

# Household Accounting Practice, Budget Discipline, and Family Financial Resilience Amid Inflation Pressure

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## ABSTRACT

**Purpose** – This study examines how household accounting practices relate to budget discipline and family financial resilience among a purposively recruited sample of women managing household finances in Indonesia amid inflationary pressure, positioning them as household financial managers who apply basic accounting principles in daily financial decisions.

**Design/methodology/approach** – Using a quantitative explanatory approach, data were collected via a structured questionnaire from housewives or married women managing family finances. Of 285 responses, 262 were valid after screening. The constructs – household accounting practice, budget discipline, perceived inflation pressure, and family financial resilience – were analysed using PLS-SEM to test the measurement model, structural model, mediation, and moderation effects.

**Finding/Results** – Household accounting practices positively affect budget discipline and family financial resilience, with budget discipline mediating this relationship. Perceived inflation pressure strengthens the role of accounting practices in shaping disciplined budgeting.

**Originality/Value** – This study positions household accounting as micro-accounting behaviour and empirically tests how it supports family financial resilience through budget discipline among the participating women household financial managers in this purposively recruited Indonesian sample, extending prior largely descriptive research.

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## **1. Introduction**

Household financial management is becoming increasingly important in developing countries as families face rising living costs, shifting consumption priorities, and greater access to financial products and services. In the Indonesian context, financial management at the household level is highly relevant because household consumption is one of the main components of national economic activity. At the same time, Indonesian families face dynamic prices for basic necessities, income uncertainty, and complex daily financial decisions. The Central Statistics Agency (Badan Pusat Statistik) reported that Indonesia experienced annual inflation of 2.42% in April 2026, with higher inflation rates in several provinces. Although national inflation may appear moderate, its impact is felt directly by families through rising prices for food, transportation, education, health, and other daily necessities (BPS, 2026). Under these conditions, family financial control becomes an important issue, not only to maintain economic well-being but also to build family financial resilience.

Within households, women often hold a central role in managing daily financial decisions. This role includes allocating income, planning expenditure, controlling household consumption, monitoring debt or instalments, and arranging savings. In many Indonesian families, women not only perform domestic roles but also act as informal financial managers who determine how limited family resources are distributed across various needs. However, in academic studies, this practice is still rarely conceptualised as an accounting practice. In the accounting literature, household accounting is understood as the use of accounting-like practices within the family, such as budgeting, financial recording, decision-making, and long-term financial planning (Mulyani et al., 2024). These practices help households create financial order, control expenditure, and support more rational decision-making in daily life.

Previous research has acknowledged the importance of accounting in family financial management. Several studies on household accounting show that simple practices such as preparing a budget, recording income and expenditure, and evaluating spending priorities can help families manage limited resources more effectively. However, most existing research remains descriptive, qualitative, or exploratory. Many studies explain how households carry out financial planning or expenditure recording, but few empirically test whether household accounting practices can improve family financial resilience. This indicates a conceptual and empirical gap in accounting research: household accounting has been recognised as a beneficial practice, but its role in strengthening family resilience amid economic pressure has not been widely tested.

Another research gap lies in how budgeting itself is viewed. In much of the literature, budgeting is often positioned as merely one component of financial management, but is rarely analysed as a behavioural mechanism that requires discipline. In practice, having a family budget does not automatically make a family more financially resilient. A budget only becomes meaningful when the family consistently follows spending limits, evaluates the gap between planned and actual expenditure, adjusts spending when prices rise, and makes financial decisions based on recorded information. Therefore, this study introduces budget discipline as a mediating mechanism that explains how household accounting practices can strengthen family financial resilience.

The Indonesian context further reinforces the urgency of this study. The 2025 National Survey of Financial Literacy and Inclusion reported that Indonesia's financial literacy index reached 66.46%, while the financial inclusion index reached 80.51% (OJK & BPS, 2025). This gap indicates that public access to financial products and services is growing faster than the

public's ability to understand and manage financial risk. Although this study does not position digital financial literacy as a main construct, the increasing public exposure to financial products reinforces the importance of accounting practices at the household level, particularly for women who manage the family's daily cash flow.

Based on this gap, the present study aims to analyse how household accounting practices contribute to family financial resilience among women managing household finances amid inflationary pressure. Unlike previous research, which generally treats family financial management as a descriptive practice, this study positions household accounting practice as a form of micro-accounting behaviour encompassing the recording, classification, monitoring, and evaluation of financial information—distinct from the budgeting, spending-limit, and corrective-adjustment behaviours captured separately by budget discipline. The novelty of this study lies in the empirical test of the relationship between household accounting practice and family financial resilience, while also positioning budget discipline as a mediating mechanism that explains how household financial information is translated into consistent budget-control behaviour. In addition, this study considers perceived inflation pressure as a context that strengthens the relevance of household accounting practice, because rising prices for daily necessities require families to be more disciplined in managing, adjusting, and evaluating their budget. This study thus offers conceptual and empirical contributions to the literature on household accounting, family finance, and financial resilience in the context of a developing country.

## **2. Literature Review & Hypothesis Development**

### **2.1 Household Accounting Practice**

Household accounting practice refers to the application of basic accounting principles in family financial management, mainly through recording income and expenditure, preparing budgets, controlling spending, monitoring debt, and evaluating household financial conditions. Within the family context, accounting does not always appear as a formal system as applied in business organisations, but emerges as a daily practice that helps families understand cash flow, prioritise needs, and avoid imbalances between income and expenditure. Recent studies show that household accounting is associated with financial transparency, reduced family conflict, and more orderly financial decision-making because families have a clearer information base for managing economic resources (Mulyani et al., 2024).

Studies on household accounting in recent years have also emphasised that recording, budgeting, and domestic financial accountability carry social, ethical, and relational dimensions. Krisno et al. (2022) explain that household accounting is not only about counting money, but also about values, responsibility, and financial communication within the family. Gustiningsih et al. (2022) emphasise that wives' accountability in household financial management can be understood as a form of domestic responsibility that links economic, moral, and family sustainability aspects. Meanwhile, Nur et al. (2021) show that household accounting practice should be read as a space of women's agency in managing, interpreting, and controlling family financial decisions.

In this study, household accounting practice is positioned as a micro-accounting behaviour performed by women in daily life. This practice includes recording income and expenditure, categorising spending by priority, monitoring the family's cash balance, recording debt or

instalments, using financial records as the basis for spending decisions, and periodically evaluating financial conditions. With this position, household accounting practice

It is important to distinguish this construct conceptually from budget discipline, which is introduced in the next section. Household accounting practice is defined here as the generation and use of financial information—through recording, classification, monitoring, and evaluation—rather than as budgeting behaviour itself. This distinction matters because the two constructs, if left conceptually overlapping, would blur the antecedent-mediator boundary that the mediation model in this study depends on.

## **2.2 Budget Discipline**

Budget discipline refers to the household's consistency in preparing, following, monitoring, and adjusting the family budget. This concept differs from merely having a budget plan, because a budget only affects financial stability when it is implemented consistently. In the context of family finance, budget discipline is reflected in the ability to set spending limits, allocate income by priority, control impulsive spending, compare planned and actual expenditure, and adjust the budget when prices or income change.

