



# Analysis of cooperative accountability in Kediri regency in a Javanese perspective: Memayu Hayuning Bawono Dur Angkoro

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## ABSTRACT

The Savings and Loan Cooperative is a business entity based on kinship. Management of Savings and Loans Cooperatives requires Good Corporate Governance which affects cooperative accountability. Accountability of Savings and Loans Cooperatives in savings and loan cooperatives is not optimal due to limited human resources. Formation resource depends on environmental culture, Belief in God, Self. Memayu Culture Hayuning Bawono Dur Angkoro. One of them that influences human behavior This study aims to interpret the Javanese philosophy of Memayu Hayunng Bawono Dur Angkoro, namely about God, ourselves and the environment. To Accountability of Savings and Loans Cooperatives in Kediri Regency. The synergy of Memayu Hayuning Bawono is that it has values (1) Tatas, Tutus, Titis, Titi Lan Wibawa, and no ranglasakake gatra, (2) Thorough and careful (3) Behavior karyenaktyasing Sesama (4) Mindful and vigilant behaviour. This research uses qualitative methods with ethnography approach using interviews. The results of the study are that the Kediri Savings and Loans Cooperative does not yet have good accountability due to limited knowledge, but the savings and loan cooperatives have implemented financial reports properly. Savings and loan cooperatives in acting are guided by culture, namely MHB, which is reflected in their relationship with customers, namely mutual respect.

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## 1. INTRODUCTION

Cooperatives are business entities owned by individuals and managed by management for cooperative members, based on kinship (Sulaeman et al., 2022). In Law No. 17 of 2012 concerning Indonesian cooperatives Article 37, administrators are required to be accountable for their work at the Annual Member Meeting (RAT). The presented financial reports must be relevant, reliable, easy to understand, complete, comparable, and presented in a timely manner so as not to mislead the user. In Law No. 17 of 2012 concerning Indonesian cooperatives Article 37, administrators are required to be accountable for their work at the Annual Member Meeting (RAT). Financial reports

presented in cooperatives must be relevant, reliable, easy to understand, complete, comparable, and presented in a timely manner so that they are not biased and easily understood by users and external parties (Sirajuddin, 2016). Stakeholder demands for the importance of accountability, namely by implementing good governance, namely transparency and a sense of justice, are issues that must be scrutinized in every organization so that the organization's data is trusted by stakeholder (Randa & Daromes, 2014). Trust must be built properly not because of the agent's interests alone. Demands for accountability and transparency of public organizations aim to provide information to the public (Sains, 2018). Financial Report is an absolute thing to convey to stakeholders to make the right management decisions. Because organizations need to achieve goals and services, one of which includes financial resources (Purbiyati & Setyawati, 2020). Stakeholders who demand accountability and transparency of financial reports are the shareholders of existing cooperatives, therefore accountability is important for cooperatives. Stakeholders demand transparency, objectivity and accountability in managing finances originating from cooperative members' money because the principle of cooperatives is from members to members so capital comes from cooperative members and cooperative businesses such as savings and loans and other businesses. As a demand for accountability to members, transparency in financial reports is required. The implementation of the accounting process in cooperatives is very important for the sustainability of cooperatives (Fiore et al., 2020; McPhail & Cordery, 2019; Zimon et al., 2019).

Good Corporate Governance is needed to build cooperatives to be better and not harm any party (Indonesia, 2001). Professionalism and accountability are needed for cooperatives to run smoothly. Professionalism and accountability are carried out by utilizing audit services. The audit aims to provide a statement of fairness, in all material respects, and is appropriate (Savira & Januarti, 2020). Large assets in cooperatives show the amount of wealth owned by cooperatives which makes higher demands to manage assets properly (Supianti, 2022). This makes auditing a means of providing assurance to members that the financial statements fairly present asset values. The cooperative manager is someone whose job is to manage cooperative funds transparently and convey the results to cooperative members with an audit process (Erstiawan & Soebijono, 2018). The cooperative manager is an individual who has a mind and heart, as a social being, my behavior is influenced by culture. Culture greatly influences individual behavior, and at the individual level culture influences individual life more than just behavior only (Tri & Salis, 2022). Even though the cooperative authority is in a circle of standard standards, the cooperative authority remains as a human being who has taste and intention (Farchan, 2016). The auditor in carrying out his duties will consider various matters before giving an opinion on the assessment of the fairness of the financial statements. The decisions taken cannot be separated from the culture in which they live. Therefore, cooperative management must pay attention to good corporate governance so that cooperative management can be good. The problems that exist in cooperatives, especially savings and credit cooperatives, are due to poor governance and management, and a lack of evaluation (Supianti, 2022). Governance should be implemented to build culture and motivate agents (administrators or managers) to pay attention to their responsibilities for the welfare of their member (Panggabean & Hariwibowo, 2021). Governance (corporate governance). The implementation of governance in cooperatives is important to note. (Supianti, 2022). The definition of corporate governance (CG) is "a set of regulations governing the relationship between shareholders, company managers, creditors, the government, employees and other internal and external stakeholders relating to the rights and obligations of these stakeholders (Panggabean & Hariwibowo, 2021). CG is expected to provide added value for all parties involved (Savira & Januarti, 2020). To overcome this, a Javanese philosophy is needed to direct the behavior of cooperative management, namely *memayu hayuning bawono dur angkoro*. One of the Javanese cultures that influences individual behavior

