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Barbung Dharma: The Meaning Of Cooperative Financial Management Accountability

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ABSTRACT

The role of religious dogma shapes the belief system that affects the accountability of cooperative financial management. This research aims to find the meaning of cooperative accountability in the prescriptive Hindu dogma. The research locus is in Suli Indah Village, where the majority of the population is Hindu. A qualitative approach with phenomenological methods is used to explore the experience and subjective meaning of society. Data was obtained through in-depth interviews with managers and cooperative members as well as observation of financial practices. The results show that cooperatives are interpreted not only as economic institutions, but as a moral and spiritual space based on Dharma, honesty (Satya), solidarity, and social responsibility. Public trust is formed through collective experience, social closeness, and the perception of ethical and transparent accounting practices. Cooperatives are understood as Dharma Barns, where accountability is exercised as a moral and spiritual obligation, with dogma as the social legitimacy of the sustainability of cultural value-based practices.

INTRODUCTION

LITERATURE REVIEW

Social Capital Theory

The theory of social capital put forward by Pierre Bourdieu (1980) views social capital as an actual and potential resource inherent in an individual or group through a network of continuous social relationships, based on mutual trust, recognition, and legitimacy. Social capital does not stand alone, but is intertwined with cultural capital and symbolic capital, which functions to strengthen social positions and determine the level of trust in a social arena. Bourdieu emphasized that trust is not something neutral, but is formed through a long, repetitive, and institutionalized social process in people's daily values and practices. Hindu religious dogma plays a role as cultural capital, as values such as Dharma, honesty (*Satya*), moral responsibility, and karma have been embedded in the collective consciousness of society. These values then undergo a transformation into symbolic capital, namely the moral legitimacy inherent in cooperative managers and the accounting practices that are carried out.

Cooperative accounting practices such as financial recording, report transparency, and fund management are not seen as just technical activities, but as a form of implementing an ethically and spiritually binding economic Dharma. Consistency in practice gives cooperatives social legitimacy as trustworthy institutions. This trust then forms collective social capital, strengthened by the closeness of members and managers, common social backgrounds, and shared economic experiences. In Bourdieu's perspective, social capital does not arise spontaneously, but is reproduced through repetitive institutional practices, including honest and open accounting. On the other hand, deviations such as dishonesty and secrecy can erode social capital and erode public trust in cooperatives.

Dogma of Society

Trust is the belief of one party about the intentions and behavior of the other party. Community dogma is a collection of beliefs, teachings, or values that are collectively accepted by a community and are considered true without the need for rational proof, so that they become guidelines for thinking, behaving, and making decisions in the economic and institutional realms. This kind of dogma is passed down from generation to generation and serves to bind group identity, form patterns of obedience, and influence the way society judges what actions are considered right, feasible, or trustworthy. In social studies, dogma is understood as the collective beliefs that govern the social and moral life of a community. (Bilondatu, 2013)

Community dogma can be understood as a collection of beliefs and values that unconsciously shape the framework of thought and the pattern of collective action of a community. This belief, although it does not always have a rational basis or empirical evidence, is still maintained because it functions to maintain social stability, provide a sense of identity, and set moral boundaries regarding behavior that is considered right or appropriate. In social and economic contexts, dogma encourages people to interpret reality according to patterns that have been passed down from generation to generation, thus influencing the way they make decisions, foster trust, and respond to change. Because of its deeply rooted nature, dogma often survives even when faced with scientific developments or social transformations, making it an important element in understanding the dynamics of culture and collective behavior.

