

**The Audit of Household Financial Management and Information
Technology on Lifestyle in the New Normal Era**

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Abstract

The purpose of this research is to formulate a study of the importance of auditing in the household, changes in information technology governance and the design of audit relationships and information technology on the quality of the family economy. The research method is Research and Development (R&D), with the samples used are Employees/Lecturers of UMN Al Washliyah Medan city and Deli Serdang Regency with the criteria of men and women who are married as many as 35 people, the data collection technique used is a scale questionnaire. Likert and secondary data. The result of this study is that household financial management using information technology is considered to be quite good, because some of them have recorded all household expenses and the lifestyle they apply is still varied, some have a high life style (high profile) and some are simple. (low profile).

Keywords: household accounting, information technology governance, family financial quality

1. Introduction

The need for accountants is indicated by the ability in financial reporting, until now many improvements and developments have been made [1]. In this case, it emphasizes that accountants must not only be owned in large companies, but how every household has an accountant to be able to provide precise information in family finances, don't imagine a household accountant like the work of a corporate accountant, but households must also have an accountant who is able to record and reporting household welfare by recording every money in, money out, priorities to savings. Similar to the development of industry 4.0, which relies on technological developments, technology is very developed with many applications that can be used in household activities, using smart phones, families are able to create accountants with appropriate and appropriate information technology. All circumstances have changed since the Covid 19 incident, the economy has changed a lot, from shift work processes and even cuts, definitely changing information management in supporting household welfare, as was experienced by employees/lecturers at UMN Al Washliyah, changes that were forced to be made, especially employees/lecturers with family status. The results of an interview with one of the employees stated that there was a change in the family's economy, if only to eat the salary was enough to use, but many things had already happened either from installments, school fees or others. In this case, information will be given on how the household economy actually occurs, especially at UMN Al Washliyah. Many sudden events cause turmoil in controlling and providing economic quality in the household. Thus, if it is associated with economic studies, with the importance of auditing, assessing changes in governance in producing a quality economy at home, will this change produce superior and quality human resources.

2. LITERATURE REVIEW

1. Household Accounting

Audit is basically a systematic and objective process in obtaining and evaluating evidence of economic actions, in order to provide assertions/statements and assess how far economic actions are in accordance with applicable criteria and communicate the results to related parties [2]. Similarly, it was found that auditing is an activity carried out by collecting and evaluating evidence of quantifiable and quantifiable information related to a particular economic entity with respect to statements about economic actions and events [3]

Russell emphasized that financial planning is very important for the needs of living in a household, financial management in the household will look better if it is controlled by the wife because a wife will look more capable in controlling a process for every need in the household and able to make a simple necessary budget plans to achieve a separate satisfaction and to prevent disputes in the household [4,5].

In the household, proper management is needed, so not only planning but being able to manage it well. Suranta and Sudaryono explained that in the process of financial management, it is a weakness factor in processing businesses carried out by housewives, business actors tend to ignore the importance of recording their business accounting, so that the use of business capital is mixed with capital for other household needs [6]

2. Information Technology Governance

Information Technology (IT) has now become a very important requirement for almost all organizations in order to improve the effectiveness and efficiency of organizational performance. To achieve this, a good and correct IT management is needed so that the existence of IT is able to support the

success of the organization in achieving its goals. The success of corporate governance currently has a dependence on the extent to which IT governance is carried out [7,8]

Information technology governance has been put forward by experts, including the following:

a. Brand asserts that Information Technology Governance is a system by which Information Technology within the company is directed and controlled. Information Technology Governance defines the division of rights and responsibilities between different participants, such as IT directors and managers, and contains rules and procedures for decision making in Information Technology.

b. The IT Government Institute explains that information technology governance is the responsibility of the board of directors and executive management. This is an integrated part of corporate governance and contains the leadership and organizational structures and processes that ensure that the information technology organization contains and supports business strategies and objectives.

c. Grembergen also explained that information technology governance is an assessment of organizational capacity by the board of directors, executive management, information technology management to control the formulation and implementation of information technology strategies in order to support their business [9,10]

3.Family Financial Quality

Household finance relates to how households invest and use financial instruments to achieve their goals. The problem of household finances has special characteristics that give it its own character, in this case for the quality characterized by economic satisfaction when a person passes through the life cycle, several main types of financial planning are needed, the types of financial planning generally include money management, insurance planning, investment, retirement, and estate [11]

Thus, it can be concluded that the quality of household finances is based on knowledge and management carried out in economic activities and is able to recognize them correctly, so that they are efficient and effective in managing financial activities. The hypothesis that can be taken is:

