

Ethnomethodological Study of the Disclosure of Good Government in Cingkremen Practices

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ABSTRACT

Keywords:

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Background: This study aims to reveal the existence of good governance practiced in cingkremen, namely the practice of family financial planning based on social values, cultural life and religious activities of Hindus carried out by community groups in a community based on group beliefs and agreements.

Method: This research is a qualitative study using an interpretive paradigm and an ethnomethodological approach. Data collection was conducted through observation, in-depth interviews, and documentation. Data analysis was then carried out using Garfinkel Analysis.

Results: The results of this study successfully revealed the existence of good governance in Sekaa Cingkremen. The findings of this study provide an overview that the good governance implemented in Sekaa Cingkremen is a crucial foundation for realizing the sustainability of an informal organization formed from shared interests and social agreements, namely conducting financial planning to meet the needs of implementing religious and cultural activities.

Conclusion: This research provides theoretical implications and enriches the study of good governance and plays a role in the sustainability of the cingkremen practice as a culture-based financial planning practice. Therefore, it can be used in future scientific studies in culturally-based financial planning research and research on good governance. The novelty of this research is that it reveals the application of good governance in a culture-based financial planning practice carried out by parties who are members of the Sekaa Cingkremen.

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INTRODUCTION

The prosperity of a nation is inseparable from the prosperity of its households. Therefore, to create a prosperous nation, one must begin by striving to achieve it within the family. Prosperity is inseparable from how individuals manage their household finances (Abdullah et al., 2024; Saeedi & Nishad, 2024). Financial behavior within a family determines the achievement of a healthy financial condition, which can create harmony within the family. Financial factors are often the trigger for problems within the family (Marpaung, 2021; Nurdiansari & Sriwahyuni, 2020). Therefore, achieving family harmony requires healthy financial management practices. One way to manage your finances is by planning your finances, one of which is by saving. Generally, saving as a financial planning practice aims to achieve prosperity (Abdu & Adem, 2021; Alawattage et al., 2019; Joubert & der Merwe, 2021). Saving has been practiced by various community groups (Alawattage et al., 2019; Azeref, 2018; Burhan, 2012; N.A., 2022; Pohan et al., 2014).

One financial planning practice in Bali is known as cingkreman. Cingkreman is used to finance religious activities, such as Galungan and other holidays, which occur every 210 days (Adnyani et al., 2019; Suryantari, 2019; Suryantari et al., 2024a). This ceremony is performed in connection with a sense of devotion and gratitude expressed before God and maintaining a harmonious relationship with the Creator of the universe. Financial planning is important to achieve the goals set forth in the financial planning process (Changwony et al., 2021; Fauzia, 2020; Suryantari et al., 2024b). The practice of cingkreman has been confirmed as one of the intangible cultural heritages of the Province of Bali, which contains 7 (seven) values, namely the value of anticipation, the value of discipline, the value of cooperation, the value of material, the value of ethical morals, the value of religiousness, and the value of mutual assistance (Suryantari, 2024). The uniqueness of cingkreman compared to other similar financial planning practices is that the savings carried out by the perpetrators do not get interest, but are sometimes deducted for collection services, the distribution is simultaneous, there are deductions made which are almost the same in each area studied, namely 10 times the deposit, which indicates a different situation compared to general savings practices that want returns or interest obtained from the benefits of saving. One of the unique characteristics of sekaa cingkreman is that the decision to join the group is carried out with limited rationality with various considerations based on the implementation of obligations (sradha bhakti) as religious people (Suryantari et al., 2024b). This raises the question of how governance is implemented within the sekaa to ensure its existence and become a preferred place to entrust funds for later use during the holidays.