Belief System in Hinduism

The Panca Sraddha are five fundamental beliefs in Hinduism that are the main foundation in shaping the spiritual and moral orientation of Hindus. These five beliefs include belief in Brahman as the supreme reality, Atman as the spiritual core of man, the law of Karma as the moral principle of cause and effect, Punarbhava as the cycle of rebirth, and Moksha as the ultimate goal of soul storage. The Panca Sraddha is not only understood as a theological doctrine, but also serves as an ethical guideline that guides individuals in thinking, acting, and making decisions in daily life. The Panca Sraddha not only serves as a spiritual foundation, but also serves as a moral guideline that influences the behavior and actions of Hindus in their daily lives. These principles provide the foundation for Hindus to live a life in balance between materialism and spiritualism, between the physical world and the spiritual realm. (Noviyani, 2024) (Paramitha, 2025)

Concept and Role of Cooperatives

Etymologically, cooperatives come from English, which means cooperation. Meanwhile, in the sense of terminology, it is an association or association consisting of legal entities or several individuals, who consciously and sincerely work for the welfare of its members. A cooperative is a business entity consisting of individual members or a cooperative legal entity based on the principle of cooperatives and economic activities that are justified by the principle of kinship. Meanwhile, according to the Constitution No. 17 of 2012 concerning the principles and principles of cooperatives, a cooperative is a legal entity established by an individual or a legal entity whose members have the wealth of their members separated from the capital to run a business that meets common aspirations and needs in the economic, social, and cultural fields in accordance with the values and principles of cooperatives. (Frida, 2023)

Cooperatives have a very important role in growing and developing the economic potential of the people as well as in realizing democracy of economic life with the characteristics of democratic togetherness, kinship and openness. According to , cooperatives have a considerable role in organizing joint ventures from people who have limited economic capabilities. In an effort to advance the position of the people who have limited economic capabilities, the Indonesian government pays attention to the growth and development of cooperative associations. (Alfitrah & Perkasa, 2023) (Kusumastuti & Mardikasari, 2022)

Local Cultural Relations & Trust in Cooperatives

Local culture is the value or behavior of the local community in interacting with the environment where they live wisely. Local wisdom refers to values in society and the balance of nature. Local wisdom is also a traditional view and knowledge that is a reference in behavior and has been practiced for generations to meet the needs and challenges in the life of a community. A model known as "trust" is used to describe how customers struggle to lower risk. Trust can also be described as the belief that the service provider will fulfill its obligations in the service provider's relationship and that its claims or promises are trustworthy. The indicators of consumer trust in branding are: (1) The brand is honest, (2) The brand is trusted, (3) The brand is safe. (Sutikno et al., 2020) (Edy et al., 2024)

The relationship between local culture and trust in cooperatives is the relationship between local values and wisdom embraced by the community and their belief in the integrity and integrity of cooperatives. When cooperatives operate according to local values such as honesty, mutual cooperation, and a sense of security, the community will be more confident that the cooperative is able to fulfill its promises and obligations. Thus, local culture becomes an important foundation that strengthens the perception of honesty, trustworthiness, and security towards cooperatives.

METHOD

This study uses a qualitative method with a phenomenological approach to explore the experiences and meanings formed related to Hindu religious dogma in building trust in cooperatives. The phenomenological approach was chosen because the purpose of the research emphasizes the understanding of informants' life experiences of how spiritual values, customs, and collective beliefs affect the way cooperatives are assessed and trusted as a common economic institution. states that phenomenology aims to describe the essence of human experience of a phenomenon as experienced directly by individuals, so this approach is relevant to uncover the meaning of social beliefs rooted in religious values. (Creswell & Creswell, 2018)

The research informants were determined purposively by considering direct involvement as well as an in-depth understanding of cooperative practices. This research involved two main informants, namely one cooperative employee and one active cooperative member. Cooperative employees are chosen because they understand the internal processes, governance, and service practices carried out by the institution. Cooperative members are chosen because they have direct experience as service recipients and social interaction actors with cooperatives. The limited number of informants is seen as adequate because phenomenological research emphasizes the depth of data, not statistical representations, and aims to explore the essence of experience in depth.

