

## FINANCIAL MANAGEMENT BEHAVIOR OF PLANTATION FARMER HOUSEHOLDS IN ISLAMIC FINANCIAL MANAGEMENT

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### ABSTRACT

This study aims to determine the household financial management of Plantation Farmers in Tanjung Jabung Barat Regency and its conformity with Islamic Financial Management. This research uses two methods, namely descriptive qualitative and quantitative. The data analysis technique used in qualitative methods is descriptive analysis, in collecting data through unstructured interviews. While the data analysis technique used in quantitative methods is Importance Performance Analysis, with data collection techniques using a questionnaire. The sample in this study was the community of Plantation Farmers in West Tanjung Jabung Regency, Jambi. The results of the qualitative descriptive method research show that the household financial management of Farmers is mostly in accordance with Islamic Financial Management, such as doing good and halal work, being wise in consumption, prioritizing needs, recording debts properly and correctly, setting aside income for savings, returning debts in accordance with the agreement, and carrying out zakat infaq and sadaqah. This is reinforced by the results of data analysis using the Importance Performance Analysis method with the results of the level of conformity between expectations and performance of 82. These results indicate that the household financial management of Farmers is at a good level in accordance with Islamic Financial Management.

Keywords: Financial Management; Behaviour; Islamic Financial Management

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**INTRODUCTION**

Indonesia is known as an agrarian country, meaning a country where the majority of the population depends on the agricultural sector for their livelihood. This fact is reinforced by data from the Central Statistics Agency, which shows that agricultural activities still dominate, despite a slight decline in numbers. In 2023, there were 29,360,833 agricultural businesses in Indonesia. The majority are Individual Agricultural Businesses (UTP) totaling 29,342,202 units or approximately 99.94%. Meanwhile, Legal Entity Agricultural Units (UPB) number 5,705 units (0.02%), and Other Agricultural Units (UTL) totaled 12,926 units (0.04%). Compared to 2013, which reached 31,715,486 units, the number of agricultural businesses in 2023 decreased by 7.42%. (Central Statistics Agency Census, 2023).

Table 1. Number of Agricultural Businesses by Type of Business in 2013 and 2023

Type of Business	Number		Change %
	2013	2023	
Individual Agricultural Business	31,705,295	29,342,202	-7.45%
Legal Agricultural Companies	4,209	5,705	35.54%
Other Agricultural Businesses	5,982	12,926	116.08%
<b>Number</b>	<b>31,715,486</b>	<b>29,360,833</b>	<b>-7.42%</b>

One of the districts in Jambi Province with a high level of production in the plantation agriculture sector is Tanjung Jabung Barat District. According to data from the Jambi Province Plantation Service in 2021, the total commodities produced from plantation agriculture in Tanjung Jabung Barat District reached 179,908 tons, consisting of several commodities such as oil palm, coconut, coffee, and betel nut. This makes Tanjung Jabung Barat District the fourth district/city with the highest commodity production in Jambi Province, following Merangin District, Muaro Jambi District, and Batanghari District (Jambi Province Plantation Office, 2021).

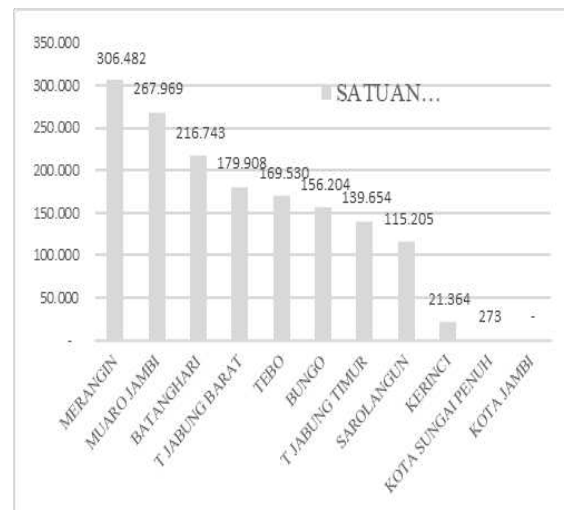


Figure 1. Plantation Crop Production in Jambi Province

Source: Jambi Province Plantation Service (2023)

Based on initial observations conducted in Kempas Jaya Village, Senyerang Subdistrict, Tanjung Jabung Barat District. The standard of living of the community in that area can be considered adequate and falls within the middle to upper-middle class, with livelihoods derived from the cultivation of oil palm, coconut, coffee, and betel nut plantations. In terms of management, plantation agriculture in Kempas Jaya Village is carried out independently by individuals and through cooperation between individuals, with the commodities from the harvest being sold directly to middlemen.

