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THE ROLE OF ACCOUNTING STUDIES  
IN STUDENT LIFESTYLE AND FINANCIAL BEHAVIOR

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**Abstract.** This study aims to determine and understand the role of Accounting Studies in student lifestyle and financial behavior of accounting students, which will have an impact on their future accounting profession. Data collection is through interviews with 10 accounting students, academics and practitioners which obtained several results. The results of this study indicated that Accounting Studies plays a role in the lifestyle and financial thinking of accounting students, and will later be able to have an impact on the performance and daily life of the accounting profession in the future. Based on this analysis, overall it can be concluded that besides accounting studies, there is another factor to support the accountant mindset that is work environment, Mindset, financial behavior and accounting student life style obtained by accounting studies and it able to support future accounting profession.

**Keywords:** accounting studies, lifestyle, financial behavior, accounting students, accountant profession.

**JEL Classification:** M41, M410, G41.

## INTRODUCTION

The development of technology and information made a change on people life style. This phenomenon once described inside the movie of "Confession of Shopaholic" in 1990 which quite reflecting the consumptive lifestyle of millennial (Iwan, 2018). That millennial phenomenon happen in Indonesia which reflected inside PDB 2018 that increased around 5% more than PDB 2017 (Adharsyah, 2019). Asian Development Bank (ADB) stated that most of contributed 2020 economic development in Indonesia will be related to consumption (Situmorang, 2019). This means that consumption is online shopping that is often implemented by young generations. Strong consumption will be able to continue economic growth for 2019 and 2020. In addition, a survey from Bank Indonesia in the last September 2019 showed that average public consumption increased from 68.6% to 68.8%, followed by a decrease in the payment/debt ratio public (Agustiyaniti, 2019).

## **LITERATURE REVIEW**

A good education style needs to be implanted on every individual, especially for Accounting Studies. Some of previous studies has been done in order to observe the role of Accounting Studies in daily life and its effect toward lifestyle, financial behavior such as: private financial plan and daily financial plan (Waluyo and Marlina, 2019), economic thought and accounting principle and behavior of daily life. Butler, Church & Spencer (2019) conducted an experimental education that made students gained more critical thinking and better ability to solve the problems within 4 stages, Do, Reflect, Think & Apply in Accounting Studies. Those experimental application has been done inside the topic of Accounting Information System (AIS) and its audit, accounting fee with material allocation fee, financial accounting within the recording material of percentage of completion, government and non-profit accounting (Public Sector Accounting), professional program that related to the value of competition AICPA and IMA, and the topic of tax system. Asonitou and Hassal(2019)stated that the lack of creativity such as time management, task delegation, uncertain matter, and knowledge interdisciplinary implementation and other necessary quality to manage daily problem which include as a complex problem.

## **PAPER OBJECTIVE**

This study aims to understand the deeper meaning of how Accounting Studies has an important role in the financial behavior and lifestyle of accounting students and their future professions. Therefore, this qualitative research is included in the explanatory research category. This research was conducted regarding the role of Accounting Studies in the financial behavior and lifestyle of accounting students and their future professions, and there are several questions such as: (1) What is the behavior and lifestyle of current accounting students ?, (2) How is the role of Accounting Studies in support the lifestyle of students? (3) What is the relationship of accounting as a future profession and current lifestyle of students and financial behavior supported by current accounting studies? This research are expected to be able to bring and provide to input for academics in Indonesia which related to the application of accounting studies, so that it can be beneficial to society lifestyles and every personal responsibility.

## **METHODOLOGY**

This research method used descriptive qualitative analysis, the subject are 10 students of university in Surabaya. The informants picked randomly by website pick random from 41 students which obtain the GPA over than 3.5. The data collected by interview and observation related to lifestyle and economical thought during a month. The observation was done in semi-structured way to obtain information related to lifestyle, financial thought and behavior and deep accounting studies of student. The observation will be related to student (as informant) daily life, to analyze and observe student financial behavior, lifestyle and their implementation of accounting studies. Other data are collected on semi-structured academic informants to obtain data related to the role of accounting studies of each informant, for economic behavior, daily life and the needs of their profession as accountants. In this aspect, the informants chosen were accounting lecturers who had taught more than 10 years or accountants who had worked for more than 5 years. There are practitioners as informant, in this aspect the chosen informant is accountant who has been experienced in accounting field. The analysis will be carried out through triangulation of the interviews result among informants with the basic theory related to the topic of this research.