The identity of the informant is disguised using initials to maintain research ethics and data confidentiality, as shown in the following table:

Table 1. List of Informants

Name	The Role of the Informant	Remarks
NNS	Cooperative Officers	Perdana Gemilang Consumer Cooperative
NGAADA	Cooperative Members	Active members

Source: At Olah Researcher, 2026

Data collection was carried out through in-depth interviews and observations to gain a comprehensive understanding of the experience, perception, and meaning of trust in cooperatives. Interviews are used to explore the narrative of the informant's subjective experiences, while observations help researchers understand the real practices and social interactions that occur.

Data analysis follows phenomenological stages, including the horizontalization of data, the grouping of meanings into main themes, the preparation of textural and structural descriptions, and the formulation of the essence of the informant's collective experience. The validity of the data is maintained through triangulation of sources, checking of members, reflexivity of researchers, and systematic documentation of the research process. This approach was chosen because the research does not aim to test the relationship between variables, but rather to understand the subjective meaning formed by religious and sociocultural values on people's beliefs in cooperatives. Creswell emphasized that qualitative research is appropriate to use when the phenomenon being studied requires a deep understanding from the perspective of the participant and cannot be explained quantitatively.

RESULTS

This research shows that the Hindu community's belief in cooperatives cannot be understood as the result of economic considerations alone, but rather as a social construct formed through a long interaction between religious values, collective life experiences, and repetitive daily economic practices. Cooperatives are present in people's lives not only as financial institutions, but as part of a social system that lives and develops with the community. Trust in cooperatives grows along with community involvement in cooperative activities that are inseparable from traditional values, social norms, and religious beliefs adhered to.

In the life of the people of Suli Indah Village, cooperatives are perceived as institutions that are socially and emotionally close. This closeness arises because cooperatives are managed by people who come from the same social environment, have similar cultural backgrounds, and are bound by family and social relationships that have been built long before the cooperative was established. Therefore, the relationship between members and cooperatives is not impersonal, but is loaded with social and moral meaning. Trust is not built through formal mechanisms alone, but through direct experience, daily observation, and moral judgment of the behavior of cooperative managers.

The results of the study also show that society does not separate economic activities from spiritual values. Any decision to save money, borrow funds, or engage in cooperative activities is always associated with ethical considerations and religious beliefs. In this context, cooperatives are understood as spaces where economic activities are carried out meaningfully, not only to meet material needs, but also as a means of maintaining harmony of life and social relations. This meaning is the basis for the emergence of various community dogmas in building and maintaining trust in cooperatives. To describe the findings in a more systematic and in-depth way, the results of this study are presented into several main findings that represent the way society interprets cooperatives. Each finding does not stand alone, but is interrelated and forms a unified understanding of cooperatives as social, moral, and spiritual institutions in the life of Hindu society.

Cooperatives as Dharma Barns

The results of the study show that cooperatives are interpreted by the community as Dharma Barns, which are places to store and grow good values in economic life. This meaning does not appear suddenly, but is formed through the community's experience in interacting with cooperatives that are run based on the principles of honesty, responsibility, and social concern. Cooperatives are not understood only as a place to store and borrow, but as a collective space to practice the Dharma in daily economic practices. For the community, every activity carried out in cooperatives, whether saving money, borrowing funds, or receiving assistance, is perceived as part of a good deed that has moral consequences. Such economic activities are believed to produce good karma, not only for individuals, but also for the community as a whole. Thus, cooperatives function as a repository for the common good, where economic practices are carried out in accordance with the spiritual beliefs and moral values embraced by the community. Trust in cooperatives in the context of Lumbung Dharma is highly dependent on the clarity of management and honesty of the manager. The informant emphasized that public trust is something that is very difficult to build and easy to lose if cooperatives are not managed honestly and openly.

> *"The management must be clear. And the most important thing is the honesty of the cooperative officers themselves, because the trust of the community is very difficult to find." (NGADA)*

This statement shows that honesty is not only seen as an administrative value, but as a moral obligation inherent in the cooperative manager. Honesty is the main prerequisite for cooperatives to remain considered as a trustworthy place to store and manage community funds.In addition to honesty, the value of togetherness and kinship is also the main characteristic of cooperatives as the Barn of Dharma. Cooperatives are perceived as institutions that are managed jointly by members and administrators who are considered part of the larger family of the community.

