

# Islamic Household Accounting for Coastal Communities in the Tomini Bay Area

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**Abstract:-** This study aims to reveal Islamic Household Accounting for coastal communities in the Tomini Bay Area. This study used descriptive qualitative method. The stages of the research began with (1) in-depth interviews with coastal communities in the Tomini Bay Area and (2) Observation of the activities of coastal community groups in the Tomini Bay Area. The results of the study show that Islamic Household Accounting for coastal communities is delegated to the role of a wife. In terms of making decisions regarding finances, keep making various considerations, one of which is the family's ability to pay off loans. What is unique in terms of making financial decisions is the habit of giving alms according to the ability of each household. Charity is an Islamic value that underlies the lives of coastal communities in the Tomini Bay Area.

**Keywords:-** Islamic Household Accounting; Coastal Society; Tomini Bay.

## I. INTRODUCTION

The study of accounting with a sociological approach is unique in viewing the reality of people's lives. In this sociological approach, the science of accounting is getting closer to the reality of culture, religion, and spirituality (Triyuwono, 2015). Even with this approach, local wisdom-based accounting will be found in a community in order to bring change to society (Efferin, 2016).

Triyuwono (2015) explains that accounting can shape the environment and influence the environment. The implementation of Islamic religious values in accounting will influence economic actors or transaction actors to behave more ethically. This is because sharia accounting is based on Islamic principles which apply ethical attitudes including in economic behavior. In particular, the implementation of Islamic household accounting for Muslim households is able to avoid problems with assets, debts, and conflicts in the production and consumption processes so that it is hoped that there will be a family based on a family that is sakina mawadah warahmah. Even from an economic/material aspect, Islamic household accounting practices are able to increase household income (Gustiningsih et al, 2021 and 2022).

The Tomini Bay area as a Historical Bay is managed by the Government of Indonesia and incorporated in WPP RI 715 through the Decree of the Minister of Maritime Affairs and Fisheries of the Republic of Indonesia Number 82/KEPMEN-KP/2016 concerning the Republic of Indonesia's Fisheries

Management Plan. Territorially, they are in three provinces, namely, Central Sulawesi, Gorontalo, and Central Sulawesi (Rachma and Windiastuti, 2020).

The common problem faced by most coastal communities is that their welfare is still below the poverty line, one of the causes being the low opportunity cost of fishermen who dominate in coastal areas. This is because fishermen do not have the ability to generate income or other jobs when not fishing (Harmain et al, 2019 and Prasetyo, 2020). This problem is also experienced by coastal communities in the Tomini Bay area, especially fishermen who dominate life in the area (Obie, 2018).

From a social perspective, Gorontalo as a province in the Tomini Bay area has a unique culture and social capital with strong characteristics of togetherness. Most of the coastal community households that inhabit this area are predominantly Muslim (Niode, 2007). From this, this region has the opportunity to develop Islamic economics, business and accounting (Niswatin, 2016; 2017 a; 2017; and 2020). In addition to being able to play a role in avoiding property conflicts, debts, production and consumption problems that are not in accordance with Islamic principles, Islamic household accounting for coastal communities can also help in increasing income and increasing participation in zakat, infaq, charity, and waqaf (Gustiningsih et al, 2021 and 2022).

This research examines coastal communities from the point of view of Islamic accounting science (sharia). From this point of view, coastal communities living in the Tomini Bay area with a Muslim majority are assessed in their habits of doing business by integrating Islamic values. This shows that it is necessary to study the aspects of Islamic household accounting to discover hidden social realities as local wisdom of coastal communities in the Tomini Bay area.

## II. LITERATURE REVIEW

### ➤ Principles of Islamic Accounting (Sharia)

Islamic Accounting (Sharia) is a practical science that discusses accounting rules which are based on the Al-Quran and Hadith. Sharia accounting as a solution to the problem of conventional economic practices, which are not in accordance with sharia values. This is in accordance with what was conveyed by Triyuwono (2015) that conventional accounting aspects cannot be applied to institutions/community groups/individuals that apply Islamic principles, both in terms of accounting implications and economic consequences.