## RESULTS AND DISCUSSION

Accounting students have various types of lifestyles, especially those related to decision making and their daily financial rules. All informant students acknowledged that their biggest expenses were secondary expenses, which included expenses for hangouts, skin care, and other shopping needs. There are several motives why students tend to spend their financial saving on secondary needs; however they tend to have a same motive which they spend on something to satisfy themselves within the low price. This consumptive behavior is similar to the result of Indonesia Millennial Report (IMR) 2019 which has the biggest financial spending to entertain them and that spending related to the spending for food.

The chosen informants stated that they did not have specific schedule for shopping, they only did it when they need it. Purchase decision by student has a close relation to the analysis of Thakur (2016) which indicated that customer often seek for information regarding the useful value of products. They tend to consider utilitarian value rather than hedonic value.

In addition, when students were asked about the role of Accounting Studies in their mindset, financial behavior and lifestyle, most students responded that they could feel changes before they obtained Accounting Studies and after they obtained Accounting Studies. There were two students as informants who stated that no changes had taken place in accounting studies, because they tended to feel that they are obtained accounting studies oriented only to company problems, and were unable to meet the problems of their daily lives. Eight other students did get a big change and were able to apply Accounting Studies to their daily lifestyle. Accounting studies are explained in detail in 5 main topics, financial accounting topic, Management accounting, accounting information system, and Audit and tax matter.

On financial accounting topic, only three out of ten informants who are able to applied this topic on their daily life. They applied a recorded concept of their daily life to make a record of their financial spending and the concept of depreciation of shopping, therefore they would not spend any expensive purchase and considering their depreciation matter. The other seven students find that financial accounting topic only oriented for company matter; therefore they hardly apply it for daily life. There are Management accounting topic, eight out of ten students stated that they are able to implement budgeting on their daily life, thus it can help to record their spending and income. Furthermore, they find that they can make better decisions after obtaining this topic. They also have an ability to think within the thought of costs & benefits for their daily lives, such as those matter related to daily needs. Moreover, two informants felt that their topic could only be used for their work in the future, and could not be applied to their daily lives.

There is also the topic of Systems which is able to shape the mindsets of five students to be more systematic for their daily lives. They are able to understand the cycle of accounting that has been taught for certain topic, therefore their will have more opened knowledge for their daily life, furthermore, they are able to organize the spending documents such as receipt to be more organized and easy to find when they need it. The rest five students feel that those organized system will only be useful or their working life, because those kind of accounting cycle only able to be applied for company context.

The topic of auditing, this topic was able to move six students from the tent as informants to be more skeptical and careful in managing their daily lives. Besides, they will be able to track back their daily spending through their saved receipt (documents). The last topic is the taxation topic which is considered to lack a role in the daily life of all informants, because they have not been burdened by tax obligations. In fact, without them knowing it, they actually have applied this topic, the topic of taxation has taught the students how to identify and differentiate various types of taxes for Indonesian citizens. Every student is unaware of how the tax problem works in such a simple process as restaurant tax, value added tax for each item they buy or vehicle tax for those who bring their own transportation.



• The implementation of budgeting system on student daily life has been proved that academic education can help student to apply their knowledge for their daily life (Waluyo and Marlina, 2019). Inside the research of Waluyo and Marlina, they found a material which most participated on student private financial is budgeting material. The interview result related to student lifestyle and the applied accounting studies indicated different result based on the analysis of Oktafikasari and Mahmud (2017) which showed that economical literacy which means accounting studies include it impact, has significant influence on student consumptive lifestyle. The informant students are able to differentiate between their needs and their desire, moreover they are able to limit their consumptive behavior through budgeting method.

Following the understanding of behavior and role of accounting studies for student, researcher tried to observe the needs of accountant in this era. There is some information from several academic informants, according to the first informant; he stated that not every academic education helps all the accountants' needs. Therefore, people not only need to obtain their current needs but also have to be creative in creating innovations for their future needs. This statement is reflected from an academic perspective as an accountant.

Other opinions have different points from the first informant, the second informant found how the accountant's current needs are related to the technology used. Technology should not be served as supporter but also as enabler. The informant stated another necessary aspect for accountants was their ability to understand and analyze data. This analytic ability is related to their ability to understand the market of statistical and physical conditions such as customer behavior. According to the second informant, people should be able to catch up with the development of technology, because it will affect their company life. This statement related to the analysis of McKinney Jr., Yoos II and Snead (2017) who stated that in this Big Data era, analysis not only requires an ability to analyze but also understand the situation and limitation of it analyzed topic. The statement was approved by a Third informant; he stated that education currently fulfilled the needs of accountants in its standard system. However, those standards should be followed by adequate technology.