> *"Usually people believe because the cooperative is managed together with members and administrators who are considered family." (NGADA)*

This social closeness creates a strong sense of belonging to the cooperative. Members do not see cooperatives as foreign institutions, but as part of their social life. Cooperative managers come from the surrounding environment, so their character and integrity have been socially known before they carry out their role as cooperative employees.

> *"If the cooperative is the surrounding community who are the employees, people trust it more because they already know the character of the person." (NGADA)*

In addition, cooperatives are also perceived as institutions that have real concern for the needs of members. The ease of access to financing and flexibility in services are proof that cooperatives not only pursue profits, but also carry out their social functions.

> *"If it is usually lighter in cooperatives, now we need it, at the latest tomorrow it will be disbursed." (NGADA)*
>
> *"Providing agricultural tools, it can be borrowed first, later the harvest will be returned." (NGADA)*

These practices show that cooperatives are present as a support for people's economic lives, especially in the agricultural sector. Cooperatives adjust the service system to the economic conditions of members, so that they are not burdensome and remain in line with the values of social concern.

The researcher's reflection shows that the meaning of cooperatives as the Barn of Dharma places cooperatives as moral institutions that have social and spiritual legitimacy. Public trust is not built through formal rules alone, but through the belief that cooperatives are run as a means of doing good together. Cooperatives are a space where the values of the Dharma are manifested in daily economic practices. This interpretation became the main foundation for the emergence of other broader forms of belief, such as social solidarity and a sense of spiritual security, which will be elaborated on in the next findings.

Cooperatives as a Form of Community Economic Solidarity

The results of the study show that cooperatives are seen by the community as a manifestation of economic solidarity that grows from collective life experiences, especially in the agrarian life of the Hindu community in Suli Indah Village. This solidarity does not appear in an empty space, but is firmly rooted in the habits of people who have long been accustomed to working together, sharing risks, and interdependence on each other in managing economic life. Rice farming activities are the main social space that forms the pattern of these relationships, where success and failure are never borne individually, but are understood as shared experiences. In farming practices, people are used to doing mutual cooperation, starting from land cultivation, planting, to harvesting. This habit gives birth to a collective awareness that survival can only be maintained through cooperation and solidarity. From this experience, the habit of setting aside part of the harvest or income in the form of joint savings grew growing. The deposit was initially managed simply as a mutual fund to help members who experienced difficulties, such as crop failures or other urgent needs. Over time, this practice evolved to be more organized and institutionalized in the form of cooperatives.

Trust in cooperatives in the context of economic solidarity is not built through formal contracts or legal guarantees alone, but through moral awareness to take care of and help each other. Jointly managed funds are understood as a collective trust, so each member has a moral responsibility not to misuse them. This solidarity reinforces the belief that cooperatives are not spaced institutions, but part of the social life of the community itself. The ease of cooperative services is one of the tangible manifestations of this solidarity. The informant explained that the simple borrowing procedure, uncomplicated requirements, and speed of disbursement of funds reflect the cooperative's concern for the real conditions of people's lives. Easy service is not only understood as technical efficiency, but as a form of empathy and partiality towards members.

> *"Compared to banks and cooperatives, in cooperatives it is easier. Moreover, those who work are the children of the village themselves, the administrative deduction is also lighter." (NGADA)*

This statement shows that the ease of service reinforces the sense of social closeness between members and cooperatives. Cooperative employees who come from the same environment are considered to have a better understanding of economic conditions and the needs of members. This makes people feel treated humanely, not just as customers. However, solidarity is not always interpreted as the lowest loan interest. The informant realized that nominally, the cooperative's interest could be higher than that of the bank. However, the speed and convenience factors are the main considerations when people are in urgent conditions.

