

Ethnographic Study: Javanese Philosophy “Remen Lan Mulyo Bareng” In Improving Financial Management of Cooperatives of Bahana Lintas Nusantara

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Abstract: -This study aims to analyze the role of the Javanese philosophy "Remen lan Mulyo Bareng" in enhancing financial management within the Bahana Lintas Nusantara Cooperative (BLN) through an ethnographic approach. As a community-based economic entity rooted in Javanese culture, BLN integrates local values and Javanese Philosophy into its financial practices. The findings reveal that the philosophy, which emphasizes collective joy and shared prosperity, underpins transparent, accountable, and participatory financial governance. Ethnographic insights demonstrate that cultural and Javanese Philosophy harmony serves as a foundational element in sustaining cooperative success, affirming that the integration of traditional values with modern cooperative systems is key to long-term viability.

Key-Words: - Ethnography, Javanese Philosophy, Remen lan Mulyo Bareng, Cooperative, Financial Management.

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1 Introduction

According to Mohammad Hatta, known as the Father of Indonesian Cooperatives, cooperatives are a collective effort to improve the economic conditions of a society based on the principle of mutual cooperation. Cooperatives play a key role in the economy, which makes a significant contribution to the welfare of society, especially its members. As an economic institution founded on the basis of cooperation, cooperatives have significant capabilities in facing various economic, social, and financial challenges experienced by their members.

Cooperatives are one of the main elements in the economy that contribute greatly to improving the welfare of society, especially for its members. As an economic entity based on the principle of mutual cooperation, cooperatives have great opportunities to drive significant economic growth and social welfare in overcoming various economic, social, and financial challenges faced by its members. Bahana Lintas Nusantara (BLN) Cooperative operates as a multi-purpose cooperative. Established in 2006 in Surakarta, this cooperative has received attention because of its uniqueness and the practical benefits it offers. Bahana Lintas Nusantara Cooperative operates in the marketing.

Bahana Lintas Nusantara Cooperative integrates the Javanese Philosophy "Remen lan Mulyo Bareng" as a foundation in forming a work culture. This approach is increasingly evident, especially in financial management. Both the management and members of the cooperative believe that the application of the Principles of the Javanese Philosophy "Remen lan Mulyo Bareng" provides a foundation of moral values in the financial decision-making

process, increases transparency, and strengthens trust among members and partners of the cooperative.

2 Theoretical Framework and Hypothesis Development

2.1 Javanese philosophy "Remen and Mulyo Bareng"

The Javanese philosophy of "Remen lan Mulyo Bareng" is one of the local wisdom values that emphasizes the importance of happiness and glory achieved collectively in community life. This concept is rooted in the Javanese outlook on life that emphasizes social harmony, solidarity, and togetherness in facing various dynamics of life. Etymologically, remen means happy or joyful, while mulyo means noble or prosperous. The word bareng means together. Thus, "Remen lan Mulyo Bareng" can be interpreted as an effort to achieve happiness and glory collectively, not individually. This philosophy is reflected in various aspects of Javanese life, such as in the practice of mutual cooperation, deliberation, and the tradition of gathering together in both joy and sorrow. These values instill the awareness that true happiness is not only personal, but must be felt together by all members of society. In a social context, the philosophy of "Remen lan Mulyo Bareng" also becomes the foundation for the creation of a harmonious, harmonious and harmonious society. This is in line with the principles of togetherness and mutual cooperation that have long been the characteristics of Javanese society. Through this spirit of togetherness, each individual is invited to help each other, share, and bear the burden together, so that a just and prosperous life is created. In addition, this philosophy also teaches the importance of suppressing egoism and prioritizing common interests over personal or group interests. This attitude is very important in maintaining social stability and preventing horizontal conflict in society. Philosophically, "Remen lan Mulyo Bareng" can be seen as a manifestation of the Javanese people's orientation to life that emphasizes collectivity rather than individuality. Happiness and glory are not measured by personal achievements alone, but by the extent to which a person is able to contribute to common happiness and glory.

2.1.1 Understanding Philosophy

In the Indonesian Dictionary (2008: 203) Philosophy means the most basic assumptions, ideas, and inner attitudes held by a person or society; outlook on life. Thus a philosophy always accompanies every movement and activity of an individual or society that adheres to it. As a view of life and inner attitude, the philosophy of life will determine how a person will make decisions in every problem he faces. Not only does it affect the life of an individual, attitudes and behaviors directly or indirectly will have implications for life around the individual, starting from the smallest unit, namely the family, regional community groups, countries to the largest ones that will affect life in the world.