Another opinion by third informant stated that as profession, accountant needs people that obtain the combination of strong commitment and capable competences. That combination is needed because commitment and competences will help accountant to build an independent character. It means, every accountant has to own a will to learn, even without any motivation from other people. A company obviously tried to look for a competent accountants with a strong commitment, therefore accountants will be placed for the long term without longer training sessions or others (Sawitri and Fauziyah, 2017). Therefore, if competence and commitment are taught from the student's initial situation, the university will be able to obtain a professional accountant.

The fourth informant stated another opinion of how accountant should have a good ethic and morality. According to him, the current accounting students are having less ethic and morality pressure and it caused their less understanding of consequences on their future job. Ethic and morality is important for younger generation of accountant to widen their further thinking of every consequences and decision.

Other question has given to academic-related to accountants regarding the study of educational accounting, mindset and daily lifestyle. The first informant stated that accounting studies had an important role for him to change his life to be more organized, accurate and build his personality. He stated that accounting should be learned not only for its competencies but also as his personal identity. However, the second informant tends to have different opinions, this second informant agrees that education has a role to shape his mindset but is only related to professional work as an accountant. The biggest influence in his life did not come from academic education but his mentor at work. The mentors drew his attention and encouraged him to build a better professionalism at work. Another opinion came from a third informant who found that the profits from accounting studies were accumulated from year to year which made it almost impossible to distinguish them individually. The third informant concluded that the current education system has

a different system from the old system which is not only educated based on the tutorials but also helps maintain a better student mindset. The fourth informant indicated that the accounting studies have an important role to help student in daily lives.

Based on the various answers above, it can be concluded that in addition to academic studies, other aspects that affect the performance of accountants are mindset and lifestyle and work environment. Based on some opinions, the environment influences the daily life of accountants, this is related to the analysis of Sutrisna, Kurniawan and Dewi (2017) who found that the education level was closely related to the accountants performance in their daily lives.

The role of accounting studies for student daily life is expected to complete accounting as profession on student future roles. Millennial has been gifted with a good ability of technology and it should be followed by a good academic ability (Ladhari, Gonthier and Lajante, 2019). The requirements of accountant profession should be easily overcome because accounting student in this era should have fast response toward technology. Remember that the daily activities of millennial generation who often utilize technology in their social interactions; However, they must have limits on their behavior in using technology. The informants expressed their opinions regarding the academic education as their assets to obtain a better career in the future. Based on the opinion of some informants, even though they are not working as accountant yet, they are sure that their accounting studies could change mindset and support them to obtain their performance as future accountant. For example, an informant declared regarding how their future work would include costs and benefits, based on accounting studies, he should think about how his efforts would be balanced compared to material-non-material benefits. In addition, other informants also stated that they needed to apply a cautious audit attitude to their future work environment.

The change toward structured mindset, financial behavior and better lifestyle expected to support accounting student for their future accountant profession. For example, caution is not only used when someone carries out his job as an auditor, but individuals also need to be skeptical and cautious in a competitive work environment. That skeptical attitude is needed in order to be able to recognize good and supportive colleagues in harsh reality of working world. Besides, integrity principles and independence principles in audit will help to guide accountant profession to be more consistent and gain ethical behavior on their daily working life.

There is a thought of costs and benefits, which can also be useful for work life. Accountants should have thoughts about the costs and benefits of doing projects from clients, whether business and work related costs from clients will be related to the material or non-material benefits they will receive. Pietrzak and Wnuk-Pel (2015) found that an important ability which has to be managed by management accountant is their work measurements method. Performance measurement also needs to be done by accountant within self-evaluation, thus, it is able to provide better performance for work environment and work task. In addition, the knowledge of cycles and documents will help accountants to collect and reach the data based on the work they have done before and make it as reference to their next work as their past experience and will help them with future problems (Managerial assessment). Those managerial judgment will be useful for accountant when they want to classify the secondary spending, however it can give another future benefit such as client entertain cost. Student behavior of hangout too often in order to engage as many as possible relation for the future purposes is one of discretionary expense. The spending for hangout nowadays has dominated people life style, however this factor could be useful for the future problem when they begin to obtain the networking strength they have built from early condition. Tax knowledge which currently achieved by student will help student on their future work as accountant to recognize what kind of taxes they need to fulfill later. An accountant has decision making to control their desires is related to their personal character and mindset (Prather-Kinsey, Boyar and Hood, 2018).