> *"If you borrow, the interest is indeed lower in the bank. But if you need it quickly, cooperatives are better because the conditions are not complicated." (NNS)*

This experience shows that economic solidarity is measured not by the amount of financial gain alone, but by the ability of institutions to be present when people are in difficult situations. Trust in cooperatives grows because cooperatives are considered responsive to the real needs of members, especially in crisis conditions or sudden needs. Solidarity is also reflected in the experience of members who have been part of the cooperative for a long time. Permanent membership status provides easy access and more flexible treatment. This creates a sense of security and confidence that the relationship with the cooperative is long-term, not transactional for a moment.

"If you are a permanent member, you need it now, tomorrow it can be disbursed." (NGADA)

This experience shows that cooperatives build relationships based on trust accumulated over time. This trust is reciprocal: members trust the cooperative, and the cooperative trusts the members. This kind of relationship strengthens the economic solidarity that is the main characteristic of cooperatives in people's lives. From the perspective of employees, a cooperative is understood as an institution that is actively present to help members, not only through formal procedures, but also through a personal and empathetic approach.

"Cooperatives often help directly with members' problems, whether it's business capital, urgent needs, or new ventures." (NNS)

This approach suggests that decision-making in cooperatives is not entirely rigid, but takes into account the social and humanitarian conditions of the members. The practice strengthens the emotional bond between the cooperative and the community, so that the cooperative is perceived as part of a network of social solidarity that has long lived in the community. Economic solidarity built through cooperatives is also a bridge between traditional mutual cooperation values and modern economic practices. Cooperatives are understood as a new form of institutional from old values that have been firmly rooted in the life of agrarian society. The value of mutual help that was once realized through joint work in the rice fields, is now realized through the management of joint funds in cooperatives.

The researcher's reflection shows that cooperatives as a form of economic solidarity represent the transformation of the value of mutual cooperation into a more formal institutional structure, without losing its social meaning. Solidarity is not only the background for the establishment of cooperatives, but also the main mechanism in building and maintaining public trust. Cooperatives exist as a space where the collective experiences of the past continue to be brought to life through current economic practices. These findings are an important bridge to understand how economic solidarity then develops into a sense of security and inner peace, which will be discussed in the next findings on cooperatives as a space of economic spirituality.

Cooperatives as a Space for Economic Spirituality

The results of the study show that cooperatives are not only understood as economic and social institutions, but also as a space of economic spirituality that provides a sense of security, inner peace, and moral conviction for the Hindu community. Trust in cooperatives is formed not solely because of rational considerations regarding financial profits, but also because of the emotional and spiritual attachment that members feel in interacting with the institution. Cooperatives are perceived as places where economic activities can be carried out without ignoring the ethical values and religious beliefs that have long lived in society. For the public, a sense of security in transactions has a broader dimension than just the security of funds. Security is understood as a calm state of mind because economic activities are carried out with people who are known, trusted, and considered to have moral integrity. The informant said that concerns about formal financial institutions, especially banks, made cooperatives chosen as an alternative that was considered more psychologically and spiritually calming.

"Now people are a bit afraid to keep money in the bank because a lot of the news of money is missing. In the cooperative it feels safer and quieter, because we know the people." (NGADA)

This statement shows that security does not only come from systems or regulations, but from the social relations inherent in cooperatives. Knowledge about who manages the cooperative, family background, and moral reputation of employees are important factors that build inner peace of mind. In the community's view, knowing the manager means minimizing suspicion and uncertainty, so that the activity of saving and borrowing funds can be carried out with a calmer feeling. This sense of security is intertwined with the Hindu community's spiritual belief that economic activities carried out honestly and fairly will bring balance in life.

Cooperatives are seen as spaces where Dharma values can be manifested in everyday economic practices. Savings and loan activities are not perceived as mere materialistic actions, but as part of efforts to maintain harmony in life through correct and responsible actions.