Commodities produced from crop harvests in Kempas Jaya Village tend to have fluctuating prices. This is due to the lengthy supply chain in Kempas Jaya Village and the long distance from the village to the city, which results in high transportation costs for distributing these commodities. This situation results in unstable income for the community, making it difficult for them to manage their household finances. Additionally, many community members have not fully understood how to manage their finances appropriately and in accordance with Sharia principles. This is reflected in consumption habits that prioritize fulfilling desires over actual needs.

In a previous study conducted by Nida El Husna on the consumption behavior of the people of Tanjung Jabung Barat Regency entitled "The Influence of Consumer Behavior on Islamic Consumption in Tungkal III Village," it was found that the people of Tanjung Jabung Barat Regency, namely the people of Tungkal III Village, often consume goods based on their desires, consume excessively, and do not consume in accordance with their income, resulting in many people having debts. Cahyadi (2014) argues that debt can ensnare, burden, and even bankrupt a person's business if it is not calculated and considered. According to Islamic law, ideal consumption is consumption based on real needs, so that in practice it is not excessive (Salwa, 2019). This is based on QS. Al-A'raf verse 31 which Meaning: *"O children of Adam, wear your beautiful clothes in every mosque, and eat and drink, but do not be excessive. Indeed, He does not like those who are excessive."*

Based on initial observations, the implementation of sharia-based financial management in Tanjung Jabung Barat Regency has not been fully implemented. However, these findings are still limited because sampling was only conducted in one village in one sub-district. To provide a more comprehensive scientific perspective on the financial management practices of plantation farmers in the region, the author needs to conduct more in-depth research and expand the scope of the sample in terms of both population size and the area studied. Therefore, the author intends to conduct research titled: "Household Financial Management Behavior of Plantation Farmers in Tanjung Jabung Barat Regency from an Islamic Financial Management Perspective."

## **MATERIAL AND METHODS**

This research uses two methods, namely descriptive qualitative and quantitative. In this study, the qualitative approach plays an important role in

describing in depth how farmers manage their finances in their daily lives. This research will dig deeper into the habits, strategies, and challenges faced by farmers in managing their family and business finances (Hasan et al., 2023). Meanwhile, quantitative research focuses on measuring and analyzing numerical data related to the phenomenon under study (Creswell, 2016). This aspect will look at the suitability of the financial management of plantation farming communities in Tanjung Jabung Barat Regency with the principles of Islamic financial management.

This research was conducted in sub-districts in West Tanjung Jabung Regency, Jambi Province. The research time was conducted for two months, starting in December 2024 and ending in January 2025. The population in this study were all plantation farmer households in Tanjung Jabung Barat Regency with a sample applied to the quantitative method, namely accidental sampling, with a total of 97 respondents. While in the qualitative descriptive method using purposive sampling technique as many as 6 (six) informants.

Data collection techniques in this research are unstructured interviews, questionnaires and documentation. This study uses two different data analysis approaches according to the characteristics of the problem formulation to be answered. Qualitative analysis uses descriptive analysis techniques to answer the first problem formulation, namely the household financial management of Plantation Farmers in Tanjung Jabung Barat Regency. Meanwhile, to answer the second problem formulation, namely about how the suitability of household financial management of Plantation Farmers in Tanjung Jabung Barat Regency with Islamic Financial Management quantitative approach using Importance Performance Analysis technique. Importance Performance Analysis is an evaluation method used to measure the importance

and performance of an attribute or factor in a program, product, or service.