H1: Household financial management among employees is good,

H2: The use of information technology in managing finances is good

3. RESEARCH METHOD

This research method is development research. The research location is UMN Al Washliyah Medan and Lubuk Pakam. The subjects of this study were employees/lecturers with the status of husband or wife of UMN Al Washliyah. Thus the sample technique used was taken by non-probability sampling, the first year was carried out at UMN Al Washliyah Medan and Lubuk Pakam (Deli Serdang) with 35 samples and the second year was carried out interviews with 5 employees/lecturers and additional secondary data from several national/international journals on accounting, information technology governance and household financial quality.

a. Development style

To obtain audit studies and changes in information technology governance to control the quality of the family economy in the new normal era, a model is used, namely the development model referred to by the researcher is the development model described by ADDIE (Analysis, Development, Design, Implementation and Evaluation), considering that each phase in design and development research is actually composed of various qualitative and quantitative research approaches and methods.

b. Research Instruments

Based on the R&D research method on the ADDIE model, the research instruments that will be used to measure the phenomenon being observed are obtained through:

1. Likert scale questionnaire sheet for analysis of needs analysis of the importance of the role of audit, changes in patterns of economic change during a pandemic, the importance of information technology, the quality of the family economy and the relationship between audit and information technology in controlling the quality of the economy
2. Secondary data, is data analysis of scientific articles with themes in accordance with the research.

c. Data collection technique

To obtain precise and correct data, the researcher will use data collection techniques, namely Questionnaires and Description Tests. In this study using a Likert-scale questionnaire, the questionnaire is a data collection technique carried out by giving written statements to respondents and a description test is used to collect the success of the product given.

d. Data analysis technique

In accordance with the data collection techniques that have been carried out, the data processing procedure in the first year is the following analysis applies to the details of the assessment of the success of understanding in managing household finances. To see the analysis stage, a questionnaire calculation technique will be used, at the design stage a description or description of the results achieved in the first year will be used. The first and second years will use data processed with SPSS IBM 23 for windows.

4. Results and Analysis

a. Normality Test

The normality test aims to determine whether the analysis between the dependent variable and the independent variable has a normal distribution. Normality is a test, whether in a regression model, the dependent variable, the independent variable or both have a normal distribution or not. A good regression model is the data distribution is normal or close to normal. The test normality in this study using the Kolmogorov-Smirnov test and This table in below:

		PKRT	TI	Gaya Hidup
N		35	35	35
Normal Parameters ^{a,b}	Mean	39,6094	2.1667	18,3125
	Std. Deviation	22,85608	.85749	1,86764
Most Extreme Differences	Absolute	,279	,279	,169
	Positive	,279	,191	,169
	Negative	,221	,279	,137
Test Statistic		,279	,279	,169
Asymp. Sig. (2-tailed)		,275 ^c	,275 ^c	,325

The Based on ths table, the regression model is declared normal, this is because the significance value is greater than 0.05. Then the data can be declared normally distributed. Uji Homogenitas

Tabel 5.2

Levene's Test of Equality of Error Variances^a

	F	df1	df2	Sig.
PKRT	37,153	1	33	,125
Gaya Hidup	,222	1	33	,639

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

Furthermore, the data homogeneity test was carried out, this is also shown on table, which states $sig > 0.05$ thus the data is homogeneous and the research sample is also homogeneous. By knowing the initial test, it can be continued to test the hypothesis using the ANOVA path using SPSS 22 for windows analysis. In the event that it is done with the condition that $sig < 0.05$. This will be shown in the table:

Tests of Between-Subjects Effects

Source	Dependent Variable	df	F	Sig.
Corrected Model	PKRT	1	2409,925	,000
	Gaya Hidup	1	,071	,791
Intercept	PKRT	1	7541,661	,000
	Gaya Hidup	1	6062,230	,000
Kelas	PKRT	1	2409,925	,000
	Gaya Hidup	1	,071	,791
Error	PKRT	33		
	Gaya Hidup	33		
Total	PKRT	35		
	Gaya Hidup	35		
Corrected Total	PKRT	34		
	Gaya Hidup	34		

Thus, from this table, it can be concluded that information technology and household financial management have an effect on lifestyle.

5. Conclusion

Based on the research objectives, it can be concluded that:

1. The management of community household finances, especially in the UMN Al Washliyah Medan environment, is quite good. This can be seen from the preparation of financial plans, details of needs, and the creation of expenditure items. such as daily living expenses and long-term needs, such as savings, insurance, and investments.
2. There are differences in consumption patterns among UMN Al Washliyah employees because in consuming food and drinks, some are very generous or easy to spend money without taking into account the price that must be paid to consume the food and drinks. While others, in terms of consuming food and drinks, they are not so generous.

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