This research is framed by agency theory as the basis for selecting the research topic, considering that the sekaa coordinator is the individual responsible for sekaa governance and fully responsible for managing the cingkreman funds. Agency theory addresses two issues related to agency relationships: the problem that arises when the desires of the principal and agent conflict, and the principal has difficulty verifying the agent's actual actions. Second, the problem of risk allocation, which arises when the principal and agent have different attitudes toward risk (Eisenhardt, 1989). Directly based on agency theory, the group coordinator controls all of the group's financial information and will act according to his or her capacity to gain benefits from the economic actions he or she undertakes. In theory, this triggers agency conflicts between the coordinator and members, thus highlighting the importance of the coordinator implementing good governance within the group he or she leads. Accountability, as applied in accounting, is often a measure of good governance, as research demonstrates Widyarningsih (2022). The implementation of governance between formal organizations and informal organizations differs in terms of the parties involved, the supporting rules and approaches used in managing individuals within the organization, and the mechanisms that will be implemented if there is a violation of the agreed rules. Good governance will ensure sustainability, as research shows Khairiyani (2018.) As well as (Afandi et al., 2019) stated that good governance has been proven to have a positive and significant impact on the performance of village funding programs Shankar (2022) stated that governance flexibility can help overcome traditional obstacles in meeting the financial needs of neglected communities. This study explores the governance applied in the practice of cingkreman which has been proven by the continued existence of the practice of cingkreman in the community and has not been discussed by other researchers. This study aims to reveal the good governance model applied in the cingkreman group so that the trust given by its members is maintained and the final impact is the sustainability of the cingkreman practice that continues to exist amidst the onslaught of technological advances, especially in financial management carried out by the community. Based on this explanation, the formulation of the

problem in this study is "how is the good governance model practiced in the practice of cingkreman so as to ensure the sustainability of the cingkreman group".

METHOD

This research is a qualitative study with an interpretive paradigm using an ethnomethodological approach. Data were collected through observation, documentation, and in-depth interviews. Garfinkel analysis was used to analyze the data, consisting of four stages of analysis: indexicality analysis to find and understand agreed-upon themes according to the research topic, reflectivity analysis to examine the reflectivity of expressions, and to explore deeper meanings from symbolic information obtained from the previous analysis (Garfinkel, 1996; Neyland & Whittle, 2018). The next stage is a contextual analysis to reveal practical daily activities that are recognizable and reportable. The fourth stage of this analysis is the presentation of common sense knowledge of social structure, which obtains an overview of the emerging themes and provides an understanding of the relationship of indexes and reflexivity that reveal the action of indexicality in the research. The findings of common culture reflect how good governance is practiced by community members as a condition where community members treat things as generally done by other members in a community.

RESULTS AND DISCUSSION

The initial stages of analysis using an ethnomethodological approach show a shared understanding (implicit about interactions) which is reflected in the expressions conveyed, as can be seen in Table 1 below.

Table 1. Shared Understanding of Sekaa Coordinators (implicit about interaction)

Informant	Question	Shared (Implicit) Understanding of Interactions
	Question: In your opinion, how should cingkreman be managed to ensure its sustainability?	The management of Sekaa Cingkreman prioritizes honesty, transparency, record keeping, openness and adherence to agreements/rules made, integrity, independence, equality.
WS	What should I do... be honest, and I'll keep a record of any discrepancies so that nothing happens later. And whatever it is, I can't deny it and have to share it on time. (answers seriously and makes eye contact with the researcher)	
WD	Here, it's called celepan, so it has to be open with the members. If someone pays, it's recorded, and when distributing it, don't make any mistakes. We all have to obey the rules together. (answers seriously while tidying up the merchandise and then sitting down next to the researcher)	
KS	Maintaining trust with responsibility, recorded and open and I routinely collect every day, when it is time to distribute it must be distributed immediately (answering after receiving deposits from members, and answering with full confidence)	
NR	Honest, honest, responsible, so that there are no problems I note, uphold the agreements made with members. Every member, no matter how big or small, is treated equally. (starting with he-he-he... what is it... continued by giving the answer)	
AS	Just be consistent in keeping it simple, respecting each other's agreements, we are free, there is no coercion, whether we want to participate or not, so the community is not disturbed. (answers with sparkling eyes and enthusiasm)	

AW	Responsibility, consistency, transparency, and routine record-keeping and coordination with members. Furthermore, there must be attention from stakeholders, such as the government and others. (Answers with a smile and adjusts his sitting position)	
NT	I try to take note, be responsible and agree and respect the agreement that has been made (with a look full of enthusiasm and sincerity)	

Source: Primary Data (2025)

Based on the shared understanding listed in Table 1, excerpts from interviews conducted with seven informants reflecting the group's sustainable management practices. The following is an excerpt from the interview with WS.

