
FINANCIAL BEHAVIOR OF MUSLIM FAMILIES "ANALYSIS OF THEORY OF REASONED ACTION (TRA)"

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ABSTRACT

The issue in society is the continuous increase in divorce rates from year to year, and the main factor behind it is disharmony, which leads to prolonged conflicts that often end in divorce. However, divorce marks the beginning of the weakening of family unity or, conversely, the poor financial state of the family leads to divorce, ultimately resulting in the deterioration of the nation's prosperity. Therefore, it is important for the head of the family and the housewife to understand the financial attitudes of Muslim families according to the Theory of Reasoned Action (TRA). This study is qualitative and applies a descriptive method. Theory of Reasoned Action (TRA) is used as a guiding framework to analyze the collected data, which is then categorized and interpreted from a thematic analysis perspective. The research findings indicate that a Muslim's intention to behave is driven by worship, influenced by the values of monotheism (halal or permissible and good), moral ethics (faith, *muhasabah* or self-reflection, and self-auditing), and subjective norms (avoiding debt and self-reflection).

Keywords: financial behaviour, reasoned action, TRA, muslim families, harmony

INTRODUCTION

One measure of a person's welfare is by how he can fulfill his life needs, including economic needs (wealth). Wealth in Islam is very fundamental, even in choosing a wife one of the categories that needs to be looked at is her wealth apart from her beauty, heredity and religion. Someone who has good spiritual strength tends to use his belief as a benchmark for his actions, including in making financial decisions (Mutia, 2018). In accordance with the hadith of the Prophet SAW narrated by Ahmad which means "O Amru, the best property is property owned by a righteous servant."

In realizing a civil society, it is certainly initiated by personal character and spiritual refinement. Personal spiritual refinement begins with the intention to behave well. This intention is influenced by subjective attitudes and norms, which is known as the Theory of Reasoned Action (TRA). If every economic actor possesses good intentions, it can be said that economic issues can be eliminated.

Economic issues are one of the crucial topics that are the main focus of discussion in every national interest. A stable and happy family possesses incredible strength in enhancing the country's economy. Keynes, in the Theory of Macroeconomics, explains that the consumption carried out by one individual in the economy becomes income for others in the same economy (Mankiw, 2000, p. 27). Based on Keynes' theory, it can be concluded that economic growth is directly proportional to household consumption. The amount of household consumption is directly related to the improvement of household quality. The more harmonious a household is, the higher its income and, consequently, its consumption (Mankiw, 2000). Because any form of success begins with a family.

A happy family will always share their happiness with many people, both in material and immaterial forms. On the other hand, a family filled with problems, in unstable financial conditions, may force themselves to engage in frequent recreation or play. This is because their state of mind cannot stabilize without indulging in such activities. However, when their financial situation improves, they often spend money on non-beneficial things.

In today's era, every married couple chooses to work to meet their needs. Differences in income can create conflicts within the couple, especially when the husband is unemployed. In cases where the wife is the one working, the husband may be perceived as unable to fulfill the family's material needs. This income disparity often leads to conflicts between the couple, especially when the husband is jobless, which results in the perception that he is unable to provide for the family's material needs. Consequently, the wife decides to seek a divorce. This aligns with information released by the Supreme Court, stating that a total of 419,268 couples divorced throughout 2018. Out of that number, the majority of divorce initiatives were taken by women, with 307,778 cases, while men initiated divorce in 111,490 cases.

The issues in society, specifically the increasing divorce rate year after year, are primarily caused by disharmony (Rais, 2014) that leads to prolonged conflicts, many of which result in divorce. However, divorce signifies the weakening of family unity or vice versa, as poor financial conditions in a family can lead to divorce, ultimately destroying the prosperity of the nation. Therefore, it is important for the head of the household and the mother of the family to understand the financial behavior of Muslim families in accordance with the Theory of Reasoned Action (TRA). This will be further discussed in the subsequent analysis.

METHODS

This research aims to examine the financial behavior of Muslim families. It adopts a qualitative approach using descriptive methods. The Theory of Reasoned Action (TRA) serves as a guiding framework for analyzing the collected data, which are then categorized and interpreted using a thematic analysis perspective. Among the primary sources of data are interviews with legal experts, practitioners in family law or religious courts, Islamic family law academics, financial planning practitioners, *mawarist* practitioners, financial planning educators, and the common people. Among the secondary data sources are books, journals, etc.