Whereas household accounting practice is positioned as an information-generating activity, budget discipline is positioned here as the behavioural implementation of spending limits and budget compliance—that is, what a household does with the information that accounting practice produces. This distinction is grounded in the Behavioral Life-Cycle (BLC) hypothesis (Shefrin & Thaler, 1988), which explains household saving and spending through the joint operation of mental accounting and self-control: households classify financial resources into distinct mental accounts (an accounting-like, information-generating activity) and then exercise self-control to restrict spending from accounts earmarked for saving or essential needs (a disciplinary, behaviour-constraining activity). Applied to this study, household accounting practice corresponds to the mental-accounting component—the classification and monitoring of financial information—while budget discipline corresponds to the self-control component that actually restrains spending against that classification. Framed this way, household accounting practice supplies the informational input, and budget discipline supplies the self-regulatory mechanism that converts information into constrained behaviour; family financial resilience is the behavioural and financial outcome of that conversion process. The persistence of a strong empirical association between the two constructs ( $\beta = 0.531$ ) despite this conceptual separation is, in fact, consistent with the BLC account rather than evidence against it: mental accounting and self-control are theorised as two expressions of the same underlying self-regulatory capacity operating within one household routine, so households that engage more actively in financial information-processing are also expected to exercise stronger budgetary self-control, without the two activities being definitionally the same construct.

Recent literature on financial behaviour shows that habits of managing budgets, saving, and controlling debt are important parts of healthy financial behaviour. Ivana et al. (2024) show that financial literacy is associated with better financial practices, including planning, saving, and more responsible credit use, which ultimately supports household economic resilience. Liu et al. (2024) also assert that a household's capacity to face financial disruption is determined not only by resource ownership, but also by the ability to manage risk, maintain liquidity, and make more rational financial decisions.

In this study, budget discipline is positioned as the behavioural mechanism linking household accounting practice with family financial resilience. Financial records provide information about spending patterns, while budget discipline translates that information into concrete

control actions. Without budget discipline, financial recording becomes merely passive documentation; conversely, when financial records are used to limit spending, evaluate deviations, and adjust priorities, household accounting practice can produce a more tangible impact on family financial stability.

### **2.3 Family Financial Resilience**

Family financial resilience refers to a household's ability to withstand, adapt to, and recover from financial pressure or shocks. This resilience includes the ability to meet basic needs, pay obligations on time, avoid excessive debt, hold savings or an emergency fund, and adjust expenditure when income changes or prices rise. Financial resilience is thus not merely the result of income level, but is also influenced by financial behaviour, expenditure control, risk management, and the family's capacity to make information-based decisions.

Recent research shows that household financial resilience is becoming increasingly important amid economic uncertainty. Sakyi-Nyarko et al. (2022) find that financial inclusion can strengthen household financial resilience, but its impact may differ by gender, so the role of women in family financial management deserves attention. Yao et al. (2023) emphasise that household financial resilience can be seen from a household's ability to adjust expenditure and maintain stability when facing health risks and income disruption. Liu et al. (2024) also show that financial literacy strengthens household financial resilience through wealth effects and risk mitigation, meaning that the ability to understand and manage financial information is an important prerequisite for family resilience.

In this study, family financial resilience is understood as the outcome of orderly and disciplined financial management practices. Families with better financial recording and budgeting are expected to be more able to recognise financial pressure early, reduce non-priority spending, manage obligations, and maintain emergency savings. Therefore, household accounting practice and budget discipline are expected to be two important factors that can strengthen family financial resilience.

### **2.4 Perceived Inflation Pressure**

Perceived inflation pressure refers to the extent to which a household feels that rising prices affect its ability to manage daily expenditure. This pressure can arise through rising prices for food, transportation, education, health, energy, and other basic needs. In household life, inflation is not only understood as a macroeconomic figure, but as a concrete experience that affects purchasing power, consumption priorities, and family budgeting decisions. Takeshi and Hori Masahiro (2023) show that inflation expectations can affect household spending behaviour, although the impact may differ by type of expenditure and consumption-adjustment mechanism.

In the Indonesian context, inflation pressure is relevant because rising prices for daily necessities can force families to make repeated budget adjustments. BPS (2026) reported annual inflation in April 2026, indicating that households still face price changes across various commodities. At the family level, such price changes can trigger the need to record expenditure in more detail, reduce non-urgent spending, and adjust budget allocations. Therefore, perceived inflation pressure in this study is positioned as a contextual factor that can strengthen the relationship between household accounting practice and budget discipline. It is important to distinguish perceived inflation pressure, as measured in this study, from objective inflation exposure reported in national statistics such as BPS (2026). Households in different provinces, income brackets, and consumption baskets can experience very different effective price pressures even when national inflation is constant, because the composition of

what each household buys, and the local prices it faces, vary substantially. The BPS figures cited in this study describe the macroeconomic backdrop against which perceived inflation pressure is measured, not a direct proxy for what any individual household experiences. Accordingly, PIP should be interpreted as household-level perceived cost-of-living pressure specific to this sample, rather than as a measurement of objective inflation exposure that could be generalised across Indonesian households.

## **2.5 Hypothesis Development**

### **Household Accounting Practice and Budget Discipline**

Recording income, categorising expenditure, and evaluating financial conditions give women a stronger basis for setting spending limits and adjusting budgets to actual needs (Mulyani et al., 2024; Ivana et al., 2024).

*H1: Household accounting practice is positively associated with budget discipline among women managing household finances.*

### **Household Accounting Practice and Family Financial Resilience**

By clarifying financial position and supporting more rational decisions under economic pressure, household accounting practice is expected to be positively associated with family financial resilience (Krisno et al., 2022; Liu et al., 2024).

*H2: Household accounting practice is positively associated with family financial resilience among women managing household finances.*

### **Budget Discipline and Family Financial Resilience**

Disciplined budgeting helps families balance income and expenditure, control debt, and maintain savings, better preparing them to adjust consumption when prices rise or income is disrupted (Sakyi-Nyarko et al., 2022; Yao et al., 2023).

*H3: Budget discipline is positively associated with family financial resilience among women managing household finances.*

### **The Mediating Role of Budget Discipline**

Financial records are associated with greater resilience mainly when accompanied by control actions; budget discipline is this behavioural mechanism (Liu et al., 2024).

*H4: Budget discipline mediates the relationship between household accounting practice and family financial resilience.*

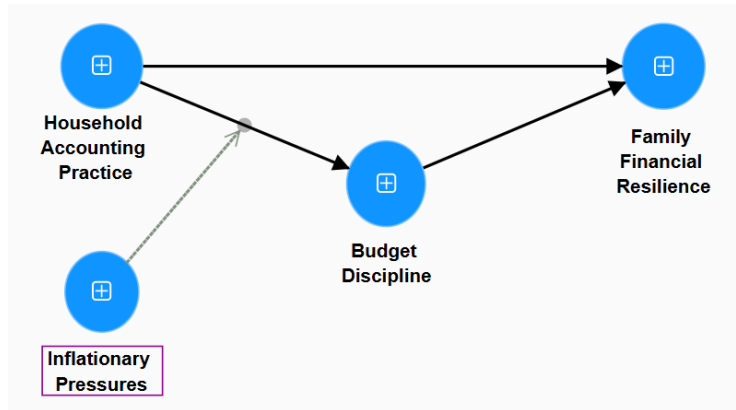
### **The Moderating Role of Perceived Inflation Pressure**

Rising prices increase families' need for tighter budget control, making household accounting practice more relevant (Takeshi & Hori Masahiro, 2023; BPS, 2026).