Systematic thinking and organized work are expected to help future accountant to work in a better way, more relaxed in non-conducive situation. There are also principles of accountability

including accuracy, giving a positive influence on individual performance. Accounting Studies indeed tends to be succeed in building an individual daily life mindset, become more logical and organized, however not everyone able to apply accounting studies in their daily life, whether it as decision making and financial management. By carrying logical and systematic thinking, a person is able to catch more structured and realistic thinking; therefore they can help someone in solving any problems, both for their personal daily life and their working life. This mindset can be obtained through accounting studies within various topics and materials.

## CONCLUSION

Student lifestyle and financial behavior are often based on utilitarian value rather than hedonist value. There are other discoveries of this research which indicated that the topic of accounting studies that has significant role on student way of thinking is the topic of audit. Besides, budgeting material on Management accounting also has significant role on accounting student. Accounting studies that implemented in daily life can help change the way students think accounting becomes more organized. Besides accounting studies, there are other factors to support the mindset of accountants, namely the work environment. Mindset, financial behavior and accounting student lifestyle obtained from accounting studies and are able to support the accounting profession in the future.

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## РОЛЬ БУХГАЛТЕРСЬКИХ ДОСЛІДЖЕНЬ У СПОСОБІ ЖИТТЯ ТА ФІНАНСОВІЙ ПОВЕДІНЦІ СТУДЕНТІВ

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Стаття має на меті визначити та зрозуміти роль досліджень бухгалтерського обліку у способі життя та фінансовій поведінці студентів-бухгалтерів, що матиме вплив на їх майбутню професію. Збір даних здійснювався за допомогою співбесід з 10 студентами-бухгалтерами, викладачами та практиками, які дали кілька результатів. Результати цього дослідження показали, що бухгалтерські дослідження відіграють важливу роль у способі життя та фінансовому мисленні студентів-бухгалтерів, і згодом зможуть вплинути на результативність та повсякденне життя бухгалтерської професії в майбутньому. На основі цього аналізу в цілому можна зробити висновок, що крім бухгалтерських досліджень, існує ще один фактор, що підтримує мислення бухгалтера – це робоче середовище, ментальність, фінансова поведінка та стиль життя студентів, отриманих в результаті бухгалтерських досліджень, і здатний підтримати майбутню професію бухгалтера.

**Ключові слова:** бухгалтерські дослідження, спосіб життя, фінансова поведінка, студенти-бухгалтери, професія бухгалтера

## **РОЛЬ БУХГАЛТЕРСКИХ ИССЛЕДОВАНИЙ В ОБРАЗЕ ЖИЗНИ И ФИНАНСОВОМ ПОВЕДЕНИИ СТУДЕНТОВ**

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Статья имеет целью определить и понять роль исследований бухгалтерского учета в образе жизни и финансовом поведении студентов-бухгалтеров, повлияет на их будущую профессию. Сбор данных осуществлялся с помощью собеседований с 10 студентами-бухгалтерами, преподавателями и практиками, дали несколько результатов. Результаты этого исследования показали, что бухгалтерские исследования играют важную роль в образе жизни и финансовом мышлении студентов-бухгалтеров, и впоследствии смогут повлиять на результативность и повседневную жизнь бухгалтерской профессии в будущем. На основе этого анализа в целом можно сделать вывод, что кроме бухгалтерских исследований, существует еще один фактор, поддерживающий мышления бухгалтера - это рабочая среда, ментальность, финансовое поведение и стиль жизни студентов, полученных в результате бухгалтерских исследований и способен поддержать будущую профессию бухгалтера.