RESULTS AND DISCUSSION

According to the Theory of Reasoned Action (TRA) and using the Analytic Network Process (ANP) research methodology, based on the seven experts who participated as respondents, the author can present the following premises as the results:

Intention

Question: What is the position of intention in seeking earnings? In your opinion, do Muslim families in Indonesia already intend to seek sustenance for the sake of Allah?

Based on the answers provided by the respondents, all of them mentioned that intention is the foundation of all actions undertaken. Intention holds a crucial position in any endeavor. Regarding the actions and behaviors of Indonesian society in general, the respondents stated that a devout Muslim always intends their actions as acts of worship to Allah. However, for Muslims who are not devout or do not have a deep understanding of Islam, they work solely to earn a livelihood without considering the blessings from Allah. This means that only those who are devout or righteous always intend to seek sustenance for the sake of Allah, while those who are not devout or not righteous do not intend their livelihood activities for the sake of Allah Subhanahu wa Ta'ala.

Managing Income

Income management is crucial in financial planning because good financial planning stems from clean and halal income. Allah has guided His servants to seek sustenance and consume what is *halal and thayyib* (good) because the success of a household's economy is determined by receiving lawful and pure income. In the fundamentals of Islamic jurisprudence (*Ushul Fiqh*), the basic principle in transactions is permissibility (halal, allowed) unless explicitly prohibited. Therefore, if there is no explicit prohibition, it is considered permissible (Tamanni, 2017).

In this section, the author poses the following question to the respondents:

Question: "Provision comes from Allah, and no one dies except that Allah has completed their sustenance. Does this statement contradict the spirit of financial planning in a Muslim family?"

All respondents agree that engaging in financial planning is not contradictory to the belief or statement that provision comes from Allah and has already been determined by Him. One of the most comprehensive reasons given by the respondents is that human beings have the duty to strive and make efforts to attain it. The difference lies in the level of effort or striving, which varies among individuals, resulting in different outcomes. Engaging in financial planning is an effort to optimize what Allah has entrusted and manage it well according to His guidance. It is also an expression of gratitude for the sustenance bestowed by Allah. Ultimately, everyone will be held accountable for their actions. Therefore, financial planning is not contradictory to the predetermined provision from Allah; instead, it aims to maximize benefits and avoid harm.

Managing Needs

The need is something that we desperately require to survive, and if we don't obtain it, our lives will suffer. Examples of needs include food, drinks, clothing, and shelter. In Islam, these needs are considered *dharuriyat* (essential). A person is willing to do anything to fulfill these essential needs in terms of religion, soul, progeny, intellect (knowledge), and wealth. Managing these needs is also crucial because if they are not well-managed, desires will also be spent on, resulting in budget inflation or wastefulness.

The author poses the following question to all respondents: Is creating a priority scale based on *dharuriyat*, *hajiyyat*, and *tahsiniyat* aspects in family planning a good practice? If so, how important is it? Respondents state that creating a priority scale is important. Most respondents answer that it is very important, while some even say it is extremely important, emphasizing its significance.

According to the respondents, the importance lies in the fact that creating a priority scale based on *dharuriyat*, *hajiyyat*, and *tahsiniyat* aspects in managing family wealth is a highly recommended practice. It is crucial because with proper planning and setting priorities, the family's needs can be well met, and there will be no shortage as the priority scale aligns with the available assets. Many people prioritize secondary and tertiary needs over primary ones, eventually leading to a confused life where they own a car but not a house, have a TV but their children and spouse go hungry resulting in domestic conflicts and chaos.

Managing Dreams and Desires

Needs and desires are vastly different. Needs are what we must fulfill to keep life going, while desires are what we desire to enhance our lives. Human needs, fundamentally, are the same and consist of food, drinks, clothing, and shelter. On the other hand, each person's desires are different, ranging from cars, motorcycles, computers, and so on. Human wants are diverse and abundant, perhaps even exceeding needs.

For this point, the author poses a question to the respondents: According to you, what motivates Muslim families to educate their children to a high level, even if it means selling land, livestock, jewelry, or even going into debt? Almost all respondents answer that parents sacrifice so much to educate their children because they want them to succeed in the future. 50% of the respondents mention that it is to ensure the children's success in both the worldly life and the hereafter. All respondents state that educating children is a religious obligation for parents and they must not leave behind generations distant from Allah (SWT).

Some respondents also express that education is the best investment compared to investing in material possessions. From the answers of the respondents, it can be concluded that some Muslim families, especially parents, consider educating their children as their obligation. They are educated to succeed in both this world and the hereafter.