*H5: Perceived inflation pressure moderates the relationship between household accounting practice and budget discipline, such that the relationship becomes stronger as perceived inflation pressure increases.*

Based on the hypothesis development, this study proposes a conceptual framework that positions household accounting practice as the exogenous variable, budget discipline as the mediating variable, family financial resilience as the endogenous variable, and perceived inflation pressure as the moderating variable. The relationship model among the variables in this study is visualised in Figure 1.

**Figure 1.** Conceptual Research Framework



Notes: HAP = household accounting practice; BD = budget discipline; FFR = family financial resilience; PIP = perceived inflation pressure. The HAP → BD → FFR path represents the mediation mechanism, while PIP moderates the HAP → BD relationship.

### 3. Methodology

#### 3.1 Research Design

This study uses a quantitative explanatory design. This design was chosen because the study aims to test the relationships among variables, namely household accounting practice, budget discipline, perceived inflation pressure, and family financial resilience. A survey method was used because this study seeks to collect perception and behaviour data from a relatively large number of respondents. The unit of analysis in this study is the individual, namely a housewife or married woman who acts as the primary manager of family finances.

#### 3.2 Operational Definition and Variable Measurement

The research constructs were measured using reflective indicators developed and adapted from the literature on household accounting, budgeting behaviour, inflation pressure, and family financial resilience. Operational definitions and indicators were not compiled freely but were derived from theory and prior empirical findings. All items were adjusted to the Indonesian household context and measured using a five-point Likert scale, namely 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.

To ensure that each research construct has clear measurement boundaries, the operational definitions, indicators, item distribution, and underlying references are presented in Table 1. All constructs in this study are specified as reflective rather than formative or composite measures. This specification is justified using the conceptual criteria proposed by Jarvis et al. (2003) rather than internal-consistency statistics alone: (a) the indicators are manifestations rather than defining components of each construct—for example, a respondent's general tendency toward orderly household financial management is expected to give rise to recording, monitoring, and evaluation behaviours, rather than these behaviours jointly constituting the construct by definition; (b) the indicators are expected to covary because they share a common underlying cause, consistent with the moderate-to-high inter-item correlations observed within each construct; and (c) individual indicators are not expected to have distinct antecedents or consequences relative to one another. The same reasoning is

**Table 1.** Operational Definition, Indicators, Item Distribution, and References

| Variable                                                                                          | Operational Definition                                                                                                                         | Indicators                                                                                                                                                                                                                                   | Item      |
|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Household Accounting Practice (HAP) (Krisno et al., 2022; Mulyani et al., 2024)                   | Respondents' behaviour in applying simple accounting practices to record, categorise, monitor, use, and evaluate family financial information. | Recording income and expenditure; categorising expenditure by priority; monitoring the balance of income and expenditure; recording debt/instalments; using financial records for spending decisions; evaluating family financial condition. | HAP1–HAP6 |
| Budget Discipline (BD) (Ivana et al., 2024; Liu et al., 2024)                                     | Respondents' consistency in preparing, following, controlling, evaluating, and adjusting the family budget.                                    | Preparing a budget before spending; setting spending limits; compliance with the budget; reducing non-essential spending; evaluating the gap between plan and realisation.                                                                   | BD1–BD5   |
| Perceived Inflation Pressure (PIP) (Takeshi & Hori Masahiro, 2023)                                | Respondents' perception of the impact of rising prices on financial burden, purchasing power, and the need for budget adjustment.              | Perceived increase in financial burden; pressure from rising food prices; pressure from transportation/education/health costs; the need to adjust the budget.                                                                                | PIP1–PIP4 |
| Family Financial Resilience (FFR) (Liu et al., 2024; Sakyi-Nyarko et al., 2022; Yao et al., 2023) | A family's ability to withstand, adapt, and maintain financial stability when facing spending pressure, rising prices, or income disruption.   | Ability to meet basic needs; timely payment of obligations; ownership of savings/emergency fund; ability to adjust expenditure; ability to avoid excessive debt.                                                                             | FFR1–FFR5 |

### 3.3 Population, Sample, and Respondent Criteria

The population of this study is housewives or married women in Indonesia who hold primary responsibility for managing family finances. Target respondents are women who routinely manage household expenditure, allocate family income, monitor daily spending, and make financial decisions related to household needs.

The sampling technique used is purposive sampling, namely the selection of respondents based on specific criteria consistent with the study's objectives. Respondents included in this study are women who are married, at least 21 years old, residing in Indonesia, and acting as the primary or one of the primary managers of family finances. Conversely, respondents were excluded from the analysis if they were unmarried, not involved in household financial management, completed the questionnaire incompletely, or provided inconsistent answers indicating careless completion.

For PLS-SEM analysis, the minimum sample size can refer to the rule of 10 times the maximum number of structural paths leading to a single construct. In this study, a total of 285 responses were obtained. After the data-screening process, 23 responses were eliminated because they did not meet the analysis eligibility criteria, leaving 262 valid responses used in the analysis. This number is considered adequate for PLS-SEM analysis because it exceeds the minimum requirement based on the complexity of the paths in the research model. The data used are

primary data collected through an online and/or offline questionnaire. Because the 10-times rule is no longer considered a sufficient basis for PLS-SEM sample-size justification, a sensitivity (achieved-power) analysis was also conducted for the most complex endogenous construct in the model, budget discipline, which is predicted by three variables (household accounting practice, perceived inflation pressure, and their interaction term). This analysis uses the realised sample size to establish the smallest effect the study was positioned to detect, rather than an a priori calculation of the sample size required before data collection. Following Cohen (1988), with  $N = 262$ , three predictors, and  $\alpha = 0.05$ , the achieved sample was capable of detecting effects as small as  $f^2 = 0.042$  (equivalent to  $\Delta R^2 \approx 0.040$ ) with 80% power, and effects of  $f^2 = 0.067$  or larger with 95% power. This minimum detectable effect size is the primary basis for judging the adequacy of the achieved sample: it falls below the smallest effect actually observed in the structural model (the HAP  $\times$  PIP interaction on budget discipline,  $f^2 = 0.047$ ; see Table 9), indicating that the sample was sufficiently sensitive to detect effects of the magnitude found. By comparison, the design would have had only about 45% power to detect a conventionally defined small effect ( $f^2 = 0.02$ ); the sample is therefore adequately sensitive for the effect sizes of substantive interest in this study, though it would be underpowered for smaller effects than those detected here.

#### 3.4 Data Collection Procedure

Data were collected using an online and/or offline questionnaire. The questionnaire included a participation-consent section explaining the study's purpose, respondent anonymity, voluntary participation, and confidentiality of answers. Respondents were asked to indicate their level of agreement with each statement using a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree.

#### 3.5 Data Analysis Technique

Data were analysed using Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM was chosen because it is appropriate for testing complex relationships involving mediation and moderation, and is suitable for prediction-oriented research. The analysis was conducted in two stages: (1) measurement model testing, covering outer loading, Cronbach's alpha, composite reliability, average variance extracted, the Fornell-Larcker criterion, and the Heterotrait-Monotrait ratio; and (2) structural model testing, covering collinearity testing, path coefficients, coefficient of determination, effect size, predictive relevance, mediation analysis, and moderation analysis.

#### 3.6 Common Method Bias

Because data were collected through a single questionnaire, the potential for common method bias needs to be addressed. To reduce this risk, the questionnaire was designed to maintain respondent anonymity, use clear and simple language, separate predictor and outcome constructs, and avoid leading questions. Statistically, this can be examined through structural (inner-model) collinearity diagnostics and Harman's single-factor test.