This method helps in identifying areas that need to be prioritized for improvement and areas that are already performing well so that they can be maintained (Parjaman & Akhmad, 2019). In this study, IPA was used to evaluate the extent of the application of Islamic financial management principles to the household financial management of farmers. By mapping farmers' interests in various aspects of financial management and the actual performance of the application of these principles, researchers can identify areas that require special attention or improvement, by utilizing a Cartesian diagram. The calculations are as follows:

$$TKi = \frac{Xi}{Yi} \times 100\%$$

Description:

Tki = Level of conformity

Xi = Performance level assessment score

yi = Expectation level assessment scale

## RESULTS AND DISCUSSION

### Descriptive Analysis of Household Financial Management of Plantation Farmers in Tanjung Jabung Barat Regency

Based on interviews conducted with Plantation Farmers in Tanjung Jabung Barat Regency, the following data were obtained:

#### 1. Revenue Management

The income of Plantation Farmers in Tanjung Jabung Barat District comes from plantation products such as palm oil, coconut, areca nut and coffee. In addition, the source of income of Plantation Farmers in Tanjung Jabung Barat District also comes from agricultural products, namely rice and the results of other businesses such as teaching and sewing which are certainly halal and good businesses. The results of the palm oil commodity of the farmers range from 4 - 6 million per month, coconut commodity 15 - 40 million per harvest or every three months, areca nut commodity 2

- 10 million per month and rice around 10 million per year. In managing their income, the farmers admitted that they had never made a written and specific household budget, as well as their expenses. The farmers only estimate the amount of needs that are adjusted to the existing income. This is because the harvest time of each commodity is different and the selling price fluctuates every harvest, causing farmers' income to be uncertain every month. This makes it difficult for farmers to make their household budget.

In managing their income, farmers divide the results of each commodity into certain needs. For example, the results of the palm oil commodity are used for daily needs, the results of the coconut commodity are used for long-term needs, children's education costs, stored or saved, then the results of the areca nut and coffee commodities are used for additional costs of daily needs, while the results of the rice commodity are fully saved.

#### 2. Consumption Behavior

Plantation Farmers in Tanjung Jabung Barat admitted that in managing their family consumption, they prioritize family needs rather than fulfilling their family's desires. In addition, farmers, especially their wives as family financial managers, are very concerned about the suitability of their family's income and expenditure. When income is high, farmers fulfill all their main needs such as kitchen needs, housing needs, children's needs, children's education costs, electricity and others, then fulfill family desires in moderation. Even so, it is not uncommon for farmers to be tempted to overconsume on things that are not important. And when their income is low, farmers only fulfill their main needs, sometimes they even reduce the portion of their needs so that they can be fulfilled. Although the farmers never make household budgets and expenditure records, they always ensure that their consumption is appropriate so that all their household needs are met and they do not need to go into debt.

Farmers also pay attention to the halalness and goodness of a product that they will consume, especially the price. Farmers strongly consider the price of a product in several stores, which of course they look for products with more affordable prices. However, it is different with respondent 6 (six). Respondent six admitted that he always fulfills all the wishes of his family after fulfilling all his primary needs. In addition, respondent six also does not consider the price of a product, because in addition to buying he also intends to help or give alms to the seller, especially since the seller is his brother.

### 3. Saving Behavior

Plantation farmers in Tanjung Jabung Barat District have savings both in the bank and at home. These savings come from the proceeds of commodities such as palm oil, coconut, areca nut, coffee and rice that have been set aside after each harvest. Savings set aside from the harvest of these commodities are relatively small in value compared to savings derived from the results of commodities that are devoted to savings. In managing their savings, farmers admit that they often save privately at home. This is because it makes it easier for farmers to take out their money if there is an urgent need, especially farmers who live far from the city or bank where they save. In addition, some farmers avoid dealing with banks, especially conventional banks. These personal savings are divided into two forms, namely money and valuables such as gold. Personal savings in the form of money are kept in two ways, namely stored in piggy banks or entrusted to their parents. In addition, farmers also participate in arisan activities as a means to save their money, because according to them arisan activities are very effective in fostering a sense of responsibility to save regularly.

### 4. Debt Management

In managing debts, Plantation Farmers in Tanjung Jabung Barat admitted that they always made notes about their debts, both the amount and the time when

they would be returned. In addition, they also returned their debts in accordance with the collective agreement. However, some of the farmers also chose to avoid debt and credit by adjusting their household needs with their existing income. Meanwhile, in giving debts, the farmers claimed to be sincere in helping others, which of course in its implementation there was no element of usury or addition to the loan amount.