**Ключевые слова:** бухгалтерское дело, образ жизни, финансовое поведение, студенты-бухгалтеры, профессия бухгалтера.





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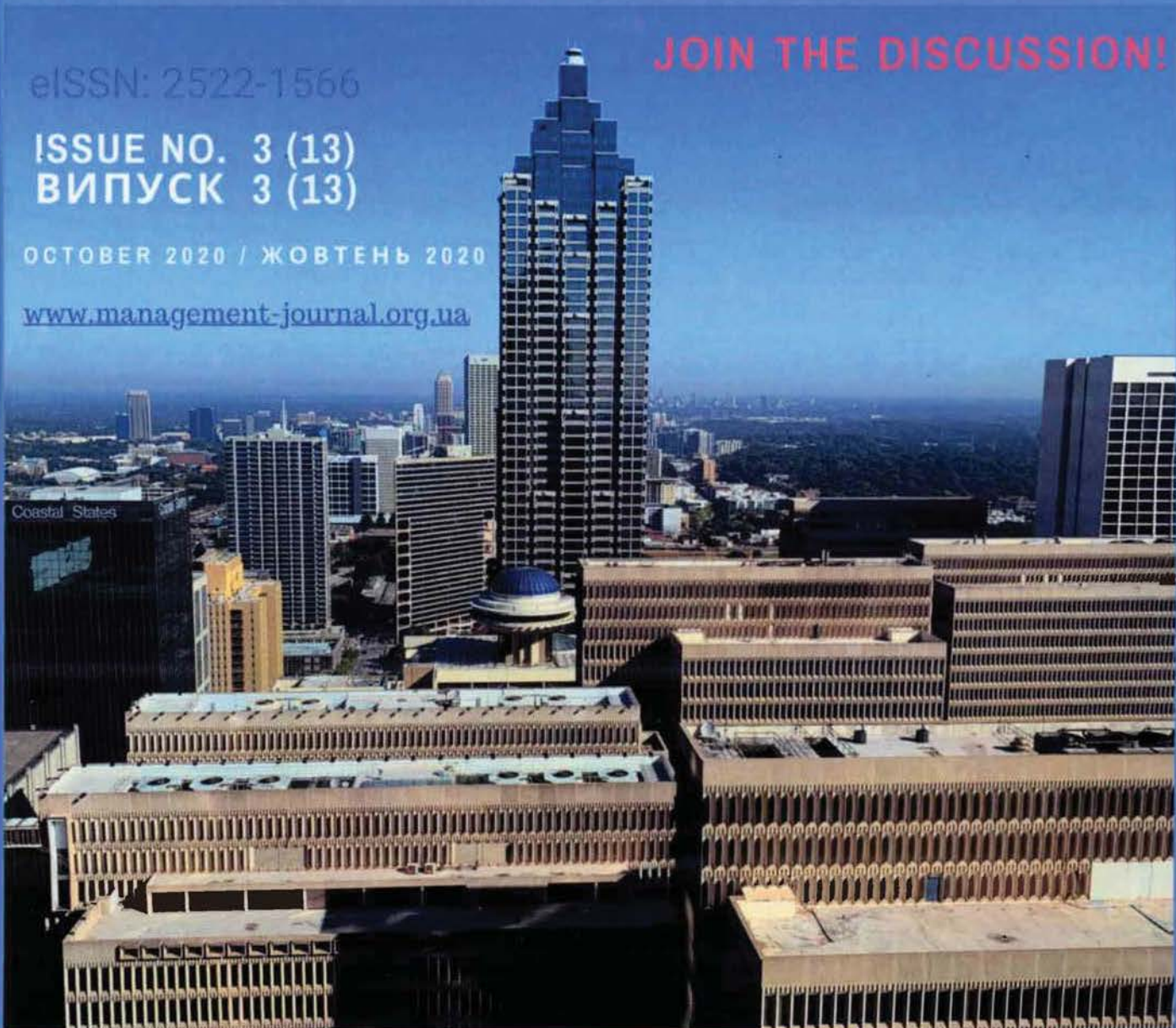
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CONTENTS

MANAGEMENT

**LESTARI, A. W., SUWITRI, S., LARASATI, E. & WARSONO, H.** ACTOR NETWORK IN TOURISM MANAGEMENT BASED ON SUSTAINABLE DEVELOPMENT (CASE STUDY OF TOURISM DEVELOPMENT IN BATU CITY, INDONESIA).....8

**JOSTAN, M. N. & ALIMBUDIONO, R. S.** THE ROLE OF ACCOUNTING STUDIES IN STUDENT LIFESTYLE AND FINANCIAL BEHAVIOR.....16

**PURBA, D., HASUGIAN, S., HARINI, N. V. & ZUHRI, Z.** CAPTURING CADETS' SELF-EFFICACY TO PROMOTE SAFE FUTURE OF SEAFARER.....24

**SUPRAYITNO, G. & STENDEL, A. P.** INTEGRATION MANAGEMENT SYSTEM DESIGN.....35

PUBLIC ADMINISTRATION

**FERLITA, A., SEFANYA, R. U. & WINOWATAN, D. A. N.** IMPLEMENTATION OF THE PUBLIC RELATIONS PROGRAM OF THE MINISTRY OF ENERGY AND MINERAL RESOURCES (ESDM) IN PUBLISHING INFORMATION THROUGH INSTAGRAM.....57