The Javanese philosophy of "remen lan mulyo bareng" is a Javanese way of life that emphasizes the importance of pleasure (remen) in working sincerely and consciously, as well as the glory achieved collectively (mulyo bareng). This value contains moral and social teachings that success or progress should be achieved together, not to be enjoyed alone. In the context of institutions such as cooperatives, this philosophy becomes an ethical and cultural principle that can encourage more transparent, participatory, and sustainable financial management.

2.1.2 The meaning of "Remen lan Mulyo Bareng"

"Remen lan Mulyo Bareng" is one of the Javanese philosophies that reflects a very important outlook on life in Javanese society, especially in the context of social interaction and joint economic activities. Literally, "remen" means happy, fond, or joyful, which refers to a calm and sincere state of mind in carrying out activities. Meanwhile, "mulyo bareng" means glory or prosperity that is achieved and enjoyed together, in this context it refers to collective success and is not only owned by certain individuals.

2.2 Accounting Cooperatives

Financial data, legal documents and support in managing cooperatives for business strategy planning and operational administration. Cooperative Accounting Standards in Indonesia refer to the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). SAK ETAP is designed to ensure the quality of financial reports is maintained. SAK ETAP is designed to ensure the quality of financial reports is maintained. Recording financial reports based on SAK ETAP has several objectives, including:

1. Special Staff Orientation for Small and Medium Entities: SAK ETAP establishes the most sensitive and relevant administrative criteria for entities that do not have large public obligations, so that they can describe economic results without having to follow sophisticated standards.
2. Encouraging the Implementation of Relevant Accounting Standards: Providing incentives to small and medium companies that have implemented mature accounting practices, improving the feasibility of financial presentations, and ensuring the feasibility of the data they have.
3. Minimizing Administrative Obligations: SAK ETAP is a concept to reduce the amount of administration related to the presentation of investor data, allowing small companies to concentrate more on their company operations.
4. Increasing Transparency and Responsibility: In the midst of implementing SAK ETAP, entities can increase transparency and responsibility in investor results, which is important for building trust with stakeholders.
5. Promoting Access to Financing: Financing that has been described in SAK ETAP can be used as a basis for obtaining an evaluation audit.

2.3 Cooperative Financial Management

Financial management is an important aspect that must receive serious attention from cooperative management. In general, the responsibility for financial management includes budget preparation, financial report preparation, and accountability for its implementation. This is regulated in Law No. 25 of 1992 concerning Cooperatives, especially in Article 30 Paragraph 1, which emphasizes that cooperatives, as business entities and drivers of the community economy, must be managed based on the principles of openness, transparency, and accountability. One way to apply these principles is to implement a structured accounting system that complies with applicable regulations.

Financial management must be carried out effectively and efficiently based on programs and activities that have been designed in a company or organization, so that it can generate optimal income and provide benefits to the organization (Mbipi et al., 2021). Therefore, financial management can be defined as the process of financial regulation carried out by the responsible party in the company in order to optimize the use of funds efficiently and effectively in order to achieve maximum profit.

Financial management in cooperatives is a very important aspect, where every transaction that occurs in a cooperative during a certain period is usually recorded in the financial report. In the process of preparing financial reports, proof of transactions is needed from each section or department in the cooperative. Furthermore, the transactions are recorded in the general journal, grouped into the ledger, then each account in the ledger is entered into the balance sheet, profit and loss statement, and Net Operating Surplus (SHU), thus producing a complete financial report. In the process of preparing financial reports, each department in the cooperative must provide proof of transactions.