Sharia accounting is a stimulant used to lead people to submission, submission, and union with God. So, sharia accounting is an important key. It is not surprising that sharia accounting can also be considered as a productive social science (Triyuwono, 2015).

Triyuwono (2015) further explains that in the concept of sharia accounting, accounting has two directions of power that can be shaped by the environment and can also affect the environment, so that sharia accounting will influence economic actors including transaction actors to behave more ethically. This is because sharia accounting is based on Islamic principles which apply ethical attitudes including in economic behavior. To form a good business, accounting information is needed with the power to influence thoughts, actions in decision making. In accordance with the letter of Al-Baqarah verse 286 that every transaction must be recorded correctly. Sharia Accounting Principles based on Surah Al-Baqarah 282:

#### 1) *Accountability*

The principle of accountability is a familiar concept among Muslim communities. Accountability is always related to the concept of trust. For Muslims, the issue of trust is the result of human transactions with the Creator starting from the womb.

#### 2) *The Principle of Justice*

The word fair in verse 282 of the letter Al-Baqarah, carried out by the company must be recorded correctly. Suppose the company records the transaction value with the same amount as the transaction nominal.

#### 3) *The Principle of Truth*

In accounting we are faced with the problem of recognition, recognition, measurement of reports, which in this activity can be carried out properly if it is based on truth values. This truth will be able to create the value of justice in recognizing, measuring and reporting transactions in the economy (Pratama et al., 2017).

#### ➤ *Islamic Household Accounting*

According to Islamic law, Islamic households are the joining of two Muslims who are married for the purpose of worship. Households that are run for religious purposes need accounting in them to help carry out the mandate in the household, with self-awareness that there is accountability in the afterlife for all activities while running the household in the world. With accounting, a wife can understand information in her household so that she can help her husband to maintain the continuity of his household while maintaining the quality of his household life (Gustiningsih et al, 2021 and 2022). Household financial management is also inseparable from the principle of piety. The concept of the principle of piety in managing finances is to pay attention to income in the family, namely by staying away from things that are haram (Husniar et al, 2022).

If necessary, women in a household are tasked with recording every economic activity in their household and then provide information even in the description of the records. Accounting that is carried out properly in a household is able

to prevent households from debt problems, conflicts in production and consumption processes so that it is hoped that there will be a family based on a family that is *sakinah mawadah warahmah* (Gustiningsih et al, 2021 and 2022). Household accounting is also the basis for making investment and budgeting decisions (Dewi et al, 2021).

With the application of household accounting can be used to evaluate debts, taxes, the need for financial implementation in the family must also apply Islamic values in it, in order to create a style standard in accordance with the basis of Islamic economics. If you look at there are so many Islamic households, but at least the application or implementation of accounting records is carried out in the household, even though if accounting records are implemented it can help financial management so that prosperity occurs in the family. The benefits of applying accounting in the family have a big impact, one of which is as a financial planning control tool for short-term and long-term goals. In addition, the benefits of household accounting are to produce information that can be compared and identify solutions to the financial problems encountered. (Tungsiwong et al, 2016).

#### ➤ *Tomini Bay Coastal Society*

Decree of the Minister of Maritime Affairs and Fisheries Number: KEP.10/MEN/2002 concerning General Guidelines for Integrated Coastal Management Planning, the coastal area is defined as a transitional area between land and sea ecosystems that interact with each other, where seaward 12 miles from the coastline for provinces and one third of the sea area (provincial authority) for the regency/municipality and to the land the administrative boundaries of the regency/municipality.

Coastal Communities are people who live and are also directly involved in the economy which are directly related to the resources on the coast and also the sea whose main livelihood is sailors or fishermen. Their coastal communities have their own culture, people who live in coastal areas have different characteristics in terms of social, educational, and also beliefs. Residents living in coastal areas have a very low level of welfare.

As a region, Indonesia has a very wide water area so that it can support the welfare of the people who live on the coast whose livelihoods are fishermen who should provide welfare for coastal communities. However, in reality there are still many people who live in poverty, even though fishermen are seen as the main producers in the national capture fisheries who have a sizable income, but in fact it is inversely proportional.