### 5. Zakat Infaq and Sadaqah

Plantation Farmers in Tanjung Jabung Barat Regency as a Muslim have implemented zakat fitrah every year in accordance with sharia provisions. But for mal zakat, the farmers have not implemented it optimally. The implementation of mal zakat carried out by Plantation Farmers in West Tanjung Jabung Regency is not in accordance with sharia provisions. Where farmers give a certain amount of money to certain people after the harvest of commodities with the intention of zakaah their assets without paying attention to the provisions of the nishab of their assets. Some of them also give some money to the mosque administrators once a year with the intention of tithing their wealth without calculating whether their wealth has reached the nishab or not. This is due to the limited or lack of knowledge of the farmers on the management of zakat mal and the fear that if there are assets that have not been purified and make the assets become unblest. In addition, some of the farmers also admitted that they had never practiced zakat mal on the grounds that their assets had not reached the nishab. Plantation Farmers in Tanjung Jabung Barat District also admitted that they often give alms in the form of money, goods or other forms. This is done based on sincerity to expect the pleasure of Allah SWT.

### **Analysis of the Level of Conformity of Importance and Performance Variables**

The following is the level of conformity on each variable of this study:

Table 2. calculation of the level of conformity of expectations and performance

No.	keterangan	Yi	Xi	Tki
X1.1	Doing Halal and Good Work	485	449	93%
X1.2	Avoiding Haram Businesses	485	455	94%
X1.3	Making a Budget	485	231	48%
X1.4	Keeping Records of Family Expenses pending all income	485	193	40%
X1.5	after each harvest for household needs	194	250	78%
X2.1	Often borrow at the bank or from friends or family	291	351	83%
X2.2	Borrowing in a Time of Urgency	485	408	84%
X2.3	Paying attention to the character and occupation of the person I am going to ask for help	485	357	74%
X2.4	Recording loans to others correctly	485	256	53%
X2.5	Repay the Debt in accordance with the Agreement	485	434	89%
X3.1	Setting aside post-harvest income for savings	485	361	74%
X3.2	Regularly Save in the Bank or in a Personal Piggy	485	350	72%
X3.3	Preparing emergency funds for unexpected needs in the future	485	263	54%
X3.4	Using Savings for Urgent Needs	485	433	89%
X3.5	Never save either at the bank or at home	97	151	64%
X4.1	Buying Things According to Needs	485	453	93%
X4.2	Paying attention to the halalness or goodness of a product that will be consumed	485	432	89%
X4.3	Considering the Appropriateness of Consumption with Income or Income Sharing sustenance with neighbors as a form of awareness	485	444	92%
X4.4	that wealth is a trust in which there are other people's rights	485	422	87%
X4.5	Always fulfill all my and my family's desires	194	240	81%
X5.1	Paying Zakat Fitrah every year	485	467	96%

X5.2	Paying zakat mal/zakat on plantation products when it reaches the nishab	485	339	70%
X5.3	Never pay zakat mal	97	163	60%
X5.4	Routinely Doing Infaq	485	384	79%
X5.5	Give according to ability	485	453	93%
X5.6	Doing Infaq during events or activities	485	285	59%
X5.7	Routinely Give Alms Whether in the Form of Money or Other Items	485	411	85%
X5.8	Practicing Sadaqah Despite Difficult Circumstances	485	402	83%
<b>Total</b>		<b>12028</b>	<b>9837</b>	<b>82%</b>

Based on the data in table 2, it is known that the overall average level of conformity of the five variables of household financial management is 82%. From these results it can be concluded that the household financial management of Plantation Farmers in Tanjung Jabung Barat Regency is in accordance with Islamic Financial Management. However, there are still some aspects that need to be improved and improved to be fully in accordance with Islamic Financial Management.