However, among parents who send their children to school, some do it solely for worldly purposes and motivations.

Halal and Good Provision

In this point, the author poses a question to the respondents: Which one is easier to obtain, sustenance that is 100% halal or that which is doubtful or even haram? What are the reasons?

The respondents' answers are balanced, with some stating that obtaining halal sustenance is easier, while others say that obtaining sustenance that is doubtful is easier. If their motivation is worldly, they find it easier to obtain sustenance that is doubtful. However, if their faith in Allah is strong, then they find it easier to obtain sustenance that is halal. The author agrees with this statement.

The one that is more dominant to manage financial planning in families in Indonesia

The author deliberately asked this question to the respondents to observe the prevailing practice in Indonesia. The question is: Who, between the husband and wife, is more dominant in managing financial planning within Indonesian families? Why?

Among the 7 respondents, only one person less strongly stated that the wife is dominant, while the other six strongly mentioned that the wife is more dominant. This is because wives have a better understanding of the family's economic condition compared to husbands, who are primarily responsible for earning a living for the family. Respondents also mentioned that wives are often more skilled in managing family finances, although it is advisable to manage them together.

The application of management and financial planning concepts

To assess the level of implementation of good financial management systems among religious scholars or individuals who have a good understanding of Islamic Shariah, the author presents the following question: In your opinion, have religiously devout individuals (such as *asatidzah* or religious scholars, spiritual leaders, and the like) implemented the concepts of financial planning, managing income, managing needs, managing dreams, and managing contingencies within their families?

The respondents' answers to this question vary. Some stated that they don't know, some confidently stated that they have implemented these concepts, some clearly mentioned that they have not implemented them yet, and the rest stated that they have not implemented all of them. This indicates that a good family financial management system has not been implemented by individuals who have a strong understanding of religion, let alone by the general public. Therefore, it is necessary to extensively socialize these concepts to the entire Muslim community. In addition to following the guidance of Allah *Subhanahu wa Ta'ala* regarding the management of provided sustenance, it is also important to create happiness and prosperity within Muslim families. When most Muslim families are happy, society and the country as a whole will be prosperous, safe, and secure.

Making record of all daily expenses

The question posed was, "Is it necessary to keep a record of all income and expenses? If yes, how important is it?"

All respondents answered either "necessary" or "very necessary." Among the respondents, it was mentioned that according to their knowledge, almost 70% of divorce cases in the religious court (Religious Court) are caused by continuous arguments and financial issues. One of the reasons highlighted by the respondents for the importance of keeping records is the need to assess the current financial health. They emphasized the importance of knowing if there is a surplus in cash flow, if the debt is not excessive, and if the current expenses are not leading to bankruptcy. If there is a deficit, it can serve as an indicator to explore additional sources of income (side hustles). Keeping records also helps determine if there is room for additional investments to achieve financial goals and more. Although keeping records is necessary, its implementation within Muslim families is still limited. Only

a few Muslim families prioritize this requirement of keeping records for financial management. Therefore, this point also needs to be socialized among the community, especially Muslim families, to ensure compliance with Allah's commandments, to promote family happiness, and to prevent any neglect of financial obligations. It is crucial for them to maintain their own financial records.

Financial Audit and Muhasabah

Here, the author asks the question: "What is your opinion if Muslim families conduct a financial audit, at least once a year on a personal level? And during the audit, each family member will report where they have been earning money and how they have been spending it?"

The respondents' answers in this case are quite interesting, and each response varies from one another. However, the general conclusion is that an audit is necessary. One of the interesting responses from the respondents is: "It should be done by Muslim families. Because there is an obligation for us to calculate our wealth over a year, and if it reaches the threshold (nisab), it becomes obligatory to pay zakat. Through this audit, we will know the amount of wealth we have accumulated over a year. This helps us understand our rights and obligations towards the wealth we possess, as there are rights of others in our wealth, especially the vulnerable. Additionally, because in the afterlife, we will be asked about the source of our wealth and how we have spent it."

