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Article

Family Financial Management Practices and Decision-Making Mechanisms among Interfaith Couples

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ABSTRACT

This study examines family financial management practices and decision-making mechanisms among interfaith couples in which the husband is Muslim. Using a qualitative case study design, this research involved six main informants from three interfaith couples with marriage durations of three, twelve, and thirty-eight years, as well as two supporting informants, an Islamic economics scholar and a sharia finance practitioner. Data were collected through observation, semi-structured interviews, and documentation, guided by four indicators of family financial management (planning, organizing, controlling, and evaluating) as well as a framework on marital dynamics and value conflicts. The research findings indicate that financial management practices evolve adaptively according to the duration of marriage: younger couples tend to adopt structured and documented systems, while more established couples rely on habits and mutual understanding that have developed over time. The decision-making process was found to be influenced more by the quality of communication, the clarity of role division, and the accumulation of household experience than by religious differences themselves, with couples employing various adaptive strategies to manage potential value conflicts. This study makes an empirical contribution by demonstrating that religious differences are not the primary determinant of successful financial management in interfaith families, while also enriching the frameworks of family financial management and value conflict when applied to the context of interfaith families.

Keywords: Decision-Making Mechanism; Family Financial Management; Interfaith Couples; Marital Communication

INTRODUCTION

Financial management is one of the key factors determining the sustainability of a household; it encompasses how to manage income and expenses, the division of financial responsibilities, and the allocation of resources within the family (Marks et al., 2010). These decisions are not only related to economic conditions but can also be influenced by the values and beliefs held by each partner. In families with different religious backgrounds, particularly when the husband is Muslim, financial management is not merely about how to manage finances. It also intersects with the values and beliefs of each partner; for example, a Muslim husband has obligations such as zakat and infaq, while a spouse of a different faith has their own obligations according to their religion (Diansyah & Sodiq, 2024). This kind of complexity arises in the context of interfaith marriages, which, in fact, continue to take place in Indonesia to this day.

Interfaith marriages in Indonesia are a widespread phenomenon, The Indonesia Conference on Religion and Peace (ICRP) recorded approximately 1,655 interfaith couples who married between 2005 and 2023, with an increase from 169 cases in 2021 to 177 cases in 2022 (Munawar, 2023). Although interfaith marriages face restrictions under Indonesian Council Fatwa No. 4/MUNAS VII/MUI/8/2005 and Supreme Court Circular Letter (SEMA) No. 2 of 2023 (Liha, 2023), the practice continues, including through marriages conducted abroad that are subsequently registered in accordance with applicable regulations in Indonesia (Oktavira, 2024). From these facts, it can be understood that there are interfaith households that have been living their daily family lives. Therefore, this issue is worth examining not only in terms of the status of their marriage but also in terms of how these couples manage their household finances.

Differences in religious beliefs within interfaith families have the potential to pose challenges in managing household finances, particularly in families where the husband is Muslim and bears the responsibility as head of the household and primary breadwinner (Rianto et al., 2019). In homogeneous Muslim families, these principles are typically carried out based on mutual agreement, as the wife shares the same religious beliefs. However, in interfaith families, the application of these principles requires specific adjustments, as the wife does not share the same religious foundation regarding these obligations. Differences in values regarding money, including the allocation of funds for religious activities such as zakat on one hand and church tithes on the other, can become a sensitive issue when communication between husband and wife breaks down (Diansyah & Sodiq, 2024). Curtis and Ellison (2002) also explain that differences in religious backgrounds can increase the potential for conflict surrounding financial matters and the division of household responsibilities. In such situations, couples need to determine how Islamic financial values are applied in family life, how responsibilities are divided, and how financial decisions are made jointly.