"What should I do... I'm honest, and I keep a record of any nyingkrem (unclear) payments so that nothing happens later. I can't go back on that and must distribute them on time."

Using straightforward and simple language, WS explained that a coordinator must be honest, diligent in keeping records to facilitate accountability, and timely in distributing members' funds according to the agreed-upon agreement. The following is an excerpt from an interview with WD, a source from Tabanan.

"Here, it's called celepan (unclear). You have to be open with the members. If someone pays, record it, and when distributing it, make sure there are no mistakes. We all adhere to the rules."

WD's statement demonstrates that as a cingkreman coordinator, you must be transparent in presenting all available information, maintaining accurate records, and ensuring everyone adheres to the agreed-upon rules. KS echoed this sentiment in the following interview excerpt.

"Maintaining trust through accountability, keeping records and transparency. I routinely collect every day, and when it's time to distribute, it must be distributed immediately."

Several key phrases expressed by KS echo WD's statement, but there is also the statement that KS, as the group coordinator, routinely collects daily and distributes promptly to maintain the trust of the members. The next interviewee, NR, who has been involved in the practice of cingkreman, expressed the following:

"Honest, honest, responsible, so that there are no problems, I record, and uphold the agreements made with the members. Every member, whether large or small, who collects nyingkrem, is treated equally."

The interview excerpt shows that NR believes that being honest, responsible in managing the cingkreman money, and adhering to the established agreements will prevent problems. NR also does not discriminate against members with larger cingkreman deposits. For example, even if a member deposits Rp 5,000 per day, if the agreement stipulates that the deposit will be collected by NR, NR will routinely collect it. A similar sentiment was expressed by AS:

"Just be consistent in your cingkreman, respect each other's agreements. There's no pressure on us to participate or not, so the community won't be inconvenienced."

This quote demonstrates that participation is free from coercion and is carried out consistently. As the group coordinator, AS believes that the equality upheld within the group will ensure its sustainability, as each member adheres to the agreed-upon deposit amounts and the amount of the fee deduction. Interviewee AW added a new point in his statement, adding to what has been conveyed by other interviewees.

"Responsibility, consistency, transparency, and routine record-keeping and coordination with members. Furthermore, there must be attention from stakeholders, such as the government, and so on."

This statement demonstrates that, in addition to what other sources have previously stated, AW believes that ensuring the sustainability of a group requires attention from other parties, such as the government. This is an interesting point, as an informal, culture-based organization requires government involvement. The extent of the government's role requires further study. In general, the government is expected to protect culture, in this case the Cingkreman group. The designation of Cingkreman as a

WBTB demonstrates the government's legitimacy to declare the practice of Cingkremen as a culturally based family financial planning practice that must be preserved, given its perceived impact on economic life and the preservation of cultural traditions within the community. NT, a source, echoed the other sources with the following statement.

"I try to record, be responsible, and honor the agreements that have been made."

This interview excerpt shows that the informant, in managing the group he coordinates, stated that he strives to record, be responsible for keeping the cingkremen money, and honor the agreements that have been mutually agreed upon. The agreements referred to include the amount of cingkremen money, when it is collected, the amount to be returned, and when it will be distributed. The next stage of analysis is the Garfinkel Analysis stage, which consists of indexicality, reflectivity, contextual analysis, and common sense knowledge of social structure, as presented in Table 2 below.