patterns is the Memayu Hayuning Bawono Dur Angkoro culture (Endiana, 2019). Memayu Hayuning Bawono Dur Angkoro is a concept that reflects Javanese spirituality. The concept of Memayu Hayuning Bawono DUR Angkoro in its relevance to human responsibility in protecting the safety (welfare) of the world both physically and mentally [15]. The strategy to achieve this cannot be separated from the interaction relationship with oneself, the social environment and God (Haniffa & Hudaib, 2007).

Memayu Hayuning Bawono Dur Angkoro explained a number of things, namely (1) Tatas, Tutus, Titis, Titi Lan Wibawa, and no ranglasakake gatra, (2) be thorough with care: the auditor's responsibility to always be careful in carrying out work (3) The behavior of fellow employees: the auditor's responsibility by placing collective interests (Endraswara, 2013). The novelty in this study is that this study examines the accountability of savings and loan cooperatives associated with Javanese culture, namely memayu hayuning bawono dur angkoro. In fact, human behavior and decision-making are influenced by the culture in which people live. So that culture greatly influences the behavior of the community in decision making (Constant et al., 2019; Lázároiu et al., 2020; Lutfillah et al., 2016). Good governance is needed to build a better cooperative and not harm any party. Professionalism and accountability are needed for cooperatives to run smoothly.

Memayu Hayuning Bawono Dur Angkoro is a concept that reflects Javanese spirituality. The concept of Memayu Hayuning Bawono DUR Angkoro in its relevance to the responsibility of the auditor means protecting the safety (welfare) of the world physically and mentally, so that the responsibility of the cooperative authority is combined with the value of Memayu Hayuning Bawo cooperative authority to maintain and develop its existence in harmony of life. The strategy to achieve this cannot be separated from the interaction relationship with oneself, the social environment and God (Supianti, 2022). Based on this, through the perspective of Memayu Hayuning Bawono dur Angkoro, the formulation of the problem is formulated. (1) How is the meaning of Memayu Hayuning Bawono Dur Angkoro related to the meaning of the life of a co-operative manager at the establishment? (2) How is the behavior of tatas, tutus, bead, title of authority related to the accountability of savings and loan cooperatives established? (3). What is the reality of accountability in savings and loan cooperatives in Kediri district?.

## 2. RESEARCH METHOD

This research is a qualitative research with an ethnographic approach (Busetto et al., 2020; Ritchie & Spencer, 2002; Scott-Baumann, 2008). Data collection was carried out by interviewing informants, namely cooperative employees, especially the finance department, cooperative customers and cultural observers. The validation process uses the triangulation method. Triangulation is done to measure the degree of confidence. Triangulation is carried out by triangulating data sources, namely by digging up the truth of information on savings and loan cooperative managers in Kediri, namely the Rukun Saka Jaya Cooperative, Citra Abadi Cooperative, Karya Bakti Cooperative, Sentra Dana Makmur Cooperative. The information obtained will be combined to form a meaning.

## 3. RESULTS AND DISCUSSIONS

The meaning of Memayu Hayuning Bawono Dur Angkoro is related to the concept of the essence of life, namely safety, happiness and well-being. According to the concept of Memayu Hayuning Bawono (MBH) that this world is already beautiful, don't be littered with unfriendly acts, especially damaging by being unkind to others for personal gain. The concept of Mamayu Hayuning Bawono dur angkoro shows that as human beings we must remember that there is life behind life which means that as God's creatures we must do good in aspects of life as well as in work we must do it with full responsibility because in this life there is accountability for our actions, accountability is held accountable if we do bad things get karma. Bawono is in terms of the scope of Javanese culture, none other