One of the problems that often arise in fishing communities is socio-economic where there is increasing fishing or marine resources, coastal and marine ecosystems that are not maintained and also excessive exports, as well as a lack of ability to manage the potential of existing marine resources and facilities. get to help the fishermen. This condition causes backwardness in the economic conditions of coastal communities, especially fishermen.

### III. METHOD

This type of research is research using descriptive qualitative research methods. This research produces descriptive data in the form of written or spoken words from people and observed behavior (Moleong, 2019). This research was carried out in the Tomini Bay Area, specifically in the Province of Gorontalo as one of its areas which is in the Tomini Bay Area. Location This research was conducted in fishing communities on the coast in the City of Gorontalo.

The data sources in this study consist of two primary data. Primary data consists of the results of interviews with key informants and supporting informants and results of observations of coastal community activities in implementing Islamic household accounting.

Data collection techniques that will be used to complement each other consist of interviews and observations. In-depth interviews were conducted by researchers using an unstructured method to give flexibility to informants in expressing their opinions. The informants in this study consisted of key informants and supporting informants. The key informants selected to represent this study were based on the following criteria: 1. Coastal community groups, especially fishermen, and 2. Coastal communities/fishermen who are Muslim. Observations are used to obtain data about the activities of coastal community groups in implementing Islamic Household Accounting for coastal communities in the Tomini Bay area.

To support the validity of the research data, it was carried out through diligence in interviews and the adequacy of the available documents. Data analysis techniques were carried out using qualitative analysis techniques with the stages of data reduction, data presentation, and drawing conclusions.

### IV. RESULTS AND DISCUSSION

#### ➤ *Wife: The Actor Islamic Households Accounting*

Fulfilling the necessities of life to reach the level of welfare of life must be very inherent in people's lives. The level of living needs, which increases every time, makes people have to increase their energy, time, and even money to adapt. The coastal communities in the Tomini Bay area are no exception who feel this way, most of whom work as fishermen.

Sailing on the high seas is certainly something that is familiar to them. Catching fish is a very happy thing. However, despite the effort and hard work put in, often the results obtained are not as expected. Fishing communities do not always get enough results. As stated by one of Pak Simon Kai's informants:

"There are ups and downs. The positive, there is income. if the grief is a widow's wind, if the system here is a west wind it is a widow's wind. Because the husband is at sea, the wife is at home, you don't know the strong winds, you're drowning."

The statement by the informant briefly describes the life of a fisherman when on the high seas. Had to bet his life, for

the sake of the family at home. They are not half-hearted to take such a big risk.

Please help, a principle of life that is still very much embedded in the lives of coastal communities in the Tomini Bay Area. Sailing with the formation of the team that was formed, presenting a sense of solidarity, please mentoring the fishermen. So that if there is a problem in the middle of the cruise, they will help each other swiftly. This was expressed by Mr. Simon, when he had faced such a situation:

"Yes I have. Luckily, I brought my cell phone, so I can help with other guests."

Of course the attitude of helping each other can be a very important asset when deciding to sail with a team. A team that is formed cannot be separated from the existence of a leader and its members. In terms used in the community, it is called the Retainer and the Ship's Crew (ABK). However, the unique status held by the Punggawa and ABK does not make a significant difference. This means that the position is just a formality, in terms of treatment there is nothing special. This is because both the Punggawa and the ABK bear the same big risks. As stated by the ship owner informant:

"First, don't get jealous."

Furthermore, in terms of profit sharing disclosed by Mr. Simon Kai:

"Yes, but luckily the name remains the same distribution."

Based on this statement, it shows that there are no gaps or differences to avoid jealousy. In terms of profit sharing, everyone's position in the team is just structural.

In terms of accountability, the Punggawa is responsible for the use of the ship. If there is no result obtained when going out to sea, the Punggawa will still pay the crew members wages, in terms of "cigarette money" and the form of money if they don't smoke. This was expressed by Mr. Simon Kai:

"Yeah.. but the men take the cigarette money, give them the income, so they don't have any.. ahh, I'm tired so it's only cigarette money right."