Research on interfaith couples and family financial management has not been widely discussed to date. Research on interfaith couples has primarily focused on communication, theology, and psychosocial aspects (Aisyah et al., 2024; Saepullah et al., 2020; Khatun et al., 2024; Anisa, 2024), while financial issues are generally treated merely as part of household dynamics. On the other hand, research on family financial management from an Islamic economic perspective (Rianto et al., 2019; Wahidin, 2023; Zakiy et al., 2021) as well as family finance in general (Lind et al., 2020; Purniawati & Lutfi, 2019) has predominantly been conducted among families with relatively similar religious backgrounds. Marks et al. (2010) discussed the relationship between interfaith families and financial management but did not specifically address financial management based on Islamic economic principles or the responsibility of Muslim husbands as providers. Thus, there remains room for research to understand how interfaith couples manage their finances when one partner has financial principles and obligations rooted in Islamic teachings.

Based on this gap, this study aims to analyze family financial management practices, decision-making processes, and the division of financial responsibilities among interfaith couples in which the husband is Muslim. This study contributes to the development of family finance research from an Islamic economic perspective by examining interfaith families as a context characterized by unique dynamics of values and decision-making. The findings are expected to broaden our understanding of how Islamic financial principles are applied in household life when spouses have different religious backgrounds.

Interfaith Couples and Family Dynamics

Interfaith marriages are unions formed through the marriage of individuals with different religious beliefs (Saputra, 2023). In Indonesia, this phenomenon occupies a complex position because it directly confronts applicable legal provisions as well as the teachings of each religion. Consequently, various methods of conducting marriages have emerged, such as temporary conversion (Nasir, 2022), and observations indicate that many interfaith couples choose to marry abroad. Research conducted by Harsono (2016) and Hayat and Basharat (2019) indicates that the literature on interfaith marriage is generally still dominated by legal and theological perspectives, particularly regarding marriage laws and the requirements that must be met for such a marriage to be recognized by a specific religion. This trend warrants closer attention, given that the abundance of research still focused on legal-normative aspects has created a gap in the literature regarding how interfaith couples manage their household finances.

This gap needs to be analyzed further because religious differences are not merely legal or administrative issues; they also influence daily life, as religion shapes the values and principles individuals use to make sense of and act in their daily lives (Baso et al., 2024). This also extends to how financial management, allocation, and stewardship are understood within the household (Curtis & Ellison, 2002). It can be understood that, theoretically, differences in religious beliefs have the potential to give rise to conflict within the household; this is precisely what needs to be further analyzed and substantiated in order to understand family management practices among interfaith couples.

Family Financial Management

This study analyzes interfaith couples in which the husband is Muslim, based on the principles of Islamic finance inherent to a Muslim, such as earning income from halal sources, the obligation to pay zakat, and upholding the principles of justice and trust within the family (Rianto et al., 2019). These principles are not merely obligations but serve as values that shape a Muslim's understanding of financial management practices. When individuals find themselves in situations involving value-based disagreements, this can hinder their ability to identify and assess potential points of agreement with others (Kouzakova et al., 2012). When spouses adhere to different religious beliefs, theological differences and fundamental misunderstandings regarding each partner's obligations arise, particularly in the financial context, where each religion has its own distinct rules.

To analyze how these financial values are translated into everyday household practices, this study draws on the general management theory presented by Terry (1972), which outlines the four functions of management: planning, organizing, executing, and controlling. This framework was subsequently adapted more specifically to the family context by Hakim et al. (2014), namely financial planning, organizing, controlling, and evaluation within the household. This study uses four indicators from Hakim et al. (2014) to analyze the financial management process in interfaith couples, with the aim of examining how these four functions are carried out amidst differing values within such families.

The relevance of this explanation is reinforced by the findings of Korankye and Pearson (2023), which show that active involvement in financial management activities correlates with the level of well-being experienced by family members. Meanwhile, Purniawati and Lutfi (2019) emphasize that family financial literacy and management do not exist in isolation but are influenced by cultural background, as demonstrated

in a comparison between Javanese and Bugis families. These findings critically demonstrate that patterns of family financial management are contextual and influenced by the value systems embraced by family members, including, most likely, religious values. Lind et al. (2020) expand on this understanding by defining family financial management more broadly to include the management of money, insurance, loans, savings, and investments; however, their study does not link financial knowledge to the religious beliefs of couples. Overall, these three studies confirm that patterns of family financial management are strongly influenced by the value systems inherent in each family member; however, religious values have not been specifically addressed and represent a research gap that is the focus of this study.