Table 2: Stages of Garfinkel Analysis

Indexicality	Reflectivity	Contextual	Common sense knowledge of social structures
Honest	Practice self-awareness to act objectively in coordinating the group	Sincerity of intentions, accuracy of promises and alignment of actions with agreements that have been made	Responsibilitas Akuntabilitas Transparansi
Consistent	Alignment between joint agreements and real actions in the continuous management of Sekaa	Consistency between words, actions, and values that is carried out continuously	Integrity
Keep (Good Government)	Be punctual in paying cingkremen	Do something as promised	Responsibility
Recording (Good Government)	Recording cingkremen deposits	Activities to document transactions	Accountability, Transparency
Freedom (Good Government)	The decision to join Sekaa Cingkremen was not forced.	The right or ability to act, speak and change as desired without hindrance	Independence
Same treatment (Good Government)	the same amount of deposit is not specified	A condition where all individuals and groups have the same status, rights and opportunities	Equality

Source: primary data (2025)

Based on the results of this analysis, a common sense of social structure of good governance was obtained. The principles applied in the practice of Cingkremen include responsibility, accountability, transparency, integrity, independence, and equality. The researcher explored how these principles were interpreted by the informants.

Responsibility is a manifestation of the cingkremen coordinator's accountability for the trust placed in them by their members. The money collected as agreed is managed responsibly, deposited in a credible financial institution, and returned to members at a predetermined time. Regarding this accountability, the researcher, in an in-depth interview with the group coordinator, AW, stated in one interview excerpt that the responsibility they shoulder is a consequence of the choices they have made. AW prioritizes self-discipline in upholding this responsibility, thereby maintaining the trust of members, and consequently, the continuation of the cingkremen practice. Furthermore, AW believes that the issue of responsibility concerns an individual's accountability to God. Remembering God prevents abuse of authority and maintains trust.

The accountability implemented in the cingkreman group is unique. If guided by the definition of accountability in existing theories where financial reports are submitted to provide financial information, in sekaa cingkreman members do not demand the availability of financial reports. The recording carried out by the sekaa coordinator is a precaution in case any member asks about the deposits made and so as not to forget when there are members who have not deposited their money. This was explored from an in-depth interview with WS who stated that he would make a note just in case. Next, the researcher tried to explore the meaning of this accountability with one of the members, namely KM, one of the sekaa members coordinated by WS who stated that he also felt helped by the notes made. Meanwhile, KM argued that the notes were important to avoid misunderstandings in the future if there was a discrepancy in the deposits made with one of the sentences "...lemahe lantang sing tawang mani puan ade ane engsapang bakat, sube nyetor ape tusing", which means in Indonesian that the days are long and we do not know tomorrow sometimes we forget whether we have deposited money or not. This statement suggests the importance of recording in resolving conflicts that occur. For members, the availability of financial reports is not necessary, they trust and hand over their money to be kept by the sekaa coordinator. In connection with this phenomenon, researchers observed that in sekaa cingkreman, the moral responsibility of the sekaa coordinator becomes a guarantee of accountability to its members, in other words, moral accountability was found in the practice of cingkreman, a form of accountability that does not only contain performance results in the form of financial reports that sometimes forget the important essence of accountability, namely the morals of the party responsible for the practice of cingkreman management.

The transparency practiced in Cingkreman is reflected in the honesty and record-keeping of the Cingkreman Sekaa coordinator. The honesty expressed by NR and others in managing the funds deposited and then distributed during the holidays, and the recording in accordance with reality, is the essence of transparency in managing Cingkreman Sekaa. Honesty reflects the integrity of an individual, in this case the Cingkreman Sekaa coordinator, so that all information is conveyed transparently. Transparency provides easy access for members to understand the Sekaa's condition, thus fostering a sense of ownership and benefit. As long as members feel the benefits, Cingkreman Sekaa will remain the community's choice for culturally based financial management.

Integrity in accounting stems from the application of honesty and responsibility, where honesty in Cingkreman Sekaa financial management is detected through the unity of thought, word, and deed. Responsibility is being accountable for the consequences of decisions made, so consistency of honesty and responsibility fosters integrity. In the accounting profession's code of ethics, integrity is a key principle that requires accountants to be honest and forthright in their practice. A closer look at the practice of cingkreman (a group of accountants), as conveyed by a source from AS, demonstrates that a group coordinator consistently performs his role to maintain the trust of his members. A valuable lesson from the consistency of cingkreman practice is that, despite the ever-increasing pace of globalization and various technological developments in financial management, far from the glittering progress, culture- and faith-based financial planning practices persist because they are consistently present in community economic activities, providing a sense of security and ensuring the availability of funds for cultural and religious activities.