Activities of fishing, going to sea, shipping or in Gorontalo terms *mo hala* are of course inseparable from expenses, the use of funds to support activities. Therefore, budgeting is very important to do, which in this case, is handled by the Punggawa. Fishermen who have completed 1 season (20 days) will recapitulate the total costs used. The total costs used will be accumulated with the amount of income earned. As stated by Mr. Simon Kai:

"One season sometimes up to 20 days. take it at that ma'am, where.. base. Cost all. Later within 20 days calculate the cost of all. 1 time round it counts 1 time it costs how much it costs."

If there is damage, such as damage to a machine, the Village Office plays a role in overcoming this and includes it in the budget.

“We immediately prepare the budget”

This was disclosed by the Village Head to help fishermen who were damaged in equipment, one of which was the machine used.

"He came down in the afternoon. Yes, back in the morning."

Time to go to sea by fishermen usually starts in the afternoon and returns home in the morning. As expressed by Mr. Simon Kai.

"Yes, sold directly at auction."

Pak Muhlis expressed the same thing:

“sell at auction. He sells directly, sells himself.”

In making sales, fish catches are sold directly to the auction. However, unlike what was done by Mrs. Wety, the catch was only sold to fish collectors around her house and not all of it was sold, some of it was consumed by her family at home.

"For sale, just take a little to eat."

No specific target has been set. The standard time that is usually applied in shipping (down to sea) is 20 days in 1 season. So, even though when they go down they don't get any results, the fishermen must still return to land, according to the time previously mentioned, from evening to morning.

"there isn't any. No, no. Stay home. Anyway, go home."

Of the total income earned will be divided in half with the retainer. While the distribution to the Punggawa and each crew member remains the same. However, the difference is that Punggawa himself gets a presentation share of the engine maintenance incentives. Presented by Mr. Simon Kai:

"divided by two. same, no difference. so it's just fortunate that the retainer's name, the distribution is the same. only get a percent of the engine, that's the only difference."

The matter of living their daily needs is also illustrated by the coastal communities. That the role of helping the household economy is not only carried by a husband, but can also be supported by a wife if she pleases. As was done by Mrs. Wety, a coastal community in Olele Village. Considering that her husband's condition was not optimal anymore, he was often sick, she took the initiative to help her husband provide for household life.

"Yes, helping husband. Yes, my husband is not feeling well, unfortunately, because my husband's hand used to have surgery on the right sabalah again, so he had to go down to the sea."

To support the transaction, a report is made every day, which is made by Mr. Simon Kai as the Retainer. According to him, the source of the report was only in oral form, it was a pity that there was no physical report regarding this matter. Reports submitted orally, supported by witnesses, namely the crew members.

"It was only verbally, there was no writing. yes. Cooperation... the report is clean, that's what is reported."

Financial records are carried out by Mrs. Vony as the wife of a fisherman who owns several large boats with hundreds of crew members. Based on observations made, Mrs. Vony, who has a basic education in High School (SMA), has the ability to make financial records. Financial records of sales transactions from her husband. One of these is reflected in the notes owed by the crew, as well as in the distribution of catches or profits based on the notes held by Mrs. Vony.

"So when the results were distributed, I reminded them. For example, this is your part Ridwan. then he wanted to say, no my boss had a loan of 500 thousand and could not write it down. To be honest, he's sorry, so keep it in default."

What Mrs. Vony said was in line with Mrs. Release's opinion as a fisherman's wife who goes down individually to the sea accompanied by her small boat. According to her, every time her husband came to bring his catch of fish. His job is to sell fish catches to collectors. He collects receipts for proof of fish sales and makes small notes on the sales on a piece of paper which he will eventually recap at the end of each month.

Unlike Mrs. Release, Mrs. Wety as a wife does not keep records of the income they earn. However, in general it was stated that certain cost items had been determined such as daily necessities and children's school needs.

"he-he-he don't do it. for daily needs, one child is still in school, the other is not continuing because his father is sick."

Based on the research results, in general the responsibility for managing household finances is delegated to the role of a wife. A wife who arranges for what funds owned will be used, according to the needs that have been determined. As explained by Mediaty et al, (2021) that the figure of a wife is considered more suitable to carry out the accounting function in the household on the grounds that her character is in accordance with the main goals to be achieved in an Islamic household.

