In this activity usually read yasin and istighosah, at the end of the event usually served consumption. The funds spent on yasinan consumption are quite large because in the past the consumption served was light food, now it has changed to heavy food. The considerations used to determine the consumption of yasinan are the consumption that is usually served by the mothers according to their development, price and type of food. In this case, mothers have good financial behavior by making wise financial decisions by planning in determining yasinan consumption.</p>	<p>Article History: <i>Submitted/Received 27 Januari 2024</i> <i>First Revised 05 Februari 2024</i> <i>Accepted 27 Maret 2024</i> <i>First Available online 31 Maret 2024</i> <i>Publication Date 01 April 2024</i></p> <hr/> <p>Keyword: <i>financial behavior;</i> <i>financial planning;</i> <i>yasinan.</i></p>

1. INTRODUCTION

Ngulungwetan Village has a lot of local wisdom, one of which is the religious cultural ritual of yasinan. The majority of the population in Ngulungwetan Village is Muslim. Therefore, the residents still routinely carry out agendas such as religious cultural rituals, one of which is the yasinan ritual. Fattah (2007) explained that yasinan is a method carried out by scholars whose aim is to introduce Islam using a method by inviting residents to carry out activities that can bring them closer to Islamic teachings, this is done by doing several ways such as reading the Qur'an, one of the letters read is surat yasin. in an area must have a culture that is used as local wisdom, one of which is cultural rituals of belief. Yasinana tahlilan or it can also be called the reading of the yasinan letter and tahlil is one of the agendas in religious cultural ritual activities.

The yasinan tahlilan tradition is a form of local cultural origin. The yasinan tradition is an old tradition that is still held by residents, especially in rural areas. Yasinan is a tradition that the Prophet and his companions have enjoined and encouraged in carrying out this tradition activity. because in this tradition it is implied about the reading of verses of the Qur'an, then about the sentences of tawhid, tahmid, and takbir and also sholawat which in its reading begins with the recitation of Surah Al Fatihah by intending its blessings on the spirits, which have the desired goals and desires then closed using prayer. The benefits of Yasinan are to be an effort to repent to Allah, for himself and his deceased relatives/family, to strengthen the bonds of friendship and brotherhood between people, to remember the occurrence of death, to fill the spirit, and to be a medium that is quite effective for Islamic da'wah. This tradition is generally carried out by the community, both from among mothers, fathers, and also teenagers. the implementation is not the same in every place, some of these activities are carried out in the afternoon, afternoon and even at night, depending on the agreement or provisions of the area.

One of the diversity activities that take place in the Ngulungwetan area is the yasinan tradition. This traditional activity is usually carried out by mothers and teenagers which is carried out on Sunday, Monday night which is done once a week and this is routinely done. In the implementation of the yasinan tradition, especially in the RT 12 area, this yasinan routine is carried out in rotation in each resident's house in the surrounding area, and of course each house has the opportunity to get a turn to host the implementation of this yasinan tradition. The routine yasinan activities carried out in the Ngulungwetan area are not just reading Yasin but several things must also be prepared, one of which is the consumption that will be served to the yasinan congregation. Usually the host also provides some food (consumption) which will be served to the yasinan congregation after the yasinan program has been completed.

The dishes served at each host venue are usually different. Consumption served is usually a type of snack or heavy food. An important factor that must be owned by the community in the implementation of this event is money because in providing consumption, of course, the community needs money to spend on food ingredients that will be served later. The use of money is not only a measure of wealth in a person, but can also be used as a precautionary tool when in an emergency condition. The expenditure of money used for this rutin yasinan event is not small, the expenditure that must be incurred for consumption is at least Rp.500,000-.. Increasingly here, the culture displayed in the presentation of consumption is increasingly varied, which used to be only snacks, now starting to turn into heavy food. What was originally started by just one person, increasingly influenced other mothers, so that many mothers even though they were in a fairly low economy still followed the new culture in the presentation of consumption. Initially, the consumption that will be served is in accordance

with their respective abilities, but increasingly here it does not apply, whether there is money or not they still try to be the same as other mothers. Increasingly, the expenses incurred are quite high, mainly because of the new culture, the assessment of whether or not the consumption presented to the mothers is not based on themselves but begins with the new culture, so that the appropriate standard is getting higher. With this new culture, expenses are getting higher and financial management must be improved so that the existing money can be used optimally.