Cooperatives, in this sense, become a space of economic spirituality because they give the sense that the transactions carried out do not violate moral values and do not cause mental burdens. Members feel that their involvement in the cooperative is in line with religious beliefs, so that there is no conflict between economic needs and spiritual values. This condition strengthens trust in cooperatives as morally "clean" institutions. The role of openness and friendly service is also an important factor in building the dimension of economic spirituality. Openness is understood not only as an administrative obligation, but as a form of honesty that has ethical and spiritual meaning.

"If openness and friendly service are maintained, people will still trust cooperatives." (NNS)

The statement emphasized that friendly and open service creates a comfortable and humane interaction atmosphere. Members do not feel positioned as a weak party or merely an economic object, but as part of a valued community. This experience provides inner satisfaction and strengthens the sense of belonging to the cooperative. Transparency in cooperative management is also perceived as a form of moral responsibility of managers to members. Information that is conveyed clearly and openly provides a sense of calm because members feel that there is nothing to hide. In the context of economic spirituality, this openness is understood as the practice of honesty that is in harmony with the value of Satya, namely honesty as a principle of life.

In addition, the social closeness between employees and members strengthens the spiritual dimension of the cooperative. Cooperative employees who come from the same social environment are considered to have a better understanding of local values and religious beliefs of the community. This makes members feel that cooperative decisions are made with human and ethical values in mind, not purely profit considerations. Cooperatives also provide a sense of security because they are considered able to maintain a balance between economic needs and social stability. Members feel that cooperatives will not make decisions that are detrimental to the community, because the sustainability of cooperatives depends on trust and social harmony. Thus, cooperatives are perceived as institutions that participate in maintaining the peace of people's lives.

The researcher's reflection shows that cooperatives as a space of economic spirituality show how economic practices can be integrated with religious values and the inner needs of the community. The sense of security and calm felt by members comes not only from economic mechanisms, but from the belief that cooperatives are run in accordance with moral and spiritual values that are shared in them. These findings confirm that trust in cooperatives cannot be separated from the inner dimension of society, and is an important foundation for understanding the role of internal cooperative actors as guardians of this trust, which will be discussed in the next findings.

Trust in Cooperative Managers as Guardians of Values

The results of the study show that public trust in cooperatives is highly dependent on the management figure or cooperative employees who interact directly with members. For the Hindu community in Suli Indah Village, cooperatives are not understood as abstract entities, but as institutions that live through the actions, attitudes, and behaviors of their managers. Thus, trust in cooperatives is personified in individuals who carry out daily management roles. Cooperative employees are seen as a direct representation of the values, integrity, and morality of the institution. The community considers that no matter how good the cooperative system or rules, trust will not grow if the manager does not show honesty and openness. The informant emphasized that trust is a very fragile asset and can be lost in a short time when the manager is unable to maintain moral integrity.

"What must be maintained so that the cooperative remains trusted is openness, friendly service, and nothing is covered up." (NNS)

The statement shows the manager's awareness that trust is not just the result of work procedures, but the fruit of a consistent ethical attitude. Openness in conveying information, willingness to explain the condition of the cooperative, and honesty in handling member funds are understood as moral obligations inherent in the role of cooperative employees. For managers, maintaining trust means maintaining the sustainability of the institution while maintaining social relations with the surrounding community. Trust in managers is also built through daily interaction experiences. Members judge cooperative employees not only by their technical competence, but by the way they behave, speak, and treat members. Friendliness, non-discrimination, and willingness to help become important indicators that the community uses to assess whether cooperative managers are worthy of trust.

"Public trust is very difficult to find. If the officers are dishonest, people can move immediately." (NGADA)

This statement indicates that members have a critical awareness of the manager's behavior. Trust is not given absolutely, but is constantly tested through interaction experiences. When managers show inconsistencies between words and deeds, trust can collapse quickly and encourage members to seek alternative institutions. Cooperative managers are also perceived to have greater moral responsibility because they come from the same social environment as the members. This social closeness strengthens informal supervision from the community. Every manager's actions are judged not only in the context of work, but also in daily social life. The manager's personal reputation is part of the reputation of the cooperative itself.