The results of these diagnostics support the conclusion that common method bias is unlikely to materially distort the structural estimates. An unrotated principal-component (Harman) single-factor test extracted a first factor explaining 39.2% of the total variance across all 20 items, below the 50% threshold conventionally used to flag a dominant single factor. Inner VIF values from the structural model, reported by SmartPLS for each predictor within its respective regression equation, ranged from 1.015 (the HAP  $\times$  PIP interaction term predicting budget discipline) to 1.455 (household accounting practice and budget discipline predicting family financial resilience), well below the conservative 3.3 threshold used to flag problematic

**Commented [AV1]:** We revised the sample-size justification to remove the conflation between a priori and sensitivity/achieved-power analysis. Relabeled as "sensitivity (achieved-power) analysis," clarifying it uses  $N=262$  post hoc, not a priori. Removed circular "power to detect the observed effect" framing; minimum detectable effect ( $f^2=0.042$ ) is now the primary justification

**Commented [AV2]:** We corrected the methodology sentence describing our common-method-bias diagnostics. The phrase "full collinearity VIF" has been replaced with "structural (inner-model) collinearity diagnostics," accurately describing the inner VIF values from the structural model that are actually reported, rather than the true full-collinearity procedure (which requires regressing every construct on all other constructs).

collinearity. Together, these results do not rule out common method variance entirely—no single-questionnaire design can, and procedural remedies alone are not sufficient to demonstrate that the risk is negligible. In particular, respondents who perceive themselves as disciplined financial managers may rate their own accounting practices and family resilience more favourably across all four constructs simultaneously, producing shared-method covariance that these diagnostics cannot fully separate from genuine substantive relationships. The Harman and structural-collinearity results reported above indicate that common method variance is unlikely to be the dominant explanation for the pattern of results, but they should be read as limited, partial diagnostics that bound this risk rather than as evidence that common method variance has been eliminated.

### 3.7 Research Ethics Consideration

This study followed research ethics principles. Respondent participation was voluntary, and respondents could withdraw at any time. The study did not collect personal identity information. All data were used solely for academic purposes. No formal institutional ethics committee review was sought for this study. Instead, informed consent and anonymity procedures were implemented directly with respondents: the questionnaire opened with a section explaining the study's purpose, confirming that participation was voluntary and anonymous, and stating that respondents could withdraw at any point without consequence. No respondent proceeded to the substantive items without indicating consent. This procedure is consistent with the ethical principles described above and is disclosed transparently here for the reviewer's and reader's assessment.

## 4. Result and Discussion

This section begins with respondent data screening, followed by descriptive statistics, measurement model testing, structural model testing, and a discussion of the research findings.

### 4.1. Respondent Profile and Data Screening

Based on the data collection process, this study obtained 285 responses from housewives or married women involved in family financial management. Before analysis, the data were checked to ensure completeness of answers, conformity with respondent criteria, and response consistency. The screening results showed that 23 responses were not eligible for analysis and were therefore eliminated from the dataset. Eliminated responses included incomplete answers, failure to meet respondent criteria, or inconsistent response patterns. Thus, the final data used in the PLS-SEM analysis comprised 262 valid responses. This figure represents a data retention rate of 91.93% of the total initial responses and is considered adequate for testing the proposed research model.

**Table 2.** Demographic Profile of Respondents (n = 262)

| Characteristic | Category                         | n   | %    |
|----------------|----------------------------------|-----|------|
| Age            | 21–30 years                      | 54  | 20.6 |
|                | 31–40 years                      | 92  | 35.1 |
|                | 41–50 years                      | 80  | 30.5 |
|                | >50 years                        | 36  | 13.7 |
| Education      | Senior high school or equivalent | 98  | 37.4 |
|                | Diploma/Bachelor                 | 140 | 53.4 |

**Commented [AV3]:** We similarly corrected the closing summary sentence, replacing "full-collinearity results" with "structural-collinearity results" for consistency with the corrected terminology above. We also strengthened the framing so that the Harman and structural-collinearity diagnostics are explicitly described as "limited, partial diagnostics that bound this risk" rather than evidence that common method variance has been eliminated, per the reviewer's guidance.

**Commented [AV4]:** We have Removed the unsupported claim that no formal ethics review is "consistent with common practice," replacing it with a neutral disclosure that no formal institutional review was sought, while informed consent and anonymity procedures were implemented directly with respondents before any substantive items were presented.

|                          |                            |     |      |
|--------------------------|----------------------------|-----|------|
| Employment status        | Postgraduate               | 24  | 9.2  |
|                          | Full-time homemaker        | 111 | 42.4 |
|                          | Employee                   | 62  | 23.7 |
|                          | Informal/home-based work   | 50  | 19.1 |
|                          | Self-employed/entrepreneur | 39  | 14.9 |
| Monthly household income | < IDR 3 million            | 88  | 33.6 |
|                          | IDR 3–5 million            | 98  | 37.4 |
|                          | IDR 5–10 million           | 58  | 22.1 |
|                          | > IDR 10 million           | 18  | 6.9  |
| Number of dependents     | 1–2 persons                | 114 | 43.5 |
|                          | 3–4 persons                | 109 | 41.6 |
|                          | >4 persons                 | 39  | 14.9 |
| Region                   | Sumatra                    | 106 | 40.5 |
|                          | Java                       | 86  | 32.8 |
|                          | Sulawesi                   | 27  | 10.3 |
|                          | Kalimantan                 | 21  | 8.0  |
|                          | Bali/Nusa Tenggara         | 12  | 4.6  |
|                          | Maluku/Papua               | 10  | 3.8  |

The 262 valid respondents were concentrated in the 31–40 and 41–50 age brackets (65.6% combined), and just over half held a diploma or bachelor's degree. Respondents were fairly evenly split between full-time homemakers (42.4%) and women combining household management with employment, informal work, or self-employment (57.6%). Household income was concentrated in the lower-to-middle range, with 71.0% reporting monthly household income below IDR 5 million. Respondents were drawn predominantly from Sumatra and Java (73.3% combined), with smaller representation from Sulawesi, Kalimantan, and eastern Indonesia. Given the purposive sampling strategy, this profile should be read as a description of who participated rather than as evidence that the sample is representative of Indonesian women managing household finances nationally; the concentration in Sumatra and Java in particular means the findings speak most directly to women in these regions and income brackets, and generalisation beyond this profile should be made cautiously.

This profile also does not resolve two further gaps the reviewer identified: urban–rural composition and recruitment channels. Region, as reported above, approximates provincial geography rather than urban or rural residence, so the urban–rural mix of the sample remains unknown. Likewise, Section 3.4 describes data collection as an online and/or offline questionnaire but does not specify the recruitment channels used (e.g., community networks, social media, or in-person outreach); different channels could plausibly have reached different segments of this population. Both gaps are acknowledged here as limitations on top of the purposive-sampling caveat already noted, rather than resolved, since the underlying recruitment records were not retained in a form that would allow this to be reported retrospectively.

## 4.2 Descriptive Statistics

This subsection reports the mean and standard deviation for each construct. The interpretation of the mean values uses a five-category Likert-scale interval, namely 1.00–1.80 = very low, 1.81–2.60 = low, 2.61–3.40 = moderate, 3.41–4.20 = high, and 4.21–5.00 = very high.