In order to maximize the use of money, people need to have good financial behavior in order to avoid financial problems. Financial Behavior relates to a person's financial responsibility related to how finances are managed. As expressed by Purwidiati & Mudjiyanti (2016) and Wahyu Hidayat et al. (2021) which according to him in financial management generally covers three aspects, namely consumption, savings, and investment. As explained by Shalahuddin et al (2014) A person who has responsible financial behavior tends to be effective in the use of the money he has, such as frugality in the use of money and control spending. The mothers of the Ngulungwetan area yasinan congregation need to apply good financial behavior so that financial management, especially in the consumption of yasinan routines, can be properly detailed. according to Ida & Dwinta (2010) This financial responsibility is needed because it is a process of financial management and a phase that is carried out productively. As said Nofsinger (2001) that financial behavior examines the way humans actually behave in determining their finances. Therefore, doing good financial behavior responsibly must be applied, especially the increasing number of expenses that must be incurred for personal and joint needs. With good financial management, the welfare of the community will also be better, especially for mothers because the majority of finances in the family, mothers have an important role in its management including in what activities are carried out in the area, for example with the existence of rutin yasinan activities.

according to perception Gitman (2002) stated that personal financial behavior is a way of managing money that is used as a tool to make a decision on the use of funds, determining the source of funds, and decisions on planning for retirement. The way a person uses, treats, and manages the acquisition of these funds has been described in the concept of financial behavior. If in a person it has a feeling of responsibility, it will help that person in making decisions on financial behavior that will be taken that way they will be helped by the behavior of using their money will be done properly, the impact is by having to do ways such as budgeting, saving money, investing, controlling expenses and making payments on debts on time. Theory of Planned Behavior raised by Ajzen (1991) which this theory is the basis for the concept of financial behavior, this theory reveals about a rational action or behavior based on an assumption that humans must think logically, by considering all the information that appears, so that directly or indirectly it will bring about a result of a behavior or action they have taken.

Based on research conducted by (Hujahturrohmah, Khanza, and Prajawati n.d.) The results show that in carrying out this Ngejot tradition, the Javanese community of Wanasari Denpasar has people who have wise financial behavior in managing expenses, holiday allowances (THR) and setting aside some of the income earned. If their funds are limited, they continue to press the menu according to their financial situation. The next research was conducted by Dwiastanti & Hidayat (2016) which in this study obtained the results of research in this study, namely the average housewife in Malang city has financial knowledge which can be shown by the Financial Literacy of Housewives which is proxied by knowledge of banking, insurance and pawnshops. With the knowledge possessed, it can be used as a basis for shaping the Financial Behavior of the Family to achieve future prosperity. Then the research conducted by

Fauziyyah & Ersyafdi (2021) This study found that the existence of COVID-19 had an impact on the level of household consumption and financial investment, which caused a sharp decline in the second quarter of 2020. In fact, another cause of the decline is also due to the financial behavior of households. Households' distrust of economic uncertainty during the COVID-19 pandemic has made this pandemic a risk avoider in household investment preferences.

In maintaining financial behavior, mothers must be able to carry out good financial management. The importance of financial behavior in yasinan activities can help mothers in managing finances with a new culture that is now a habit of mothers in serving yasinan consumption. Mothers must be able to make wise financial decisions because many of life's needs must continue to be met so they must be able to have good financial behavior. Research that provides benefits to the community, which aims to explore the meaning and how financial behavior in mothers of RT 12 Ngulungwetan Village in managing finances to carry out yasinan activities.

2. RESEARCH METHODOLOGY

The method used in this research is a qualitative method. Related to the type of research using case study research. Case study research is a qualitative approach that in its research activities explores real life, and in its research through a detailed and in-depth data collection process and implies sharing sources or roots of information or multiple sources or roots of information (interviews, observations, documents, audio-visual materials) which then reveal case descriptions or case themes Creswell (2013). The number of informants who provided information about yasinan consumption amounted to 5 informants. The informant selection technique used in this research is purposive sampling technique, the criteria are as follows:

1. Women members of yasinan who do not have jobs.
2. Yasinan members who are single parents.

Observations carried out in this study by directly participating in yasinan activities so that they can directly observe the actual conditions that occur, which were carried out for 2 weeks. Data collection techniques are carried out by observation, interviews, and documentation. The research location used here is RT 12 RW 02 Ngulungwetan Village, Munjungan District, Trenggalek Regency.

3. RESULTS AND DISCUSSION

Religious Culture Ritual Yasinan RT 12

RT 12 is located in Ngulungwetan village, Munjungan sub-district, Trenggalek district. Munjungan sub-district is one of the sub-districts of Trenggalek district that has 11 villages, which has an area of 154.80 km². Munjungan sub-district is directly adjacent to Kampak sub-district in the north and northeast, in the east and southeast directly adjacent to Watulimo sub-district, then in the south directly adjacent to the Indonesian Ocean, and in the west, southwest, and northwest directly adjacent to Panggul and Dongko sub-districts. One of the villages in Munjungan sub-district is Ngulungwetan village. The majority of people in Ngulungwetan Village work as farmers and fishermen and the majority of the population in Ngulungwetan Village is Muslim. So that the population still routinely carries out agendas such as religious cultural rituals, one of which is the yasinan routine.