In the dogma of Hindu society, the role of cooperative managers is associated with the implementation of the Dharma of the profession, which is the moral obligation to carry out duties correctly, honestly, and responsibly. Managers are not only seen as workers, but as individuals who bear ethical responsibilities for the welfare of the community. When managers carry out their duties in accordance with Dharma values, cooperatives gain strong moral legitimacy in the eyes of the community. The bad experience of the public towards other financial institutions, especially banks, further strengthens the position of cooperative managers as guardians of trust. The informant said that the news or experience of losing funds at the bank caused fear and uncertainty, so the cooperative was chosen as an institution that was considered safer because it was managed by known people.

"There are people who keep money in the bank and suddenly disappear so they move to a cooperative." (NGADA)

"A lot on social media... The number is quite large... makes us afraid to keep more money in the bank." (NGADA)

This experience formed the perception that cooperative managers have clearer moral responsibilities because they are socially bound to members. When problems occur, managers can be asked for explanations directly, not only through formal mechanisms, but also through social relationships that have been built. Trust in managers is also strengthened by fast and responsive service practices. Members consider that cooperative managers are able to make decisions by considering the real conditions of members, especially in urgent situations. This flexibility is perceived as a form of empathy and caring, which further strengthens the emotional bond between members and the cooperative. Cooperative managers are understood as parties who maintain a balance between the rules of the institution and the human needs of members. The decisions taken are not solely profit-oriented, but also on the sustainability of social relations and community harmony. This approach makes members feel valued and treated fairly.The researcher's reflection shows that trust in cooperatives cannot be separated from the management figure as the main actor who maintains the integrity of the institution. Managers play the role of guardians of value, not just technical implementers. Consistency of ethical behavior, openness, and social concern are the main foundations that support public trust. These findings confirm that the sustainability of cooperatives is highly determined by the moral quality of its internal actors, so that cooperatives live not only through the system, but through the people who run it. This reflection is a bridge to summarize all the findings of the research results in an integrative manner.

DISCUSSION

The results of this study show that the Hindu community's trust in cooperatives is built through social processes that go beyond rational economic considerations. This trust can be understood as a form of *social capital* as stated by Pierre Bourdieu, namely actual and potential resources obtained through the ownership of a socially recognized network of relationships. Cooperatives are interpreted as *Dharma Barns*, which are collective spaces where moral and spiritual values are realized through daily economic practices. This interpretation shows that cooperatives function not only as economic institutions, but also as social arena (*field*) where values, beliefs, and legitimacy are produced and reproduced. Savings and loans, capital assistance, and credit services are perceived as social practices that are full of symbolic meaning, not just financial transactions.

The values *of Dharma* and *Satya* serve as *symbolic capital* that are collectively respected and recognized by society. The symbolic capital is converted into social capital in the form of trust in the cooperative and its managers. The legitimacy of cooperatives is largely determined by the ability of managers to maintain harmony between accounting practices, ethical behavior, and the dogmatic values of Hindu society. Transparency and honesty that are consistently carried out reinforce the symbolic recognition of cooperatives as moral institutions. Conversely, non-transparent accounting practices have the potential to collapse symbolic capital and undermine social trust, even though cooperatives are still functioning economically. These findings are in line with research by Turi and Muharram (2023) which shows that transparency and accountability of financial statements have a significant effect on the level of trust of cooperative members.The ease of procedure, speed of service, and social closeness between managers and members are understood as symbolic strategies to maintain and reproduce the social capital of the cooperative. Non-bureaucratic service practices strengthen the position of cooperatives as institutions that are in favor of the community. Easy-to-understand, open, and flexible accounting serves as a tool of symbolic legitimacy that reinforces member trust. This finding is in line with Wijaya's (2025) research which shows that the development of cooperative accounting information systems contributes to increasing member trust. The accounting system is not neutral, but rather part of the cooperative's social strategy to maintain symbolic recognition in the eyes of the public.