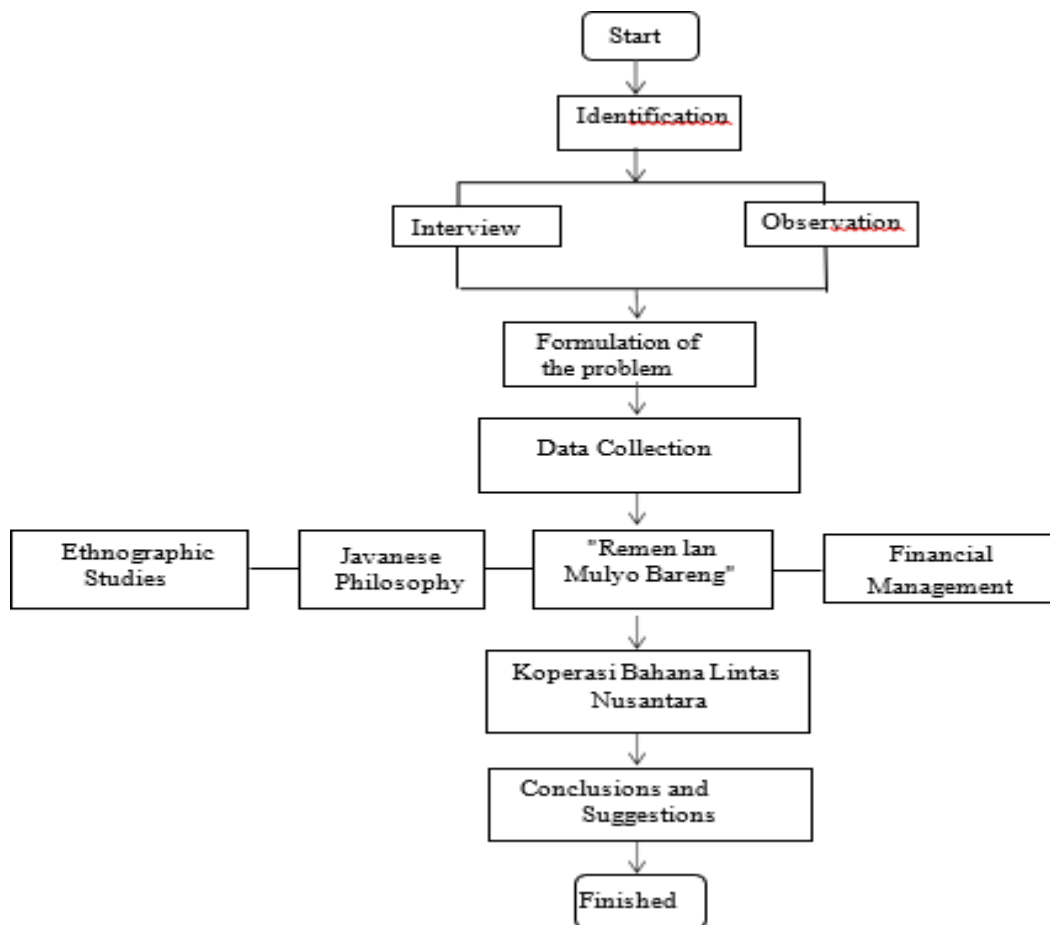


Figure 1. Framework of Thought

3 Research Method

This study focuses on the Bahana Lintas Nusantara (BLN) Cooperative, an institution engaged in financial management and education. This cooperative has a main objective in empowering the economy of its members through an approach that integrates spiritual aspects and financial management. The Bahana Lintas Nusantara (BLN) Cooperative is located at JL. Ronggowarsito No.55, Keprabon, Banjarsari District, Surakarta City, Central Java 57131. This study focuses on the Bahana Lintas Nusantara (BLN) Cooperative, an institution engaged in financial management and education. This cooperative has a main objective in empowering the economy of its members through an approach that integrates spiritual aspects and financial management. The Bahana Lintas Nusantara (BLN) Cooperative is located at JL. Ronggowarsito No.55, Keprabon, Banjarsari District, Surakarta City, Central Java 57131.

This study uses a qualitative approach with an ethnographic method. According to Ari Kamayanti (2016), ethnography not only functions to understand culture, but also to identify and reveal cultural themes that are not yet known or documented. This method provides steps in exploring reality in depth.

In its application, ethnography is descriptive and exploratory, with a focus on the implementation process, examining emerging problems, and emphasizing experiences, perceptions, and social practices.

Kusumawardhani (2024) stated that the ethnographic approach was chosen because it has a descriptive and exploratory character, with an emphasis on the implementation process and identification of various problems that arise during implementation. This method emphasizes experience, perception, and social practices. This research design is designed to understand social and cultural dynamics in depth.