The following is a cartesian diagram of Importance Performance Analysis (IPA) for all respondents of Plantation Farmers in West Tanjung Jabung Regency on their performance in managing household finances:

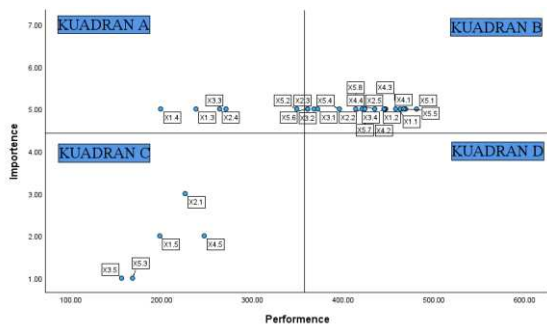


Figure 2. Cartesian diagram

Based on the picture above, it is known that there are five (5) attributes in quadrant A, eighteen (18) attributes in quadrant B, and five (5) attributes in quadrant C.

**Interpretation of Imporntance Performance Analysis (IPA) Results**

Based on the results of priority mapping on the Cartesian diagram, it is known that there are twenty-eight (28) attributes contained in three (3) quadrants. Each quadrant and its attributes can be interpreted as follows:

1. Quadrant A

Quadrant A is a quadrant that is considered important in Islamic Financial Management, but in the financial management of farmer households has not been applied optimally. Variables and attributes included in this quadrant are as follows:

- a. Revenue Management. In this variable, the attributes included in quadrant A are as follows:
  - 1) Making a Budget; Making a household budget is very important in managing family income because it can help us manage finances wisely. At this attribute, it is known that the level of conformity is 48% with a total expectation score of 485 and a total performance score of 231.
  - 2) Keeping Records of Family Expenses; Recording family expenses is very important in managing family income in accordance with Islamic Financial Management. At this attribute it is known that the level of conformity is 40% with a total expectation score of

485 and a total performance score of 193.

- b. Debt Management. In this variable, the attribute included in quadrant A is "Recording loans to others correctly". Recording our loans to others correctly is very important in managing debt in accordance with Islamic Financial Management, in order to avoid the possibility of forgetting. At this attribute it is known that the level of conformity is 53% with a total expectation score of 485 and a total performance score of 256.
  - c. Saving Behavior. In this variable, the attribute included in quadrant A is "Preparing emergency funds for unexpected needs in the future". Emergency funds are savings that are kept to deal with emergency situations in the future, such as accidents, illness or so on. Setting up an emergency fund is very important in managing family finances because it can help increase independence and not depend on others. At this attribute the level of conformity is 54% with a total expectation level score of 485 and a total performance level score of 263.
  - d. ZIS. In this variable, the attribute included in quadrant A is "Paying zakat mal/zakat on plantation products when it reaches the nishab". Zakat mal or property zakat is zakat that must be paid by every Muslim when it reaches the nishab. Paying zakat mal is one of the important things in managing household finances in accordance with Islamic Financial Management. Paying zakat mal can cleanse wealth, increase awareness of the importance of sharing with others, help improve community welfare and reduce social inequality. At this attribute it is known that the level of conformity is 70% with a total expectation level score of 485 and a total performance level score of 339.
2. Quadrant B
- Quadrant B is a quadrant that is considered important in Islamic Financial

Management and has been well implemented by farmers in managing their household finances. The variables and attributes included in this quadrant are as follows:

a. Revenue Management. In this variable, the attributes included in quadrant B are as follows:

1) Doing Halal and Good Work; Doing halal and good work is one of the important concepts in Islam. By doing halal and good work can increase our faith and devotion to Allah SWT. In the suitability level table, it is known that this attribute has a suitability level of 93% with a total expectation level score of 485 and a total performance level score of 449.

2) Avoiding Haram Businesses; Avoiding prohibited businesses is one of the important things in managing Muslim family income. This is because it can affect the blessing of the income itself. In the suitability level table, it is known that this attribute has a suitability level of 94% or is at a very good level with a total expectation level score of 485 and a total performance level score of 455.

b. Debt Management. In this variable, the attributes included in quadrant B are as follows:

1) Borrowing in a Time of Urgency; Taking out a loan is an alternative to achieving a goal. In Islam, making loans is allowed if it is urgent or very necessary. It is known that this attribute has a suitability level of 84% with a total expectation level score of 485 and a total performance level score of 408.