**Table 3.** Descriptive Statistics

| Construct                           | Mean  | Std. Deviation | Interpretation |
|-------------------------------------|-------|----------------|----------------|
| Household Accounting Practice (HAP) | 3.220 | 1.003          | Moderate       |
| Budget Discipline (BD)              | 3.096 | 1.032          | Moderate       |
| Perceived Inflation Pressure (PIP)  | 3.504 | 0.964          | High           |
| Family Financial Resilience (FFR)   | 3.056 | 1.065          | Moderate       |

The descriptive statistics show that household accounting practice has a mean of 3.220 with a standard deviation of 1.003, placing it in the moderate category. Budget discipline obtained a mean of 3.096, also in the moderate category. Perceived inflation pressure has the highest mean, 3.504, placing it in the high category. This finding indicates that respondents perceived fairly strong pressure from rising prices in managing household finances. Meanwhile, family financial resilience obtained a mean of 3.056 and falls into the moderate category.

## 4.3 Measurement Model Testing

Measurement model testing was conducted to ensure that each construct meets the criteria for reliability and convergent validity. The results of Cronbach's alpha, composite reliability, and AVE testing are presented in Table 4.

**Table 4.** Reliability and Convergent Validity

| Construct                           | Cronbach's Alpha | Composite Reliability | AVE   | Decision           |
|-------------------------------------|------------------|-----------------------|-------|--------------------|
| Household Accounting Practice (HAP) | 0.889            | 0.915                 | 0.643 | Valid and reliable |
| Budget Discipline (BD)              | 0.881            | 0.913                 | 0.678 | Valid and reliable |
| Perceived Inflation Pressure (PIP)  | 0.823            | 0.882                 | 0.653 | Valid and reliable |
| Family Financial Resilience (FFR)   | 0.896            | 0.923                 | 0.706 | Valid and reliable |

The results show that all constructs have Cronbach's Alpha values above 0.70, ranging from 0.823 to 0.896. Composite Reliability values are also above 0.70, ranging from 0.882 to 0.923. In addition, all Average Variance Extracted (AVE) values are above 0.50, ranging from 0.643 to 0.706. Thus, all constructs in this study are declared reliable and meet the criteria for convergent validity.

**Table 5.** Outer Loadings

| Construct                           | Item | Loading | SE    | t      | p      |
|-------------------------------------|------|---------|-------|--------|--------|
| Household Accounting Practice (HAP) | HAP1 | 0.806   | 0.022 | 36.757 | <0.001 |
|                                     | HAP2 | 0.803   | 0.024 | 34.086 | <0.001 |
|                                     | HAP3 | 0.814   | 0.023 | 35.929 | <0.001 |
|                                     | HAP4 | 0.773   | 0.028 | 27.633 | <0.001 |
|                                     | HAP5 | 0.781   | 0.026 | 29.958 | <0.001 |
|                                     | HAP6 | 0.830   | 0.021 | 40.416 | <0.001 |

|                                    |      |       |       |        |        |
|------------------------------------|------|-------|-------|--------|--------|
| Budget Discipline (BD)             | BD1  | 0.844 | 0.019 | 44.542 | <0.001 |
|                                    | BD2  | 0.779 | 0.027 | 28.324 | <0.001 |
|                                    | BD3  | 0.844 | 0.019 | 43.568 | <0.001 |
|                                    | BD4  | 0.821 | 0.021 | 39.082 | <0.001 |
|                                    | BD5  | 0.828 | 0.019 | 42.467 | <0.001 |
| Perceived Inflation Pressure (PIP) | PIP1 | 0.810 | 0.037 | 21.826 | <0.001 |
|                                    | PIP2 | 0.832 | 0.031 | 26.414 | <0.001 |
|                                    | PIP3 | 0.772 | 0.044 | 17.744 | <0.001 |
|                                    | PIP4 | 0.816 | 0.031 | 26.066 | <0.001 |
| Family Financial Resilience (FFR)  | FFR1 | 0.821 | 0.022 | 37.808 | <0.001 |
|                                    | FFR2 | 0.855 | 0.019 | 44.001 | <0.001 |
|                                    | FFR3 | 0.819 | 0.020 | 40.667 | <0.001 |
|                                    | FFR4 | 0.878 | 0.013 | 69.472 | <0.001 |
|                                    | FFR5 | 0.827 | 0.022 | 37.803 | <0.001 |

All outer loadings range from 0.772 to 0.878 and are statistically significant at  $p < 0.001$  (t-values 17.7–69.5), each well above the conventional 0.70 threshold for reflective indicators. This confirms that all items contribute meaningfully to their respective constructs, complementing the reliability and convergent-validity results reported above.

After convergent validity was established, discriminant validity was tested using the HTMT approach. The results are presented in Table 6.

**Table 6.** Discriminant Validity Using HTMT

| Construct Pair | HTMT  | 95% CI (bias-corrected) | Below 0.85 Threshold |
|----------------|-------|-------------------------|----------------------|
| HAP ↔ BD       | 0.631 | [0.536, 0.709]          | Yes                  |
| HAP ↔ FFR      | 0.503 | [0.397, 0.593]          | Yes                  |
| HAP ↔ PIP      | 0.244 | [0.116, 0.387]          | Yes                  |
| BD ↔ FFR       | 0.711 | [0.628, 0.780]          | Yes                  |
| BD ↔ PIP       | 0.299 | [0.178, 0.422]          | Yes                  |
| FFR ↔ PIP      | 0.337 | [0.213, 0.455]          | Yes                  |

The discriminant validity test using HTMT shows that all inter-construct relationship values are below the 0.85 threshold. The highest HTMT value is found in the relationship between budget discipline and family financial resilience at 0.711, while the other HTMT values range from 0.244 to 0.631. Thus, each construct in this study has sufficient empirical distinctiveness

and satisfies the discriminant validity criterion. Bootstrapped 95% bias-corrected confidence intervals were also computed for each HTMT estimate (5,000 subsamples). The upper bound of every confidence interval remained below the 0.85 threshold, with the highest upper bound observed for budget discipline–family financial resilience (0.780) and the lowest for perceived inflation pressure–household accounting practice (0.387). This confirms discriminant validity with statistical confidence, rather than relying on point estimates alone.

#### 4.4 Structural Model Testing

This subsection presents the hypothesis testing results. The significance of each path was tested using bootstrapping. The path coefficients and hypothesis decisions are presented in Table 7.

**Table 7. Path Coefficients**

| Hyp. | Path                                              | $\beta$ | SE    | t      | p      | 95% CI         | Decision    |
|------|---------------------------------------------------|---------|-------|--------|--------|----------------|-------------|
| H1   | HAP $\rightarrow$ BD                              | 0.531   | 0.043 | 12.217 | <0.001 | [0.441, 0.612] | Supported   |
| H2   | HAP $\rightarrow$ FFR (direct)                    | 0.141   | 0.058 | 2.452  | 0.014  | [0.025, 0.252] | Supported   |
| H3   | BD $\rightarrow$ FFR                              | 0.555   | 0.052 | 10.757 | <0.001 | [0.452, 0.655] | Supported   |
| H4   | HAP $\rightarrow$ BD $\rightarrow$ FFR (indirect) | 0.295   | 0.037 | 7.963  | <0.001 | [0.227, 0.371] | Supported   |
| H5   | HAP $\times$ PIP $\rightarrow$ BD                 | 0.154   | 0.037 | 4.195  | <0.001 | [0.083, 0.226] | Supported   |
| —    | PIP $\rightarrow$ BD (main effect)                | 0.169   | 0.049 | 3.438  | <0.001 | [0.082, 0.274] | Significant |
| —    | HAP $\rightarrow$ FFR (total effect)              | 0.436   | 0.048 | 9.118  | <0.001 | [0.342, 0.524] | —           |
| —    | PIP $\rightarrow$ FFR (total effect)              | 0.094   | 0.030 | 3.107  | 0.002  | [0.043, 0.161] | —           |
| —    | HAP $\times$ PIP $\rightarrow$ FFR (total effect) | 0.086   | 0.022 | 3.948  | <0.001 | [0.045, 0.130] | —           |