The financial records kept by the fisherman's wife are used in determining sales proceeds and are subsequently used in making decisions related to spending plans, including the basis for determining the amount owed if necessary. Concern and inability to pay off the loan is one of their considerations. From this, it can be seen that they are not easy to make loans, especially for consumer activities. Departing from good financial decisions, can lead to a prosperous society's standard of living. This is in line with research by Anggraeni et al (2022) where the process of spending the budget to meet the needs of Muslim families must adapt the concept of Islamic views, namely prioritizing needs, paying attention to benefit, and not exaggerating.

#### ➤ *Islamic Values Linked in Household Accounting for Coastal Communities*

Honesty is the main provision in doing business or trading. This is reflected in the activities of fishermen. As stated by Mr. Muhlis above, there were several transactions that were

skipped especially regarding loans and loans, from a crew member who did not half-heartedly tell the nominal amount he borrowed even though there was no record regarding this matter. Being honest in dealing with, transacting is included in the Islamic values contained in the Shari'a.

"Give charity. When I'm fasting, I sometimes give money, ciput, sarongs for old people, sometimes negligee. For the yearly sacrifice 2 cows. If other people want to be picky, if I am, I will comb from the estuary to the tip, from the mountain to the tip of the mountain. I even wrote down their names."

Mrs. Wety did the same thing in charity. Although the form that is donated is different, he is not half-hearted in doing so. He often gives his catch when someone visits his house.

"In that case, every time someone comes to help pull the boat, they still get a share."

"Who received the money after you got it? Who manages household finances sir? Pak Ahmad Husain says: wife"

"If I record the calculations with the crew, I will count every trip. Except for the part for the wife, he keeps it from the whole, how much money comes in and money goes out, the record is with the wife. If I only calculate about the ABK only.

The mindset that is based on considerations is also carried out in the household. Especially in making household economic decisions. As was done by Mr. Muhlis' wife, when asked for a response to buy goods to support the business he wanted to start, he conveyed it implicitly and quite sarcastically as reflected in the phrase "be careful it will go crazy".

"I told my wife. I want to buy a trawl, my wife says be careful because there is no money."

This proves that in making household economic decisions must be full of consideration. One of the manifestations of economic considerations in the household is the decision to accept a loan offer from a bank. If it doesn't reach the level of need, of course you have to postpone receiving it. This was expressed by Mr. Muhlis:

"I was offered a loan from the bank, but I refused."

"I only owe debt for work purposes, while for household needs, even if it's expensive, the important thing is cash, I don't want to be in debt. I think bank interest, pay interest."

The above was further disclosed by Ms. Release as Mr. Muhlis's wife.

There is something unique that is linked to the attitude and behavior of the Tomini Bay Coastal community. If it is related to household financial decisions, giving alms is also part of the financial decision. There are people who do this. Not only people who can afford it, but people with a middle to lower economy also don't half-heartedly give alms, even in the form of alms that they can. Alms is a form of gratitude that is

expressed and is part of the principle of justice in the Principles of Sharia Accounting based on Surah Al-Baqarah 282.

## V. CONCLUSION

Islamic Household Accounting is important to run as a basis for making economic decisions in the household. With the application of accounting, Islamic households can help manage finances and avoid problems such as debt, conflicts in the production process and unnecessary consumptive activities that are expected to create a prosperous household. Based on this research, the role of a wife is responsible for household accounting for coastal communities. However, the wife does not systematically record household financial transactions. Most of them only rely on mind accounting so that a supporting role is needed from both husbands and ABK, especially regarding debts.

The role of a wife is very important in making economic decisions regarding finances with various considerations. These considerations are related to the ability to repay loans. Wives are reminded to avoid activities that tend to be consumptive in order to maintain family survival. In addition, the unique thing related to the decision-making of the Tomini Bay Coastal Community is related to alms. The average coastal community has a habit of giving alms even though the form of alms is according to the ability of each household as a form of gratitude to Allah SWT.

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