2) Paying attention to the character and occupation of the person I am going to ask for help; Paying attention to the character and occupation of the person we will ask for help is also a very important thing in managing debt, because whether or not a person and his job will affect the income earned. Based

on the suitability level table, it is known that this attribute has a suitability level of 74% with a total expectation level score of 485 and a total performance level score of 357.

3) Repay the Debt in accordance with the Agreement; Returning debt in accordance with the agreement is an obligation for borrowers and is considered very important in debt management. Based on the suitability level table, it is known that this attribute has a suitability level of 89% with a total expectation level score of 485 and a total performance level score of 434.

c. Saving Behavior. In this variable, the attributes included in quadrant B are as follows:

1) Setting aside post-harvest income for savings; Setting aside the income of each harvest for savings is one of the good and important actions in managing family finances to avoid waste and improve quality of life. Based on the suitability level table, it is known that this attribute has a suitability level of 74% with a total expectation level score of 485 and a total performance level score of 361.

2) Regularly Save in the Bank or in a Personal Piggy; Bank Saving regularly both in banks and in personal piggy banks is very important for a Muslim as an effort to anticipate urgent needs in the future. Based on the suitability level table, it is known that this attribute has a suitability level of 72% with a total expectation level score of 485 and a total performance level score of 350.

3) Using Savings for Urgent Needs; Using savings for urgent needs is one of the concepts of using wealth wisely in Islam. Using wealth wisely can improve the welfare of the family and society. Based on the suitability level table, it is known that this attribute has a suitability level of 89% with a total expectation level score of 485

and a total performance level score of 433.

d. Consumption Behavior. In this variable, the attributes included in quadrant B are as follows:

- 1) Buying Things According to Needs ; Buying something according to your needs is one example of managing your wealth wisely, correctly and not excessively. Buying something with needs keeps us away from consumptive nature and can improve the quality of life. Based on the suitability level table, it is known that this attribute has a suitability level of 93% or is at a very good level with a total expectation level score of 485 and a total performance level score of 453.
- 2) Paying attention to the halalness or goodness of a product that will be consumed; Paying attention to whether a product is good and halal is very important for a Muslim, because this is a form of compliance of a Muslim to the Sharia. Based on the suitability level table, it is known that this attribute has a suitability level of 89% or is at a very good level with a total expectation level score of 485 and a total performance level score of 432.
- 3) Considering the Appropriateness of Consumption with Income or Income; Paying attention to whether or not consumption is in line with income is very important in managing family finances. Because if this is not considered, poverty will occur which results in difficulty in fulfilling household needs. Based on the suitability level table, it is known that this attribute has a suitability level of 92% or is at a very good level with a total expectation level score of 485 and a total performance level score of 444.
- 4) Sharing sustenance with neighbors as a form of awareness that wealth is a trust in which there are other

people's rights; Sharing sustenance with others is important in Islamic Financial Management because it can increase social awareness and blessings on the sustenance itself. Based on the suitability level table, it is known that this attribute has a suitability level of 87% or is at a very good level with a total expectation level score of 485 and a total performance level score of 422.

e. ZIS. In this variable, the attributes included in quadrant B are as follows:

- 1) Paying Zakat Fitrah every year; Zakat fitrah is a zakat that must be paid by every Muslim once every year to cleanse himself. In addition to cleaning themselves zakat fitrah is also useful for helping those in need, increasing social awareness and increasing the faith of a Muslim towards Allah SWT. Based on the suitability level table, it is known that this attribute has a suitability level of 96% or is at a very good level with a total expectation level score of 485 and a total performance level score of 467.
- 2) Routinely Doing Infaq; Infaq is the gift of a person to another person or to an institution in the form of property with the sincere intention of getting the pleasure of Allah SWT. Doing infaq regularly and sincerely can increase our faith in Allah SWT., reduce miserliness and greed and can improve the ability to manage assets wisely. Based on the suitability level table, it is known that this attribute has a suitability level of 79% with a total expectation level score of 485 and a total performance level score of 384.
- 3) Give according to my ability; Giving according to your ability is important to be considered to avoid financial difficulties and to ensure that your daily needs are met. Based on the suitability level table, it is known that this attribute has a suitability level of

93% with a total expectation level score of 485 and a total performance level score of 453.