Communication, Roles, and Value Conflicts in Family Decision-Making

Regarding decision-making within the family, Scanzoni (1978) argues that marriage is always characterized by dynamics and the potential for conflict, including in the realm of household economics, the resolution of which depends heavily on the couple's relationship patterns and division of roles. This understanding is further explored by Kouzakova et al. (2012), who distinguish between two types of conflict in interpersonal relationships: value conflict and interest conflict. Value conflict is described as a conflict stemming from a person's beliefs and identity; thus, theoretically, it is more difficult to resolve than material interest conflict. In the context of interfaith couples, this framework is relevant for analyzing financial decision-making mechanisms, as differences in each partner's values have the potential to give rise to value conflicts rather than ordinary interest conflicts.

A number of empirical studies have addressed the issue of decision-making in interfaith couples, albeit with varying emphases. Aisyah et al. (2024) f ound that harmony in interfaith households is supported by five principles of interpersonal communication, namely openness, empathy, a supportive attitude, a positive attitude, and equality, which in turn serve as the foundation for financial decision-making. This suggests that strong communication can help couples manage potential conflicts over values. Furthermore, Saepullah et al. (2020) demonstrated that multicultural communication patterns in interfaith families require continuous adaptation and the alignment of perceptions between partners. Meanwhile, Khatun et al. (2024) and Anisa (2024) each identified conditions that support harmony as well as potential conflicts in interfaith marriages, but from broader theological, psychological, and sociological perspectives. From the studies described above, it is evident that communication is a crucial mechanism in the management of interfaith households. However, a research gap remains, as no studies have yet focused on the discussion of financial management; it is this gap that this study aims to analyze.

RESEARCH METHOD

Research Approach and Design

This study employs a qualitative approach using a case study design to gain an in-depth understanding of financial management practices, decision-making, and the division of financial responsibilities within interfaith couples (Creswell & Creswell, 2018). A case study design was chosen because these practices occur within the context of daily family life and are closely tied to the surrounding religious and social contexts (Purwanza et al., 2022). Each couple was treated as a single unit and analyzed

in depth. The analysis was conducted intra-case to understand the characteristics of each couple, followed by a cross-case analysis to identify similarities and differences in financial practices among the couples.

Research Location and Participants

This study was conducted in Surabaya and Sidoarjo, East Java. These two locations were selected based on the characteristics of their urban communities, which are culturally and religiously diverse, as well as the fact that Surabaya has the highest number of interfaith marriages in East Java (Rahman, 2023; Prayitno & Basundoro, 2015). Research informants were selected through purposive sampling via data collection conducted using social media. The criteria for informants in this study included: (1) legally married couples living together as a family; (2) couples in which the husband is Muslim; and (3) preference was given to couples who had been married for at least one year so that household financial management practices had already been established.

Based on these criteria, three couples were selected with marriage durations of three, twelve, and thirty-eight years. This variation in marriage duration provides insight into financial practices during the early, middle, and mature phases of married life. This number was determined based on the availability of informants who met the research criteria and were willing to participate and provide the necessary information. Although the number of cases is limited, the case study emphasizes a deep understanding of each case rather than statistical generalizations; thus, these three couples were examined in depth according to their respective contexts and characteristics (Malterud et al., 2016). In addition to interfaith couples as the primary informants, this study involved two supporting informants: one professor and one practitioner in the field of Sharia finance. Both were selected based on their understanding of financial management, both from a theoretical perspective and in terms of its practical application. The supporting informants were used to provide additional perspectives in understanding and interpreting the findings obtained from the couples.

Data Collection Techniques

Data for this study were collected through semi-structured interviews using a prepared question guide, while still allowing room for further exploration of information based on the responses of the informants. Each couple was interviewed separately, with the husband interviewed once and the wife once, resulting in six interview sessions from three couples. Meanwhile, each supporting informant was interviewed once. Interviews were conducted in person or online, depending on the circumstances and availability of the informants. With the informants' consent, all interviews were recorded and transcribed verbatim. The interview data were supplemented with observational notes and relevant supporting documents.