Avoiding Debts

The original law of debt is permissible (jaa-iz). Allah Subhanahu wa ta'aala mentions some adab of debt in the Qur'an. Allah subhanahu wa ta'aala says:

It means: "*O you who believe! If you are not in cash for a specified time, you should write it down*". (QS. Al Baqarah: 282)

The Prophet *sallallahu 'alaihi wa sallam* was once in debt. At the end of his life, he still owed a Jew, and his debt was paid for with armor mortgaged to that person. It was narrated from 'Aisyah *radhiyallahu anhu*, that he said:

Meaning: "*The Prophet sallallahu 'alaihi wa sallam bought food from a Jew with no cash, then he pawned his armor*". (HR Al-Bukhari no. 2200)

However, many Muslims underestimate this. They feel comfortable with the debt that "wraps around" them. In fact, some of them in their life have never wanted to be free from debt for a second. Before the first loan is paid off, he wants to borrow again for the second, third and so on. If this is allowed to keep being practiced, it will continue to spread severely and will "infect" others around it. What is more, with availability of many facilities for debt by institutions, agencies or companies that adhere to the usury or *riba* system. And what's worse, not only ordinary people who are involved with things like this, people who have been reading the Quran for a long time, knowledgeable people and rich people also participate in "enlivening it".

Rasulullah *shallallahu 'alaihi wa sallam* was very afraid of debt and was very afraid if this became his habit. It was narrated from 'Aisyah *radhiyallahu 'anhaa*, that she reported, "In the past the prophet *sallallahu 'alaihi wa sallam* often prayed in his prayers:

It means: "*O Allah! Indeed, I seek refuge in you from the punishment of the grave, from the slander of Al-Masih Ad-Dajjal and from the slander of life and the slander of death. Dear Allah! Verily, I seek refuge in you from things that cause sin and from being in debt*".

Someone said to him "How often do you take refuge from debt?" He also replied: "Indeed a person who (usual) lowes, if he speaks then he lies, if he promises then he breaks it". (HR Al-Bukhaari no. 832)

If you look at it, it turns out that there are almost no Muslim families who are not indebted to others, even some of them are already in debt. For this reason, the author asks this question to respondents with the sound of the question: Why are many Muslim families in debt to meet their needs? It should be understood that being in debt is not a sinful act as already mentioned. However, someone who is used to being in debt could lead him to actions that are forbidden by Allah *subhanahu wa ta'ala*. In the hadith above, two sins are mentioned as a result of the habit of being in debt, namely: lying and breaking promises. Both are grave sins. Based on the explanation above, in simple terms the behavioral intentions of Muslim families from the TRA development model are as follows:

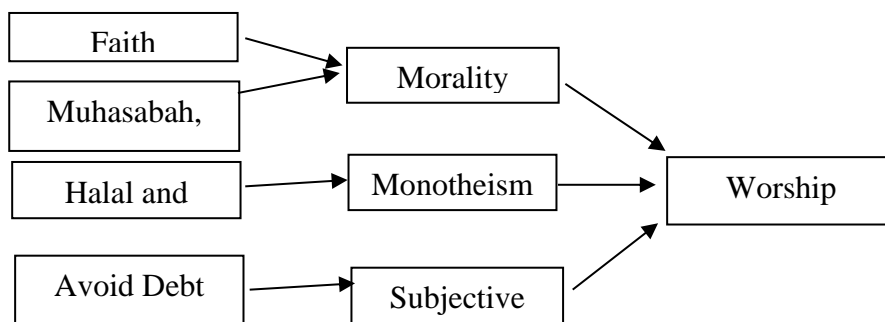


Figure 1. Reinterpretation of the TRA model
Sources: Researcher, 2023.

That the Theory of Reasoned Action (TRA) which was originally like the following algebraically:

$$BI \approx B = W1 Ab + W2 SN$$

Transformed into :

$$BI \approx B = W1 AK + W2 T + W3 NS$$

Where:

- B = Certain behavior
- BI = Intention to behave
- AK = Morals
- Q = Tauhid
- NS = Subjective Norms
- W1, W2, W3 = Empirical weight determination

CONCLUSION

That the behavior of managing family finances based on monotheism will be different from those that are not based on monotheism. Because economic behavior based on monotheism will always maintain the rules and laws of Allah SWT, Islamic law, by avoiding everything that is forbidden by Allah, such as usury (riba), corruption and unjust acts. Then managing family finances with the intention of worshipping Allah SWT on the basis that humans were created by Allah to worship will create a sense of calm and comfort in the hearts of the Muslim family. Because the results of family economic plans and human responses to economic actions are not always as expected. If from the beginning you have started with the intention of worship, you will not be disappointed with the results or responses that are not as expected because economic actors are happy with the reward that Allah has promised. Furthermore, planning family finances and carrying them out with noble morals will produce happiness for these economic actors, as exemplified in the life of the prophet Muhammad SAW.

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