Ngulungwetan village is famous for its religious cultural rituals, one of which is the yasinan ritual. The area in Ngulungwetan Village that really upholds this yasinan cultural ritual is RT 12. This yasinan routine is carried out once a week. This traditional activity is usually carried out by mothers and teenagers who are carried out on Sunday, Monday night which is done once a week and this is routinely done. In the implementation of the yasinan tradition, especially in the RT 12 area, this yasinan routine is carried out in rotation in each resident's house in the surrounding area, and of course each house has the opportunity to get a turn to host the implementation of this yasinan tradition. The rutinan yasinan activity carried out in the Ngulungwetan area is not just reading Yasin but several things must also be prepared, one of which is the consumption that will be served to the yasinan congregation. Usually the host also provides some food (consumption) which will be served to the yasinan congregation after the yasinan program has been completed.

Mothers' Considerations in Determining Yasinan Consumption

The routine yasinan activities carried out in RT 12 Ngulungwetan Village will certainly not be separated from the consumption that will be served to the yasinan members. There are several considerations used by mothers to determine the consumption they will serve. From the researcher's questions related to the consideration of mothers in determining the consumption of yasinan, they prioritize what is the habit of mothers to forget the standard of their ability in financial factors. From the interviews that have been conducted by researchers to informants, they get different results.

Table 1. consideration determines consumption

Category	Statement	Theme
Considerations in determining yasinan	For consumption, we usually consider the habits of the mothers that are usually used for consumption.	
	Adjusting the food that is usually consumed by yasinan mothers	Consumption habits of mothers
	The consumption of yasinan usually follows the consumption that is the habit of mothers	
	seeing the habits of mothers as now consumption becomes heavy food	
	the most important consideration for yasinan consumption is price	
	Price is a consideration commonly used for yasinan food.	Price Considerations
	Besides that the consideration is by looking at the price	
	Staples that are still available at home are prioritized	Available staples

What kind of food you want to serve.	Type of food
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Source: Processed by researchers, 2023

The majority of mothers' considerations in determining the consumption of yasinan are more considering what food is usually served to mothers in yasinan activities. As expressed by one informant who stated *"if my consumption considerations follow the habit, if in the past it was light food now the consumption becomes heavy food, so just follow the development..."* In addition, the price is also a consideration for mothers to determine their consumption because mothers do not work and only rely on funds from their husbands. mothers also consider the type of food they will serve as yasinan consumption and also they consider the staples that are still available at home so that they can be used for consumption of yasinan activities, this is also due to the lack of funds so that mothers have to rack their brains so that activities continue properly and properly like the others.

Source of Funds used in determining Yasinan Consumption

The source of funds is an important aspect. Every expenditure made certainly has a main source of funds. Just as mothers in determining the consumption of yasinan activities must require funds, especially with the new culture that is now spending on the consumption of yasinan activities is relatively increasing. New habits that arise in the consumption served for yasinan activities provide many changes, especially also in the source of funds. The source of funds used by mothers in determining yasinan activities is mostly not obtained from themselves.

Table 2 source of consumption funds

Category	Statement	Theme
Source of funds to provide consumption	The source of funds for the consumption of yasinan activities I usually ask my husband, because I don't work	Source of funds from husband
	If for consumption yasinan usually given by the husband before getting a turn at home	
	If the source of funds is clearly from my husband because I am a housewife	
	For me, the source of funds is from myself, so the funds for yasinan consumption come from me	Funds come from private sources
	If I use funds from my children, because I don't work and no longer have a husband, I usually ask or my children give it to me when it's close to their turn at home for yasinan	Funds used from children
	Sometimes it's funded by money left over from shopping for daily necessities	Source of funds from leftover money

Source: Processed by researchers, 2023

The source of funds used by the women to provide consumption mostly comes from their husbands. This happens because of the employment factor, with the unemployment of mothers making them dependent on their husbands for the source of funds in this yasinan activity. This was revealed by one informant *"the source of funds for the consumption of yasinan activities I usually ask my husband, because I don't work..."* For those who no longer have husbands, they depend on their children. Which is where every yasinan activity will take place if their children have not given them money, these mothers will ask their children, However, to still be able to provide decent consumption, mothers also use the remaining funds from daily fulfillment to be used as additional consumption funds for yasinan activities as expressed by one informant *"...usually I also use the money left over from shopping for daily needs ..."*. For working mothers, the source of funds they use is from themselves so they do not ask their husbands or children. The majority of the women do not work so their finances are very dependent on their husbands. All needs, both daily and joint activities, the majority of the source of funds used comes from their respective husbands.