Data Analysis

The data were analyzed using the interactive model proposed by Miles et al. (2014) through the stages of data condensation, data presentation, and the drawing and verification of conclusions. During the data condensation stage, the transcripts were read repeatedly, coded, and grouped into categories that were subsequently developed into themes. The framework by Hakim et al. (2014) regarding financial planning, organizing, controlling, and evaluation, as well as Scanzoni (1978), was used to understand the dynamics of marriage. Additionally, the framework by Kouzakova et al. (2012), which addresses value conflicts, was used to identify and analyze value differences among interfaith couples; this served as an analytical perspective

rather than a predefined category that constrained the data from the outset. Open coding was employed to allow for the emergence of categories and themes derived from the data. Findings for each couple were then organized into an intra-case matrix and compared using a cross-case matrix. Conclusions were drawn by identifying patterns, similarities, and differences across cases, and by considering perspectives obtained from supporting informants.

Data Validity

Data validity was ensured through source triangulation by comparing information obtained from the couples with statements from supporting informants, namely professors and practitioners in the field of Islamic finance (Hermawan & Amirullah, 2016; Sekaran & Bougie, 2016). The comparison was conducted to examine the consistency and interrelationship of information regarding financial management practices, decision-making processes, and the division of financial responsibilities within interfaith couples' households. Statements from supporting informants were used as an additional perspective to help confirm and enrich the interpretation of the information provided by the couples, without replacing the experiences that served as the primary source of research data.

RESULT AND DISCUSSION

Respondent Characteristic

This study involved eight informants, consisting of six main informants from three interfaith couples, as well as two supporting informants. The three couples had different lengths of marriage: three years, twelve years, and thirty-eight years. The two supporting informants were an academic in the field of Islamic economics and a practitioner at a sharia financial institution. The perspectives of these informants were used to supplement and strengthen the triangulation of findings from the primary informants. The variation in the duration of these marriages provided a basis for observing differences in financial management practices and decision-making at different stages of married life.

Family Financial Management Practices Among Interfaith Couples

The research findings show that the three couples have different approaches to financial planning, particularly in its implementation. The couple who have been married for three years draw up a written budget at the beginning of each month and discuss financial allocations together. The couple married for twelve years relies more on verbal communication, while the couple married for thirty-eight years relies more on experience in the family financial planning process. These differences indicate that financial planning in interfaith families does not always follow a uniform pattern but can evolve as experience grows and shared routines are established.

In terms of managing household finances, all three couples follow nearly identical patterns. Wives play a role in managing routine household expenses, while husbands are more involved in major financial decisions and continue to serve as the primary breadwinners. This division cannot be explained solely as a gender-based division but is linked to practical considerations, particularly the greater involvement of wives in managing daily household needs. From an Islamic economic perspective, this pattern can be linked to the husband's responsibility to provide for the family, while the management of household resources can be arranged jointly according to the capacities and mutual agreement of both partners. Thus, the husband's

responsibility, grounded in religious values, does not preclude collaborative financial management within the household.

In addition, there are differences in financial management and evaluation among interfaith couples. Couples who have been married for three years follow a well-established categorization system, while the other two couples rely more on personal awareness, mutual trust, and established habits. Similarly, regarding financial evaluation, couples who have been married for a shorter period conduct it in a more structured manner, while couples who have been married longer carry out financial evaluations through simple communication. Nevertheless, the basic functions of financial monitoring and evaluation within the household remain intact, even though they are implemented in different ways.

The role of Islamic financial values is evident in decisions related to consumption. Among couples who have been married for three years, the Islamic value of avoiding extravagance is integrated into household consumption practices and is positively accepted by the wife. This finding illustrates that Islamic values not only function as individual obligations but can also become part of household financial practices when both spouses agree to apply them in their family life. Furthermore, the husband's responsibility to provide for the family, as well as practices related to zakat and infaq, represent forms of financial commitment that remain connected to his religious obligations. At the same time, these commitments coexist with the financial needs and religious considerations of couples of different faiths. Thus, these findings indicate that Islamic financial values remain present in household management, although their application varies according to each couple's circumstances and agreements.