**SHYSHKIN, V. & ONYSHCHENKO, O.** PRESENT STATE AND PROSPECTS OF AGRICULTURAL DEVELOPMENT OF UKRAINE.....72

MARKETING

**HANDAYANI, J. S., LESTARI, P. D. & AGAVE, A.** IMPLEMENTATION OF KANAGOODS MARKETING PUBLIC RELATIONS PROGRAM IN CREATION OF BRAND IMAGE OF BATIK INDIGO COMPANY.....87

ENTREPRENEURSHIP, TRADE AND EXCHANGE ACTIVITIES

**ROOPCHUND, R.** ANALYSING THE DIFFERENT ENTREPRENEURSHIP EDUCATION INITIATIVES FOR THE DEVELOPMENT OF A CONDUCTIVE AND MOTIVATING ENTREPRENEURIAL ECOSYSTEM IN MAURITIUS.....97

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ЗМІСТ

МЕНЕДЖМЕНТ

- LESTARI, A. W., SUWITRI, S., LARASATI, E. & WARSONO, H.** МЕРЕЖА СУБ'ЄКТИВ-УЧАСНИКІВ В УПРАВЛІННІ ТУРИЗМОМ НА ОСНОВІ СТАЛОГО РОЗВИТКУ (ТЕМАТИЧНЕ ДОСЛІДЖЕННЯ РОЗВИТКУ ТУРИЗМУ В МІСТІ БАТУ, ІНДОНЕЗІЯ).....8
- JOSTAN, M. N. & ALIMBUDIONO, R. S.** РОЛЬ БУХГАЛТЕРСЬКИХ ДОСЛІДЖЕНЬ У СПОСОБІ ЖИТТЯ ТА ФІНАНСОВІЙ ПОВЕДІНЦІ СТУДЕНТІВ.....16
- PURBA, D., HASUGIAN, S., HARINI, N. V. & ZUHRI, Z.** ПІДВИЩЕННЯ САМОЕФЕКТИВНОСТІ КУРСАНТІВ ДЛЯ ЗАБЕЗПЕЧЕННЯ БЕЗПЕЧНОГО МАЙБУТНЬОГО МОРЯКА.....24
- SUPRAYITNO, G. & STENDEL, A. P.** ПРОЕКТУВАННЯ СИСТЕМИ УПРАВЛІННЯ ІНТЕГРАЦІЄЮ.....35

ПУБЛІЧНЕ УПРАВЛІННЯ ТА АДМІНІСТРУВАННЯ

- FERLITA, A., SEFANYA, R. U. & WINOWATAN, D. A. N.** ВПРОВАДЖЕННЯ ПРОГРАМИ ЗВ'ЯЗКІВ З ГРОМАДСЬКІСТЮ МІНІСТЕРСТВА ЕНЕРГЕТИКИ ТА МІНЕРАЛЬНИХ РЕСУРСІВ (ESDM) ПРИ ПУБЛІКАЦІЇ ІНФОРМАЦІЇ ЗА ДОПОМОГОЮ INSTAGRAM.....57
- SHYSHKIN, V. & ONYSHCHENKO, O.** СУЧАСНИЙ СТАН І ПЕРСПЕКТИВИ РОЗВИТКУ АГРОБІЗНЕСУ УКРАЇНИ.....72

МАРКЕТИНГ

- HANDAYANI, J. S., LESTARI, P. D. & AGAVE, A.** РЕАЛІЗАЦІЯ МАРКЕТИНГОВОЇ ПРОГРАМИ ПО ЗВ'ЯЗКАХ З ГРОМАДСЬКІСТЮ KANAGOODS В СТВОРЕННІ ІМІДЖУ БРЕНДУ КОМПАНІЇ VATIK INDIGO.....87

ПІДПРИЄМНИЦТВО, ТОРГІВЛЯ ТА БІРЖОВА ДІЯЛЬНІСТЬ

- ROORCHUND, R.** АНАЛІЗ ІНІЦІАТИВ З НАВЧАННЯ ПІДПРИЄМНИЦТВУ ДЛЯ РОЗВИТКУ СПРИЯТЛИВОЇ І МОТИВУЮЧОЇ ПІДПРИЄМНИЦЬКОЇ ЕКОСИСТЕМИ НА МАВРИКІЇ.....97