Independence provides greater flexibility for individuals to choose their own financial management methods. Interviews with a source from AS revealed that there is no coercion to join a cingkreman group. Researchers also confirmed this with several group members, including LN, who joined the group because he realized he needed money during the holidays and that if he had saved it elsewhere, he was often tempted to withdraw it before the holidays. Based on these conditions, which researchers also encountered among several other members, it reflects the independence of the cingkreman practice. On the positive side, independence within the cingkreman group is based on the shared interests of its members, namely ensuring sufficient funds for carrying out cultural and religious activities, thereby creating a sense of security and harmony within the family. Based on the trust placed in them by their members, the group coordinator carries out his role without intervention from any party and consciously maintains the trust given to him by being responsible for the agreements made.

Equality within the cingkreman group is evident in granting equal rights to members regardless of the amount of their deposits, as NR's account demonstrates. Although the majority of members are women, some cingkreman groups also have male members, demonstrating gender equality, providing

equal rights and treatment to all members in receiving their savings at the agreed-upon distribution time. Equality provides fair treatment, so members feel comfortable and valued for joining the group. A valuable lesson from equality is that a group that provides justice fosters a safe and harmonious atmosphere, creating a sense of comfort for members, encouraging them to remain members, thus maintaining the group's existence.

This practice of good governance is reflected in the field practices encountered by the researcher. The findings of this study provide theoretical implications and enrich the study of good governance, which plays a role in the sustainability of cingkreman as a culture-based financial planning practice. This can be used in future scientific studies of culturally-based financial planning and good governance research. An interesting aspect of the agency theory study found in this research is the antithesis of modern agency theory, where a single agent, in this case the Sekaa coordinator, will not always act to seek his own profit because he controls all the information. On the contrary, as an agent, the Sekaa coordinator, who is fully trusted to manage the Cingkreman funds, implements good governance practices based on social values, a spirit of honesty, and principles that what is done is a swadharma that must be carried out with responsibility according to the agreement so that the trust of Sekaa members is maintained. The limitations of this research as a qualitative study that cannot be generalized elsewhere, so it can open up wider research opportunities and studies with different approaches. In addition, the topic of Cingkreman is still wide open for research considering that the research conducted is still limited and requires further research studies.

CONCLUSION

This study reveals that the Sekaa Cingkreman, which is coordinated by the Sekaa coordinator (client), implements good governance in its daily activities. Compared with research related to good governance conducted by other researchers, this study is a synthesis of research that states that good governance is essential in ensuring the sustainability of organizations such as (Afandi et al., 2019; Khairiyani, 2018; Shankar, 2022; Widyaningsih, 2022). What distinguishes it from other studies is that this study reveals good governance implemented by the informal organization Sekaa Cingkreman, which operates in the financial sector, coordinated by individuals, thus adding references to studies discussing good governance in supporting organizational sustainability. Furthermore, when compared to research conducted by the researcher himself on the theme of Cingkreman, research on good governance has not been studied and studied in depth so that this study is able to reveal good governance in Cingkreman. Another thing found is the antithesis of agency theory where a single agent, in this case the Sekaa coordinator, does not always seek personal gain but implements good governance practices based on social values, a spirit of honesty and principles in what is done as a swadharma that must be carried out with responsibility according to the agreement so that the trust of Sekaa members is maintained. The good governance revealed in Sekaa Cingkreman is a strength in this article which has not been done before by other researchers. Cingkreman as a financial planning model that still exists in the community, especially in Bali, which is full and thick with cultural and religious life, proves that good governance of an informal organization based on culture, even though it is only based on trust, still exists and is able to maintain culture amidst the onslaught of scientific and technological advances that have given birth to digitalization policies and various available financial financing models. Good governance revealed in cingkreman provides concrete evidence that good governance implemented by the sekaa klian includes responsibility, accountability, transparency, integrity, independence and equality providing a foundation for the management of sekaa cingkreman and is able to maintain the trust of the members who are members of sekaa so that the sustainability of sekaa will be maintained, and on the other hand cultural and religious activities run in harmony with the harmony of a family.

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