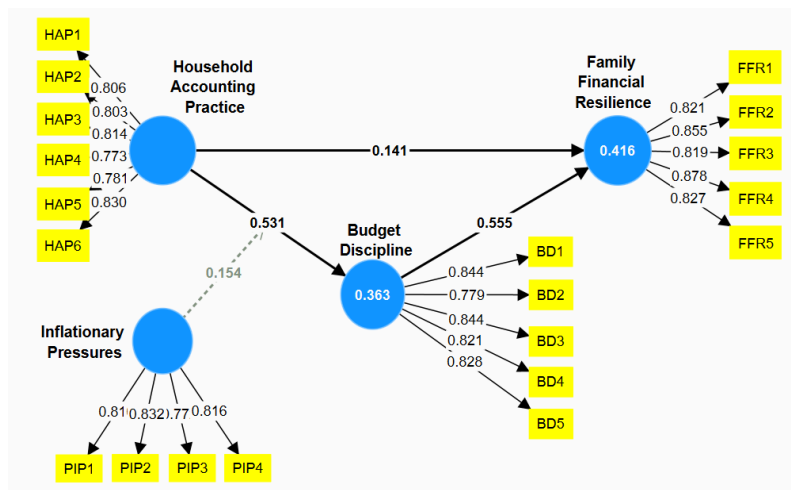
*Note: all statistics in this table—including the main effect of PIP  $\rightarrow$  BD and the total effect of HAP  $\rightarrow$  FFR—were generated from a single definitive PLS-SEM model estimated in SmartPLS 4 (Ringle, Wende, & Becker, 2022), using the bias-corrected and accelerated (BCa) bootstrapping procedure with 5,000 subsamples. Standard errors, t-statistics, p-values, and 95% confidence intervals are reported directly from the bootstrapping output for every relationship (direct, indirect, total, and moderator/main effects), consistent with a single analytical model.*

The bootstrapping results show that all hypotheses in this study are supported. Household accounting practice has a positive and significant effect on budget discipline ( $\beta = 0.531$ ;  $t = 12.217$ ;  $p < 0.001$ ), so H1 is supported. Household accounting practice also has a positive and significant effect on family financial resilience ( $\beta = 0.141$ ;  $t = 2.452$ ;  $p = 0.014$ ), so H2 is supported. Furthermore, budget discipline has a positive and significant effect on family financial resilience ( $\beta = 0.555$ ;  $t = 10.757$ ;  $p < 0.001$ ), so H3 is supported.

The indirect-effect test shows that budget discipline mediates the relationship between household accounting practice and family financial resilience ( $\beta = 0.295$ ;  $t = 7.963$ ;  $p < 0.001$ ), so H4 is supported. Because both the direct effect (H2:  $\beta = 0.141$ ) and the indirect effect ( $\beta = 0.295$ ) are positive and statistically significant, this result is more precisely classified as complementary partial mediation (Zhao, Lynch, & Chen, 2010) rather than simple mediation: is associated with family financial resilience both directly and indirectly through budget discipline, with the indirect pathway carrying roughly two-thirds of the total effect. The total effect of household accounting practice on family financial resilience, from the same SmartPLS bootstrapping run, is 0.436 (SE = 0.048,  $t = 9.118$ ,  $p < 0.001$ , 95% CI [0.342, 0.524]), indicating that the mediated pathway is the practically more important pathway linking accounting practice to resilience. In addition, the interaction effect between household accounting practice and perceived inflation pressure on budget discipline was found to be positive and significant ( $\beta = 0.154$ ;  $t = 4.195$ ;  $p < 0.001$ ), so H5 is supported. The main effect of perceived inflation

pressure on budget discipline is also positive and significant ( $\beta = 0.169$ ;  $t = 3.438$ ;  $p < 0.001$ ), and is reported alongside the interaction term in Table 7 for completeness. Together, these results indicate that is both directly associated with higher budget discipline and moderates the relationship between household accounting practice and budget discipline, though, as effect sizes in Table 9 show, both of these inflation-related effects are modest relative to the main effects of household accounting practice and budget discipline in the model.

**Figure 2.** Estimated structural model (SmartPLS 4), showing standardized outer loadings, path coefficients, and  $R^2$  values for the endogenous constructs.



**Figure 3.** Simple slopes of household accounting practice on budget discipline at low ( $-1$  SD), mean, and high ( $+1$  SD) levels of perceived inflation pressure.

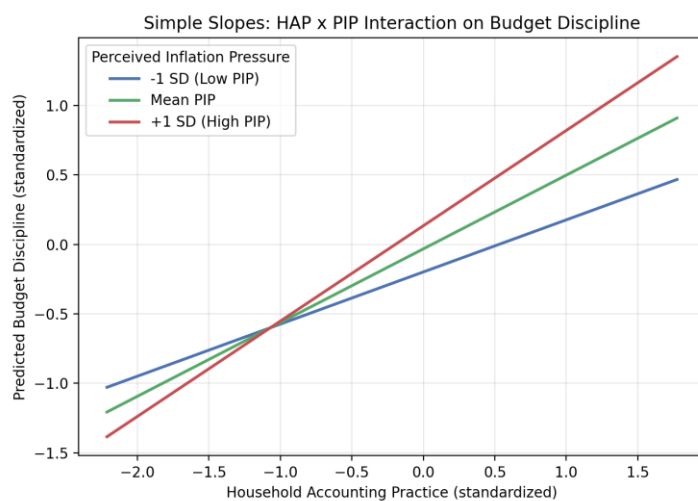


Figure 3 plots the simple slopes of household accounting practice on budget discipline at low, mean, and high levels of perceived inflation pressure. The slope is positive and significant at all three levels, but visibly steeper at high perceived inflation pressure than at low perceived inflation pressure, illustrating the amplifying pattern captured by the significant but modestly sized interaction term ( $f^2 = 0.047$ ).

#### 4.5 Coefficient of Determination and Effect Size

The R-square value is used to assess the ability of the exogenous variables to explain variation in the endogenous constructs. The coefficient-of-determination results are presented in Table 8.

**Table 8.** R-Square

| Endogenous Construct              | R <sup>2</sup> | R <sup>2</sup> Adjusted | Interpretation |
|-----------------------------------|----------------|-------------------------|----------------|
| Budget Discipline (BD)            | 0.363          | 0.356                   | Moderate       |
| Family Financial Resilience (FFR) | 0.416          | 0.412                   | Moderate       |

The coefficient-of-determination results show that the R<sup>2</sup> value for budget discipline is 0.363, meaning that household accounting practice, perceived inflation pressure, and their interaction effect together explain 36.3% of the variance in budget discipline. The R<sup>2</sup> value for family financial resilience is 0.416, meaning that household accounting practice and budget discipline together explain 41.6% of the variance in family financial resilience. Overall, these R<sup>2</sup> values indicate that the model has a moderate level of explanatory power.