- 4) Doing Infaq during events or activities; Doing infaq when there is an event or activity is one way to be able to increase social awareness and care for others. This attribute is considered important in Islamic Financial Management and farmers. Based on the suitability level table, it is known that this attribute has a suitability level of 59% with a total expectation level score of 485 and a total performance level score of 285.
- 5) Routinely Give Alms Whether in the Form of Money or Other Items; Routine charity either in the form of money or other goods is a good and important habit in managing family finances. Based on the suitability level table, it is known that this attribute has a suitability level of 85% with a total expectation level score of 485 and a total performance level score of 411.
- 6) Practicing Sadaqah Despite Difficult Circumstances; Giving alms even in difficult circumstances will make us get greater rewards, especially with sincere intentions hoping for the pleasure of Allah SWT. Based on the suitability level table, it is known that this attribute has a suitability level of 83% with a total expectation level score of 485 and a total performance level score of 402.

### 3. Quadrant C

Quadrant C is a quadrant that is considered unimportant both by farmers and according to Islamic Financial Management theory. The variables and attributes included in this quadrant are as follows:

- a. Income management. In this variable, the attribute included in quadrant C is "Spending all income after each harvest for household needs". Spending all income on household needs without thinking about unexpected needs in the

future is not a good thing in managing household finances. Based on the suitability level table, it is known that this attribute has a suitability level of 78% with a total expectation level score of 194 and a total performance level score of 250.

- b. Debt Management. In this variable, the attribute included in quadrant C is "Often borrow at the bank or from friends or family". Borrowing at the bank or from friends or family must be done carefully by considering everything. But it would be better if we avoid getting into debt too often so as not to make us dependent on others and difficult to get out of that cycle. Based on the suitability level table, it is known that this attribute has a suitability level of 83% with a total expectation level score of 291 and a total performance level score of 351.
- c. Saving Behavior. In this variable, the attribute included in quadrant C is "Never save either at the bank or at home". This attribute is not considered important by farmers as well as in Islamic Financial Management because it does not have good value in household financial management. Based on the suitability level table, it is known that this attribute has a suitability level of 64% with a total expectation level score of 97 and a total performance level score of 151.
- d. Consumption Behavior. In this variable, the attribute included in quadrant C is "Always fulfill all my and my family's desires". Fulfilling all family desires can lead to unstable family finances, because it is included in wasteful behavior and also does not provide an increase in household financial management. Based on the suitability level table, it is known that this attribute has a suitability level of 81% with a total expectation level score of 194 and a total performance level score of 240.
- e. ZIS. In this variable, the attribute included in quadrant C is "Never pay zakat mal". This attribute is not

considered important either by farmers or in Islamic Financial Management because it does not have good value in household financial management. Based on the suitability level table, it is known that this attribute has a suitability level of 60% with a total expectation level score of 97 and a total performance level score of 163.

#### 4. Quadrant D

Quadrant D is a quadrant that is not considered important in Islamic financial management but well run by farmers. In this study there are no attributes or statements included in quadrant D. This means that all attributes that are considered not important in Islamic Financial Management are not carried out or not considered important by farmers. In addition to the absence of attributes in quadrant D, there is no need to reduce or eliminate attributes in the household financial management of Plantation Farmers in West Tanjung Jabung Regency.

### CONCLUSION AND IMPLICATIONS

Financial Management of Plantation Farmer Households in West Tanjung Jabung Regency is mostly in accordance with Islamic Financial Management, such as doing good and halal work, being wise in consumption, prioritizing needs, recording debts properly and correctly, always setting aside income for savings, returning debts in accordance with the agreement, and always carrying out zakat, infaq and sadaqah. This is reinforced by the results of the analysis using the Importance Performance Analysis (IPA) method which obtained the level of conformity between performance and expectations on the variables of income management, debt management, saving behavior, consumption behavior and ZIS of 82%. These results can be concluded that the household financial management of Plantation Farmers in West Tanjung Jabung Regency is at a good level or is in accordance with Islamic Financial Management.

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