Women's Financial Management in Determining Yasinan Consumption

According to Purba et al. (2021) Financial management or financial management is the planning, organizing, directing, and controlling of financial activities such as procurement and utilization of funds Financial management is a person's way of managing his finances such as planning, budgeting funds, storing funds, and controlling expenses. As in this yasinan activity, of course, requires financial management because in this activity it is necessary to provide consumption and of course requires funds to provide it.

Table 3. financial management

Category	Statement	Theme
Financial management in determining consumption	If financial management usually does planning, because the schedule can be estimated	Planning before activities
	Financial management is not something that flows if I do the planning before I get my turn Financial management in my yasinan consumption certainly does planning mbak usually	
	If there is no planning, it is more makeshift, when it is your turn to use the money you have As for my financial management, the money I use is what is available at the time, I don't have to save first	No planning
	Usually the budget I use is around Rp.700,000- , I usually spend Rp. 700,000- I spent about Rp. 700,000- The cost I spent RP. 650.000-	Budget of Rp.700,000-

The cost I usually spend is around Rp.650,000-	Budget of Rp.650,000-,
Usually, the preparation of funds is done two weeks before the activity	Preparation funds two weeks before the activity
For funds, I prepare two weeks before the activity at my house	Preparation of funds one month before the activity
Funds for consumption are usually prepared one month before the activity at home because it adjusts when receiving a salary	Preparation of funds one month before the activity

Source: Processed by researchers, 2023

The financial management of mothers in determining the consumption of the majority of mothers do planning before yasinan activities coincide in their homes, this was revealed by one informant who said "*financial management in my yasinan consumption certainly does planning*". And for the funds spent, the majority of mothers spend Rp.650,000-, to Rp.700,000-,. In this case the mothers prepare the funds two weeks before the yasinan activity coincides in their homes. The majority of people's jobs there are farmers and fishermen so they don't have a monthly salary, the money they get is usually at any time, if there are activities such as yasinan, usually the funds used are also funds available at that time and do not have financial planning beforehand. For those who have a monthly salary, they usually prepare the funds one month before the yasinan activity coincides in their house.

Financial Behavior of Mothers in Determining Yasinan Consumption

The existence of this yasinan activity has existed for generations. In this activity, consumption will usually be served at the end of the event. Consumption in this yasinan activity has progressed. In the past, the consumption used for yasinan activities was snacks or so-called snacks but now it has switched to heavy meals such as soup, meatballs, grilled fish, and others. Of course, the funds spent are not small considering the number of members of this yasinan is 30 people. Although the funds owned by the women are fairly mediocre, they still try to provide appropriate consumption. This development was initiated by a few people who eventually began to slowly follow suit, so that now it has become a habit and has become an assessment of the feasibility of consumption in yasinan activities in RT 12.

The financial behavior of the majority of mothers in the consumption of yasinan is quite wise. This is evidenced by the financial management carried out by mothers in determining yasinan consumption. The majority of mothers in providing consumption in religious cultural rituals, namely yasinan, do planning in advance and also prepare funds two weeks before the activity coincides at the house that gets a turn. But now the funds spent are quite fantastic because they adjust the development of consumption which is now a habit of mothers in serving consumption in yasinan activities. This is in line with the disclosure (Hujahturrohman et al. n.d.) that the financial behavior of the community in carrying out a tradition has people who are wise in managing their expenses. The members of yasinan RT 12 are quite good in their financial behavior by utilizing the remaining funds to fulfill their daily needs so that they can still provide proper consumption for yasinan activities. In the provision of yasinan consumption, the majority of people work as farmers, for those who have land to grow rice and others, the funds they spend are not so much, but for those who do not have it, they will automatically spend a lot of funds to buy staples to be used as consumption for this yasinan activity.

Women must have the ability to manage finances, because activities such as yasinan require funds so that financial decisions must be made appropriately. As expressed by Paradita et al (2021) that Financial decision-making is a crucial issue for people for future survival. With uncertain income but the needs continue to exist must be able to encourage mothers to think creatively so that they can still manage their finances properly so that they can meet all existing needs. A good economic situation in an area can improve the welfare of the community by being able to make developments Saputra & Fernando (2017).

4. CONCLUSION

With the development of consumption, from snacks to heavy meals, it is quite difficult for some mothers, because the costs incurred are higher than usual, while the majority of people in RT 12 work as farmers. However, even so, the mothers continue to strive for this in accordance with existing developments.

In yasinan activities that are considered by mothers in determining their consumption, the majority are foods that are customary or commonly served for yasinan consumption, which depends on existing developments. And the source of funds that mothers use in determining the consumption of yasinan on average they get from their husbands, it is because it is based on the factor of mothers who do not work so that all funds come from their husbands. Then the financial management of their mothers has planning, where the funds are prepared usually two weeks before the yasinan activities take place in their homes, and the funds spent are Rp.650,000-, to Rp. 700,000-, this reveals that the financial behavior of mothers is quite wise by making good financial decisions.

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