This study also evaluated the contribution of each path to the endogenous constructs through effect size. The effect-size results are presented in Table 9.

**Table 9.** Effect Size

| Path           | f <sup>2</sup> | Interpretation |
|----------------|----------------|----------------|
| HAP → BD       | 0.423          | Large          |
| HAP → FFR      | 0.024          | Small          |
| BD → FFR       | 0.363          | Large          |
| PIP → BD       | 0.042          | Small          |
| HAP × PIP → BD | 0.047          | Small          |

The effect-size results show that the effect of household accounting practice on budget discipline has an f<sup>2</sup> value of 0.423, placing it in the large category. The effect of budget discipline on family financial resilience also has an f<sup>2</sup> value of 0.363 and falls into the large category, indicating that budget discipline is an important predictor of family financial resilience. Meanwhile, the effect of household accounting practice on family financial resilience, the effect of perceived inflation pressure on budget discipline, and their interaction effect each fall into the small category. Overall, these results indicate that the largest contributions in the model come from the path of household accounting practice to budget discipline and the path of budget discipline to family financial resilience.

#### 4.6 Robustness Check: Socioeconomic Control Variables

The structural model does not include household socioeconomic characteristics, so it cannot rule out the possibility that the reported associations partly reflect socioeconomic confounding—households with higher income, more education, or fewer dependents may simultaneously find it easier both to practise household accounting and to remain financially resilient, regardless of any causal link between the two. As a robustness check, the composite-score structural equations were re-estimated with five household characteristics added as

covariates: monthly household income, education level, age group, number of dependents, and full-time-homemaker status (coded from the demographic profile in Table 2). All five focal paths remained virtually unchanged in magnitude and significance after including these controls: HAP  $\rightarrow$  FFR ( $\beta = 0.135$  vs.  $0.139$  without controls,  $p = 0.020$ ), BD  $\rightarrow$  FFR ( $\beta = 0.567$  vs.  $0.556$ ,  $p < .001$ ), HAP  $\rightarrow$  BD ( $\beta = 0.526$  vs.  $0.530$ ,  $p < .001$ ), PIP  $\rightarrow$  BD ( $\beta = 0.157$  vs.  $0.166$ ,  $p = .003$ ), and HAP  $\times$  PIP  $\rightarrow$  BD ( $\beta = 0.151$  vs.  $0.155$ ,  $p < .001$ ). None of the five control variables reached significance at the 5% level (all  $p > .06$ ), and adjusted  $R^2$  for the FFR model improved only marginally, from  $0.410$  to  $0.413$ . This provides reassurance that the reported associations are not primarily artefacts of income, education, age, household size, or homemaker status. This robustness check is necessarily partial. Several factors the reviewer specifically identified—income stability (as distinct from income level), debt-service burden, savings ownership, and urban–rural location—were not collected in this survey and could not be tested; region (Table 2) is a weak proxy for urban–rural status at best. Their omission remains a genuine limitation of the outcome measurement, and future studies should collect these variables directly, along with objective or semi-objective measures of emergency-fund adequacy, debt-service ratios, and expenditure adequacy, rather than relying on the self-reported and proxy measures available here.

#### 4.7 Sensitivity Analysis: Formative Re-specification of HAP and FFR

Following the reviewer’s recommendation, an empirical sensitivity check was conducted rather than deferring the formative/composite question to future research alone. Household accounting practice and family financial resilience were re-specified as formative (Mode B) constructs, while budget discipline and perceived inflation pressure remained reflective; the model was re-estimated in SmartPLS 4 using the PLS-SEM algorithm followed by bootstrapping (5,000 subsamples, BCa, two-tailed).

**Table 10.** Structural Paths Under Reflective vs. Formative Specification

| Path                                   | $\beta$ (reflective) | $\beta$ (formative) | t (formative) | p (formative) | Conclusion |
|----------------------------------------|----------------------|---------------------|---------------|---------------|------------|
| HAP $\rightarrow$ BD (H1)              | 0.531                | 0.539               | 12.603        | <0.001        | Supported  |
| HAP $\rightarrow$ FFR (H2)             | 0.141                | 0.157               | 2.505         | 0.013         | Supported  |
| BD $\rightarrow$ FFR (H3)              | 0.555                | 0.549               | 10.028        | <0.001        | Supported  |
| PIP $\rightarrow$ BD (main effect)     | 0.169                | 0.160               | 3.283         | 0.001         | Supported  |
| HAP $\times$ PIP $\rightarrow$ BD (H5) | 0.154                | 0.148               | 3.947         | <0.001        | Supported  |

All structural paths remained statistically significant and substantively similar in magnitude under the formative specification (Table 10), and the coefficient of determination was virtually unchanged (budget discipline:  $R^2 = 0.363$  vs.  $0.371$ ; family financial resilience:  $R^2 = 0.416$  vs.  $0.424$ ). This indicates that the study’s substantive conclusions do not depend on the choice between reflective and formative measurement for HAP and FFR.

Collinearity among the formative indicators was also assessed: VIF values for HAP1–HAP6 and FFR1–FFR5 ranged from  $1.84$  to  $2.88$ , well below the conservative  $3.3$  threshold, indicating no problematic redundancy among indicators as formative components.

Several indicators showed non-significant outer weights under the formative specification (HAP1, HAP3, HAP4, HAP6, FFR2, and FFR4; all  $p > 0.14$ ), which could suggest these indicators contribute little to their construct if weights were interpreted in isolation. However, following Cenfetelli and Bassellier (2009), a non-significant relative weight does not by itself indicate poor measurement quality; the indicator's absolute contribution, assessed via its loading (zero-order correlation with the construct), must also be considered. All indicators retained high outer loadings even under the formative specification (HAP: 0.74–0.87; FFR: 0.79–0.87), each comfortably above the 0.50 threshold Cenfetelli and Bassellier (2009) recommend for adequate absolute contribution. The pattern of non-significant weights alongside strong loadings is consistent with expected redundancy among correlated formative indicators rather than evidence that any indicator should be dropped.

Taken together, this sensitivity analysis should be interpreted as a robustness exercise rather than evidence that reflective and formative specifications are theoretically interchangeable: it supports retaining the reflective specification as the primary, conceptually justified measurement model (Section 3.2), while providing empirical evidence rather than only a theoretical argument or a deferred recommendation that the study's hypothesis tests and substantive conclusions are not an artefact of this particular measurement choice.

#### **4.8 Discussion**

The findings show that household accounting practice plays an important role in shaping budget discipline and family financial resilience, but its main significance does not lie in the recording activity itself. Household accounting practice becomes valuable when the information generated from recording, categorising expenditure, monitoring obligations, and financial evaluation is used to guide family budgeting decisions. Household accounting in this study can thus be understood as a form of micro-accounting behaviour operating in the domestic sphere, rather than merely a routine administrative activity. This interpretation is consistent with Mulyani et al. (2024), who position household accounting as a practice that can support order and harmony in family financial management. This result also reinforces the view of Krisno et al. (2022) that household accounting is not only about money, but also about responsibility, communication, and value management within the family.

Empirical support for the relationship between household accounting practice and budget discipline shows that is associated with a greater ability to control expenditure. At the household level, budgets often fail not because families are unaware of the importance of planning, but because the budget plan is not supported by sufficient information on spending patterns and changing actual needs. In this context, household accounting practice provides the information base that makes the budgeting process more realistic. This finding is consistent with Ivana et al. (2024), who emphasise that healthy financial practices, including planning and credit management, are related to household economic stability. However, this study adds a more specific explanation from an accounting perspective, namely that budget discipline can be formed through repeated financial recording and evaluation practices.