than the universe and its contents (Lutfillah et al., 2016). The meaning of Bawono is not just the ground to stand on but our life after death, or our place to live after death, which means that in this case individuals as God's creatures are obliged to do good to others because whoever we do will reap the results of both disgraceful and deed. commendable. Because God is All-Knowing. (Lutfillah et al., 2016) argues that Memayu Hayuning Bawono Dur Angkoro is an increase in people's welfare and encourages the creation of attitudes of life behavior that emphasize harmony between fellow humans, humans and nature, with humans and God. MHB illustrates that humans cannot be separated from the one who created the world, namely God, so that humans are obliged to maintain behavior, maintain a relationship with God, do not apply arbitrarily to God, good behavior is a form of responsibility.

Based on the results of interviews conducted in several cooperatives in the Kediri district, namely the Sakaha Jaya Savings and Loans Cooperative, the Citra Abadi Savings and Loans Cooperative, the Karya Bakti Savings and Loans Cooperative that customers borrow money because of pressing economic needs which are increasingly difficult, therefore savings and loan cooperatives help customers. to borrow money with a certain tenr and with low interest because the principle of the savings and loan cooperative is for the welfare of its members. namely lending a certain amount of funds to its members with yields that are relatively light with a certain tenor, thus this is a responsibility between humans, namely helping each other by providing loans to customers with small interest, while harmony with God is that the existing savings and loan cooperatives When working in a savings and loan cooperative, the employees carry out their work in accordance with the Savings and Loans' Operational Standards (SOP) by following the SOPs of the Savings and Loans Cooperative, so employees work in a directed manner and have guidelines so that they treat customers not arbitrarily and humanely. burden the customer because the customer actually borrows money to make a living

Memayu Hayuning Bawono Dur Angkoro, namely by interviewing humanists how the essence of this philosophy is in everyday life. While the cooperatives chosen to be used as samples were the Saka Jaya Savings and Pinam Cooperative, Citra Abadi Savings and Loans Cooperative, KSP Karya Bakti, KSP Prosperous Fund Center. After getting information from cultural experts, the data will be pulled into data obtained from cooperative management so that it raises the order of how to manage cooperatives well and how managerial behave in running cooperatives well and managing finances well. Tatas, tutus, titis, titi, wibowo and ora nglasaka. To the state Cooperatives in Kediri Regency, namely the Rukun Saka Jaya cooperative, the Citra Abadi Cooperative, the Karya Bhakti Cooperative, the Sentra Dana Makmur Cooperative in this study carried out simple financial reports at the end of each month and the end of the year. Based on this, the savings and loan cooperative reports the savings and loan business tax to the Directorate General of Taxes to report taxes. Not all Savings and Loans Cooperatives conduct audits, there are cooperatives that conduct audits and there are cooperatives that do not conduct audits, such as the Sentra Dana Makmur Cooperative, the Citra Abadi Cooperative which conduct audits, but for the Rukun Saka Jaya cooperative and the Karya Bakti cooperative, they have not yet carried out an audit.

Based on the results of an audit conducted by the auditor that the savings and loan cooperative obtained the result that accountability in the cooperative had been carried out properly and in accordance with financial accounting standards. Financial reports are carried out in a computerized manner so that money going in and out is properly recorded, both money going out to customers or money coming in from customers and investors, this is well recorded. The management reports routine financial reports to the entity every period so that investors and stakeholders have confidence in the management. If the credibility of the savings and loan cooperative is maintained, then it will continue. The Rukun Saka Jaya Cooperative and the Kharya Bakti Cooperative have not yet conducted

an audit because of limited staff and low employee knowledge and the cooperative is still relatively new.

The reality of accountability: the implications of cooperatives in the district must be *teliti setiti ngati ngati*: it is the responsibility of cooperative managers to always be careful in carrying out their work. Accountability is the overall responsibility of the institution (Edgley et al., 2016) the willingness of businesses to act transparently and fairly (Bovens, 2007) and concerns business readiness in providing explanations and answers to their stakeholders to assess the business they are running (Mutiganda, 2013). Accountability is control for the business (Yang & Northcott, 2018). This is because the business has an impact on its stakeholders. As is the case with the Management Control System (SPM), which is a holistic system (covering socio-cultural, not only in accounting mechanisms) that is used to align employee behavior with organizational goals in managing interdependence with company parties, both internal and external (Efferin & Hartono, 2015)