Decision-Making Mechanisms and the Division of Responsibilities

Communication serves as a key mechanism in financial decision-making for all three couples. Although all three demonstrate openness, the forms of communication they use differ according to their respective marital experiences. The couple who have been married for three years rely more on discussion, while the couple who have been married for twelve years employ a more flexible and situational communication style. The couple who have been married for thirty-eight years have developed a form of communication based largely on long-term mutual understanding. These differences suggest that communication in interfaith households can evolve from matters that need to be discussed and agreed upon toward a deeper, more natural understanding as shared experiences accumulate.

Differences in religious beliefs are relevant in a number of financial decision-making processes, but each couple has a different approach. Among couples who have been married for three years, Islamic values are integrated into their shared consumption practices and efforts to avoid extravagance. For couples who have been married for twelve years, differences regarding financial matters that intersect with religion are resolved through compromise when a decision is closely tied to one partner's personal belief. For couples who have been married for thirty-eight years, there is a separation between financial management and personal belief. For couples married for thirty-eight years, there is a clearer separation between financial management and personal religious matters as a way to maintain household harmony. These findings provide insight into how the three couples in this study adapt their financial decisions to accommodate differences in religious values.

These findings are relevant to a discussion within the framework of value conflict proposed by Kouzakova et al. (2012), who argue that value conflicts stemming from identity and values are more difficult to resolve. The findings of this study do not contradict this view but indicate that the existence of religious value differences does not necessarily lead to open conflict in every financial decision. Instead, all three couples have their own ways of adapting to avoid potential conflicts arising from their differing beliefs.

These findings also complement Scanzoni's (1978) perspective that decision-making in marriage involves processes of negotiation and role adjustment. Based on the three findings, financial decisions are not solely determined by religious similarities or differences but are negotiated through communication, practical considerations, and the responsibilities undertaken by each partner. The duration of the marriage also appears to be relevant, as a longer shared experience allows for the formation of shared habits and reduces the need to discuss and agree on every decision specifically. Nevertheless, this pattern should be understood as a finding from this specific study, not as a pattern that can be generalized to all interfaith couples.

Regarding the division of responsibilities, the husband continues to serve as the primary breadwinner, while day-to-day financial management is generally handled by the wife with joint involvement. This pattern reflects the interplay between household responsibilities according to Islamic teachings and the practices of daily family life. The husband's role as the provider aligns with the principle of nafkah in Islam, while daily financial management is tailored to the capabilities and mutual agreement of both partners. This finding aligns with Saramoko et al. (2024), who emphasize that financial roles within the family can be shared as long as the division is fair and based on mutual agreement. These findings also complement those of Anisa (2024), who highlights the importance of clarity regarding responsibilities in maintaining harmony in interfaith marriages.

Family Financial Management Practices in Interfaith Families

Overall, the findings of this study indicate that all three couples employ an adaptive form of financial management while still carrying out functions such as planning, organizing, controlling, and evaluating household finances. This supports the relevance of the framework developed by Terry (1972) and adapted by Hakim et al. (2014) to describe the process of family financial management. However, these findings also suggest that these functions can be carried out in different ways depending on the circumstances of each household. In this study, couples who had been married for a shorter period tended to prepare budgets and monitor their finances more frequently and directly, whereas couples who had been married for a longer period tended to rely on established habits and a shared understanding in managing their finances.

This pattern is consistent with Purniawati and Lutfi (2019), who found that household financial management is influenced by the context of family life. Purniawati and Lutfi (2019) identify cultural background as one of the key contexts shaping financial management practices, whereas the findings of this study indicate that these practices are also linked to religious values, length of marriage, and routines established within household life. These findings also reinforce Korankye and Pearson (2023) view regarding the importance of spousal involvement in financial management for household well-being. However, such involvement is not always manifested through structured financial practices. Among couples who have been married for a shorter period, involvement tends to manifest through budgeting and financial recording,

whereas among couples who have been married longer, involvement occurs more through trust, division of roles, and established financial routines.