This finding also extends the household accounting literature by affirming the role of women as active financial actors. In many Indonesian families, women play a role in allocating income, controlling daily spending, monitoring instalments, and maintaining a balance of family needs. This role is often understood as a domestic task, when in substance it embodies accounting and control functions. Nur et al. (2021) view household accounting as a space of women's agency in managing and interpreting family financial decisions, while Gustiningsih et al. (2022) emphasise wives' accountability as a form of domestic responsibility linking

economic, moral, and family sustainability aspects. This study's results support both views by showing that the financial practices performed by women have real implications for the quality of budget control.

The effect of household accounting practice on family financial resilience needs to be interpreted carefully. The results show a significant direct relationship, but this direct contribution is relatively small compared with the path mediated by budget discipline. This means that family financial recording does not automatically make a family financially resilient. Financial records appear more strongly associated with resilience when accompanied by action, such as limiting spending, setting priorities, adjusting the budget, and maintaining an emergency fund. This finding is consistent with Liu et al. (2024), who assert that household financial resilience is related to the ability to manage risk, maintain liquidity, and use resources rationally.

Budget discipline emerges as the central mechanism in this study's model. Family financial resilience does not depend only on the ability to earn income, but also on the ability to control expenditure and adjust consumption when economic pressure increases. This interpretation is consistent with Sakyi-Nyarko et al. (2022), who show that household financial resilience is influenced by the ability to utilise financial resources adaptively, and with Yao et al. (2023), who position financial resilience as a household's ability to adjust expenditure and maintain stability when facing health risks or income disruption.

The mediating role of budget discipline shows that the relationship between household accounting practice and family financial resilience is not simply linear. Household accounting practice provides information, while budget discipline transforms that information into control action. This explains why the indirect effect through budget discipline is more meaningful than the direct effect alone. This finding responds to a research gap in which household accounting has previously been viewed mostly as a descriptive practice or domestic experience. In this study, household accounting is positioned as a process with behavioural consequences and financial outcomes. Thus, the novelty of this study lies in explaining that household accounting becomes effective not merely because families keep financial records, but because those records are associated with stronger budget discipline, which in turn is linked to family financial resilience.

The finding that moderates the relationship between household accounting practice and budget discipline suggests that economic pressure may be associated with how families use financial information. When rising prices are perceived as increasingly burdening the budget, families tend to require tighter control over expenditure. This finding is consistent with Takeshi and Hori Masahiro (2023), who show that inflation expectations can affect household spending behaviour. However, this study adds the context that the response to inflation pressure is not only a change in consumption, but also a strengthening of budget discipline supported by household accounting practice. Nevertheless, the moderating effect of inflation pressure should be interpreted proportionally, as it is significant but smaller than the main effects of household accounting practice on budget discipline or budget discipline on family financial resilience. Because perceived inflation pressure was measured as a household-level perception rather than linked to objective regional price indices or individual expenditure shares, the strongest interpretation of the H5 finding is that perceived cost-of-living pressure conditions the relationship between household accounting practice and budget discipline within this sample, rather than that national or regional inflation does so directly. Future research could strengthen this mechanism by linking household perceptions to regional

inflation data, household-level expenditure shares, or longitudinal price changes, which would allow a more direct test of whether perceived and objective inflation exposure operate through the same pathway.

This study's results also offer a more nuanced reading of the financial inclusion and literacy literature. OJK and BPS (2025) show that Indonesia's financial inclusion is higher than its financial literacy, meaning that access to financial products is not always matched by the ability to manage risk and make appropriate decisions. Household accounting and budgeting discipline can serve as a bridge between financial knowledge and family financial resilience. Theoretically, this study extends the scope of accounting research by bringing accounting practice into the domestic context, supporting Mulyani et al. (2024), Krisno et al. (2022), Gustiningsih et al. (2022), and Nur et al. (2021), while providing an additional contribution through quantitative evidence on the relationship among household accounting, budgeting discipline, and family financial resilience.

Practically, this study's findings suggest that family financial education programmes should not stop at delivering knowledge about saving, borrowing, investment, or financial products. Financial education needs to include simple household accounting skills, such as recording income and expenditure, categorising spending by priority, monitoring instalments, evaluating budget realisation, and preparing an emergency fund. Women's empowerment programmes, community activities, financial-authority (OJK) education, and family-welfare programmes can use the household accounting approach as practical, easily applicable material

## **6. Conclusion**

This study analysed the relationship between household accounting practice, budget discipline, and family financial resilience among the participating women household financial managers in this purposively recruited Indonesian sample, amid inflationary pressure. This study argues that household accounting practice is an important form of micro-accounting behaviour because it is associated with families' capacity to record, control, and evaluate financial activity. Budget discipline is positioned as the key indirect pathway linking accounting practice to family financial resilience. The main contribution of this study lies in positioning women as family financial managers who apply accounting-based practices in daily decision-making. By focusing on women managing household finances, this study emphasises the importance of recognising domestic financial management as a meaningful accounting practice. This study also provides contextual relevance by linking household accounting to inflation pressure, a condition that is closely linked to family consumption and financial stability. The findings are expected to provide theoretical contributions to the household accounting and finance literature, as well as practical implications for family financial education and community-empowerment programmes targeted at populations similar to this sample, pending confirmation in more geographically diverse and representative samples. Among the women household financial managers in this purposively recruited sample, simple household accounting practice can serve as an easily applicable strategy to improve financial discipline and strengthen family resilience, particularly among households facing rising living costs; broader recommendations for national financial-education interventions should await confirmation in more representative samples.

## **7. Limitations and Future Research**

This study has several limitations. First, the use of a cross-sectional survey design limits the study's ability to draw causal conclusions. Second, this study uses self-reported data, which may be affected by social-desirability bias. Third, the use of purposive sampling may limit the generalisability of the findings. Future research could use longitudinal data, mixed methods, or comparative analysis across regions and income groups. Future studies could also extend this model by incorporating digital financial literacy, financial self-efficacy, family income stability, debt behaviour, or social support as additional variables. Qualitative research could also be conducted to explore how Indonesian women managing household finances interpret accounting practices in their daily family life. Comparative studies between urban and rural households could further provide deeper insight into differences in household accounting practice based on socio-economic context. A related limitation concerns measurement specification. Household accounting practice and family financial resilience were both modelled as reflective constructs, and Section 3.2 reports inter-item correlations consistent with this choice, but the possibility that either construct is better represented as composite, formative, or multidimensional cannot be ruled out on conceptual grounds alone—for instance, a household could record debt carefully without evaluating its overall finances, or hold emergency savings without being able to adjust expenditure when prices rise. Future research should apply confirmatory tetrad analysis (CTA-PLS; Gudergan et al., 2008) to test the reflective specification empirically, and should consider re-estimating the model with composite, formative, or multidimensional operationalisations of these constructs as a robustness check.

## **Declaration of AI and AI-assisted technologies in the writing process (if author[s] utilize AI)**

During the preparation of this work, the author(s) used Claude (Anthropic) in order to assist with reorganising the manuscript according to the journal's required template and improving the clarity of the English and Indonesian language. After using this tool/service, the author(s) reviewed and edited the content as needed and take(s) full responsibility for the content of the publication

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