Cooperative managers in carrying out their work have a great responsibility for running their cooperatives. The cooperative managers who are the sample of this study apply responsibility and a careful attitude in acting carefully in recording financial reports so that there are no mistakes in compiling financial reports so that they can be accountable to stakeholders. namely to obtain adequate assurance about the financial condition of a company. The potential for the responsibility of cooperative managers who have various dimensions should personally be a concern that is truly understood by every cooperative manager. The self-understanding of the cooperative manager can presumably avoid any attitude that is contrary to the legal provisions and regulations of the applicable code of ethics. The cooperative manager in providing credit to customers is by looking at tracking the dependents owned by the customer, if the customer has a lot of debt dependents, the cooperative management does not give and *ak* to the customer. The management of the cooperative is careful and thorough with the manager of the savings and loan cooperative. The cooperative provides loans to customers in accordance with the SOP this is *Sentra Dana Makmur* and *Citra Abadi Corporation*, but the *Rukun Saka Jaya* and *Karya Bakti* cooperative has not carried out the SOP, including due to limited human resources.

In the requirements for the credit granting procedure, KSP does not use a photocopy of the family card as a requirement for loan applications. It should be according to the procedure for granting credit at KSP, that is, a family card must be included to avoid unwanted things such as the escape of the borrower. (2) In field survey activities, sometimes the survey officers do not really check the validity of the collateral or the eligibility of the collateral submitted by the borrower. (3) In the requirements for a credit loan application for an employee who does not use an SK or salary slip as collateral, the guarantee should be included to anticipate loss costs if the borrower does not pay off his obligations. (4) When the borrower has paid off the loan, usually KSP Sappakop immediately provides or offers another loan without carrying out the credit granting procedure. Based on these problems, there is great hope that the Sappakop Cooperative will improve the management system in order to create sound finances.

*Behavior Eling and Waspada*: the responsibility of cooperative managers to carry out their roles as God's creatures. Humans are God's creatures who were created to be kind to anyone and to be accountable for their behavior to God. Mindful and alert behavior will cause self-awareness to act carefully in dealing with any problem. This attitude will give birth to a calm cooperative administrator. This philosophy teaches respect for every human being which is carried out by maintaining polite and smooth communication by conforming to the rules that apply in their field (Endraswara, 2013).

Coorporaative employees apply *Eling and Waspod*o in their work by reminding customers if customers are late paying installments to the cooperative, but the way to do this is to humanize humans, namely by being kind and not demeaning humans, in other words, not snapping when billing or threatening . By doing so, the customer will also be

reluctant to the employee who collects and with a sincere heart immediately pays the loan. In this way, it will make each other's work easier. Cooperative employees apply this behavior by providing tolerance if the customer dies, namely the customer only pays the principal without interest. So as to lighten the burden on customers and on the basis of tolerance among human beings.

Eling lan waspodo is also carried out by the management and employees of the cooperative at work, namely trying to be honest and always careful in doing work not because of high risks but also because of responsibility to God because they are aware that karma will apply in the future, whether in the present life or in the next life in the afterlife, in Javanese philosophy "Sopo snegNandur will Harvest" which means those who sow goodness will reap good results, while those who plant evil or envy will reap bad too. Eling lan waspodo is also carried out by the management and employees of the cooperative at work, namely trying to be honest and always careful in doing work not because of high risks but also because of responsibility to God because they are aware that karma will apply in the future, whether in the present life or in the next life in the afterlife, in Javanese philosophy "Sopo seng Nandur bakal panen" which means those who sow goodness will reap good results, while those who plant evil or envy will reap bad too.

#### 4. CONCLUSION

The Savings and Loans Cooperative in carrying out accountability is influenced by the local culture, namely Memayu Hayuning Bawono Dur Angkoro. Its application to cooperatives is founded, cooperatives understand the essence of life, namely safety, happiness and well-being. Savings and loan cooperatives apply that is with cooperative guidelines from member to member, namely helping others by giving loans and carrying out saving activities. Loans are made with low interest because the principle of the cooperative is from member to member. The behavior of tatas, tutus, bead, title of authority, and nora nglasakake the country of implementing savings and loan cooperatives, namely that cooperative employees have been careful in providing loans, namely by looking at the loan tracking from these customers to avoid arrears. Reality Accountability of cooperatives in Kediri district has not run smoothly, several savings and loan cooperatives have not carried out proper accountability because they have not carried out according to operational standards (SOP). Savings and loan employees apply mindfulness and waspodo in their work by reminding customers if customers are late paying installments to the cooperative, but the way to do this is to humanize humans, namely by being kind and not degrading these humans, in other words, not yelling when billing or threatening. We hope that further research can further explore the meaning of accountability broadly so that MSMEs can develop properly.

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