4 Results and Discussions

4.1 Description of Research Objects

The history of the establishment of the Nugroho Mulyo Cooperative until it became the name of the Bahana Lintas Nusantara (BLN) Cooperative in May 2006, when the management signed the deed of establishment before notary Murtini, SH. The establishment of this cooperative was then approved by the Governor of Central Java with the number 14099/BH/KDK.11/VI/2006. In June 2006, the cooperative began to grow, and in 2008, the Nugroho Mulyo Cooperative officially operated and expanded its services by adding a Savings and Loan Unit. Over time, this cooperative underwent a transformation until it was finally known as the Bahana Lintas Nusantara Cooperative.

In 2015, after going through various considerations, the cooperative held an Annual Members Meeting (RAT) and agreed to change the name from the Nugroho Mulyo Cooperative to the Bahana Lintas Nusantara Cooperative. In addition, the savings and loan program was also discontinued. Entering 2021, the Bahana Lintas Nusantara Cooperative, which carries the slogan "Seneng dan Sugih Bareng" has grown rapidly with 27 branches spread throughout Indonesia. This cooperative also presents various superior programs, such as Si-Mapan, Si- Pintar, Si-Jangkung, Si-Rutplus, and Si-Aga to support the welfare of its members.

4.2 The Relationship between Javanese Philosophy and Accounting

Javanese philosophy is a system of values that lives and develops in Javanese society as a guideline for behavior and building a harmonious social order. One of the core values in Javanese philosophy is "Remen lan Mulyo Bareng", which means happiness and shared prosperity. This value reflects the spirit of collectivity, togetherness, social justice, and the avoidance of individual interests. In the Bahana Lintas Nusantara Cooperative, this philosophy has close relevance to the principles of cooperative accounting, especially in transparent, fair, and mutually beneficial financial management.

1. Collective and Fair Values in Financial Recording and Reporting

Javanese philosophy encourages the importance of togetherness and fairness in every social activity. In cooperative accounting practices, this value is reflected in a bookkeeping system that is transparent, accountable, and open to all members. Cooperative financial reports are not only used for internal management purposes, but also to provide information that can be accessed and understood by all cooperative members, in accordance with the cooperative principles of members, by members, and for members.

2. Philosophy as the Basis for Accounting Ethics

Ethics in cooperative accounting are strongly influenced by local cultural values. In Javanese culture that encourages honest behavior, mutual respect, and not being arbitrary towards the interests of others. These values contribute to forming an ethical and responsible cooperative organizational culture, including in accounting practices that uphold the principles of honesty, objectivity, and social responsibility.

3. Accounting as an Instrument of Shared Welfare

Accounting in cooperatives does not merely function as a tool for recording financial transactions, but also as an instrument for distributing welfare fairly and proportionally. This is in line with the Philosophy of "Remen lan Mulyo Bareng", which emphasizes the importance of equal distribution of economic benefits in the community. In practice, this is reflected in the SHU (Business Surplus) system which is distributed based on member participation, not solely based on capital.

4. Principle of Deliberation and Transparency in Accountability

Javanese culture highly values deliberation and consensus, which are also the basic values in cooperative decision-making. In the cooperative accounting system, this is realized through an open internal and external audit process, periodic financial reporting in member meetings, and active member involvement in evaluating the cooperative's financial performance.

5. Implementation at Bahana Lintas Nusantara Cooperative
Bayana Lintas Nusantara Cooperative, as an entity based on the spirit of togetherness, utilizes Javanese philosophical values in designing an inclusive and participatory accounting system.

4.3 The Role of Javanese Philosophy in Cooperatives

Javanese philosophy is a collection of life values that shape the perspective and behavior of Javanese society in various aspects of life, including in the context of economics and social organizations. In a cooperative, an entity based on the principles of mutual cooperation, economic democracy, and active participation of members, Javanese philosophy has an important contribution as a moral and cultural guideline that strengthens organizational governance and relationships between members.

Javanese philosophy is a source of values and principles of life for Javanese society that shape the way of thinking, behaving, and acting in everyday life. Values such as rukun (social harmony), tepo seliro (tolerance), gotong royong (cooperation), and mulyo bareng (shared prosperity) not only live in social relations, but also have a strong influence on community-based economic systems such as cooperatives. In this context, Javanese philosophy not only plays a role as a cultural value, but also as an ethical and ideological basis for carrying out cooperative activities in a more humane and just manner.