These findings expand upon the perspective of Marks et al. (2010), who linked shared religious beliefs to family financial management. In all three cases studied, the couples held different religious beliefs but were still able to establish financial arrangements through communication, role adjustments, and mutual agreement. These findings suggest that religious differences do not always pose an obstacle to household financial management. The impact of religious differences is more evident when financial decisions relate to each partner's religious obligations or consumption choices based on religious values.

In contrast to studies on Muslim families with the same religious background (Rianto et al., 2019; Wahidin, 2023), this study shows that certain financial values in Islamic economics can still be applied to interfaith households. The husband's role in meeting the family's needs, efforts to avoid excessive consumption, and the fulfillment of religious obligations such as zakat and infaq were still observed in the financial management practices of the couples studied. The differences are evident in the process of applying these values, as financial decisions must be adapted to each couple's religious beliefs and needs. These findings suggest that the Islamic economic perspective on family financial management can be viewed not only through the application of Islamic principles but also through how those principles are implemented and adapted within households of different religious backgrounds.

Decision-Making Mechanisms in Interfaith Families

Communication plays a crucial role in financial decision-making in all three cases studied. This finding aligns with Aisyah et al. (2024), who demonstrated that openness, empathy, and equality contribute to fostering harmony in interfaith families. This study demonstrates that communication also plays a vital role in family financial management, particularly in setting spending priorities, allocating household resources, and resolving disagreements regarding financial decisions tied to religious values. The differences in communication styles among the three couples are also consistent with the findings of Saepullah et al. (2020), who explain that communication within families with diverse cultural backgrounds continues to evolve and adapt to the family's circumstances.

The value conflict framework proposed by Kouzakova et al. (2012) remains relevant for understanding these dynamics. Religious differences can be a source of conflicting values because they relate to each partner's personal identity and beliefs. However, the three cases studied show that these differences do not always escalate into conflict regarding financial management. Couples can manage these differences through agreements and compromises regarding the use of shared finances, particularly when such decisions relate to household needs and each partner's religious commitments. Thus, these findings suggest that financial management among interfaith couples is influenced not only by differences in beliefs but also by the couple's ability to reconcile shared interests with their respective religious commitments.

These findings are also consistent with Scanzoni (1978) view that decision-making in marriage involves a process of negotiation and role adjustment. All three couples indicated that financial decisions are not always made in the same way but are adapted to the type of decision at hand, their relationship to religious values, and the experiences gained throughout their married life. These findings suggest that

financial decision-making in interfaith families is a process that continually adapts to the household's needs and the couple's circumstances, rather than a pattern entirely determined by religious differences.

Overall, the three cases demonstrate that household financial management among interfaith couples can combine the application of Islamic economic values with joint management practices. The husband's role in meeting the family's needs remains evident, while day-to-day financial management is carried out based on the capabilities and mutual agreement of both partners. Religious values also play a role in certain financial decisions, particularly those related to consumption and the fulfillment of religious obligations. However, since this study covers only three cases, these findings should be understood as an in-depth look at the financial management practices of the couples studied, rather than as representative of all interfaith families.

CONCLUSION AND RECOMMENDATION

This study shows that financial management among interfaith couples is influenced by experiences during marriage, communication, the division of roles, and mutual understanding. Religious differences remain a consideration in managing household finances and limiting excessive spending. As the study involved only three couples in the Surabaya and Sidoarjo areas, all of whom had Muslim husbands, the findings cannot yet be taken as a comprehensive picture of interfaith families. Consequently, the differing experiences and dynamics of each couple must be taken into account when seeking to understand financial management practices within interfaith families. Further research is recommended to involve a larger number of couples, a wider range of regions, and couples with more varied religious backgrounds, provided that one partner is Muslim.

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