Hindu beliefs position cooperatives as a space of economic spirituality that provides a sense of security and inner peace. Trust is not only built through social relations, but also through religious beliefs that live in the habitus of society. Economic practices that are carried out honestly are believed to produce *good karma*, so violations of accounting ethics not only have an economic impact, but also moral and spiritual impacts. These findings expand Bourdieu's understanding of social capital by showing that religion-based symbolic capital plays a strategic role in underpinning the legitimacy of community-based economic institutions. This is in line with research by Kurniawati et al. (2025) which emphasizes the role of trust and institutional integrity in shaping the satisfaction of cooperative members.The role of cooperative employees as guardians of trust shows that social capital is inherent in actors who carry out institutional practices. Cooperative employees function as agents who carry and reproduce the symbolic capital of the institution through ethical behavior, openness, and honesty. The consistency of employee behavior determines the sustainability of the symbolic recognition of cooperatives in the local economic arena. When integrity fails to be maintained, the symbolic capital of cooperatives is degraded and public trust can collapse quickly. Cooperative accounting functions not only as a technical tool for financial management, but also as a social practice full of values and symbolic power relations.

Overall, the integration of Pierre Bourdieu's theory of social capital confirms that cooperatives are a social arena where economic capital, social capital, and symbolic capital interact with each other. The success of cooperatives is determined by the institution's ability to maintain harmony between accounting practices, *community habitus*, and collectively recognized symbolic values. The development of religious community-based cooperatives requires an accounting approach that is sensitive to social structure, cultural values, and symbolic power in order for cooperatives to function sustainably as faith-based economic institutions.

CONCLUSION

The Hindu community's trust in cooperatives in Suli Indah Village is formed through a strong social and cultural process, where economic practices are inseparable from Hindu moral values and religious dogma. Cooperatives are not interpreted solely as savings and loan institutions, but as Dharma Barns, which are collective spaces that represent the values of honesty (satya), moral obligations (dharma), and social order (rta) that are manifested in daily economic activities. The cooperative's easy, flexible, and fast service experience, as well as the social closeness between managers and members, reinforce the perception that cooperatives are fair, caring, and community-based institutions. The harmony between cooperative practices and local cultural values is the main factor in fostering a sense of security, comfort, and trust in cooperatives among the community.

Conceptually, the findings of this study confirm that Hindu religious dogma plays a role as the foundation for the formation of social capital and institutional trust in cooperatives. Trust is not only built through structural and managerial mechanisms, but also through the moral integrity of cooperative managers as a representation of institutional values. Cooperatives are understood as a space of economic spirituality, where financial activities are carried out with ethical considerations, social responsibility, and sustainability values. Thus, strengthening cooperatives in religious-based communities requires a sensitive approach to the values, beliefs, and socio-cultural context of the community so that cooperatives can function sustainably as faith-based economic institutions.

LIMITATIONS

This research has several limitations that need to be considered in interpreting the research results. First, this study uses a qualitative approach with phenomenological methods at one research location, namely the Hindu community in Suli Indah Village, so that the research findings are contextual and cannot be generalized directly to other communities or areas that have different social, cultural, and religious characteristics. Second, the limited number of informants and the reliance on interview and observation data allows for subjectivity in the interpretation of the experiences and meanings conveyed by the informants.

In addition, this study has not comparatively compared the role of Hindu religious dogma with other dogmas or value systems in building trust in cooperatives, so the space for cross-religious or cross-cultural comparisons is still open for further study. This research has also not quantitatively measured the extent of the influence of religious values on the level of trust and participation of cooperative members. Therefore, further research is recommended to combine qualitative and quantitative approaches and expand the location and context of the research to gain a more comprehensive understanding.

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