The first role of Javanese Philosophy in cooperatives is as a foundation for organizational ethics and morals. The value of tepo seliro teaches the importance of empathy and social awareness in decision-making, so that every cooperative member is expected to consider collective interests, not just personal interests. This principle supports cooperative practices that uphold integrity, responsibility, and honesty, especially in aspects of financial management, reporting, and distribution of business results. Second, Javanese Philosophy plays a role in encouraging collective participation. The concept of gotong royong is a direct reflection of the cooperative principle which is based on the activeness and contribution of all members. In a cooperative system, the strength of the organization lies not in the accumulation of capital, but in the spirit of cooperation and equality between members. By internalizing the values of gotong royong, cooperatives can strengthen internal solidarity and avoid the tendency towards individualism that often weakens the structure of collective organizations.

4.4 Key Performance Index of Javanese Philosophy "Remen and Mulyo Bareng"

➤ Remen (Happy)

This aspect emphasizes the importance of member happiness as the foundation of active participation in the cooperative. Happiness is measured through service satisfaction, attendance at the RAT (Annual Member Meeting), and involvement in self-development. Logically, members who feel satisfied and developed will be more loyal and proactive. Happiness in the context of cooperatives is not just emotional, but has a direct impact on loyalty, activeness, and the spirit of mutual cooperation of members. Therefore, cooperatives need to ensure that their internal atmosphere supports the creation of a pleasant experience for each of their members.

➤ Mulyo (Prosperous)

Mulyo symbolizes fair and equitable economic prosperity among all members. Through indicators such as SHU per member, cooperative asset growth, and current credit ratio, cooperatives ensure that the benefits of the business are truly felt together. The "economic class upgrade" indicator shows the role of cooperatives as a means of socio-economic mobility.

➤ Bareng (Together)

The value of togetherness is the breath of the Cooperative. Indicators such as collective social activities, transactions between members, and joint project initiatives show how strong the solidarity and collaboration between members are. This philosophy ensures that the cooperative is not only a place for economic transactions, but also a space for

social interaction and mutual cooperation. The value of togetherness fosters a strong sense of solidarity, so that the cooperative is able to survive various difficult situations. When a member experiences difficulties, other members are ready to help through various solidarity mechanisms, such as social funds, emergency assistance, or empowerment training programs.

Javanese Philosophy KPI Table “Remen lan Mulyo Bareng”

Philosophy Aspect	KPI Indicator	Unit/Measurement Method	Purpose/Meaning
Remen (Happiness)	Member Satisfaction Index (MSI)	Annual survey (scale 1– 10)	Measures members satisfaction and happiness with cooperative services
	Annual General Meeting (AGM) Attendance Rate	Percentage (%) attendance of total members	Assesses enthusiasm and sense of belonging to the cooperative
	Participation in Self-Development Programs	Number of members attending training	Promotes happiness through capacity building
Mulyo (Prosperity)	Net Income per Member	Total Net Income ÷ number of members	Indicator of collective business prosperity
	Annual Asset Growth	% increase in cooperative assets	Shows direction of progress and cooperative health
	Performing Loan Ratio	% of loans performing >90 days	Indicator of trust & members' economic empowerment
	Number of Members Advancing Economic Class	Data on changes in economic segments	Cooperative as a driver of personal economic advancement
Bareng (Togetherness)	Number of Collective Social Activities	Number of activities per year	Assesses spirit of mutual cooperation and social concern
	Frequency of Inter-Member Transactions	Total internal cooperative transactions	Encourages mutual economic support among members
	Member Initiatives in Joint Projects	Number of proposals/initiatives submitted	Promotes collaboration and collective ownership

5 Conclusions

Javanese philosophy is a collection of cultural values that have been passed down from generation to generation and greatly influence the mindset and behavior of Javanese society. In the context of cooperatives, Javanese philosophy provides a strong moral and ethical foundation, emphasizing principles such as mutual cooperation, consensus, sincerity, and harmony in social and economic relations. These values are very relevant to the principles of cooperatives that prioritize economic democracy, social justice, and solidarity between members. The following are the values of Javanese philosophy that underlie cooperatives today:

1. Mutual Cooperation

Javanese philosophy places mutual cooperation as the core of community life. In cooperatives, this spirit of mutual cooperation is realized through member cooperation in managing joint ventures, sharing risks, and helping each other when facing difficulties. Mutual cooperation strengthens solidarity and facilitates the process of collective decision-making. The implementation of the spirit of mutual cooperation in cooperatives is reflected through various forms of cooperation between members in managing joint businesses. This cooperation does not only involve capital or labor contributions, but also sharing business risks proportionally and helping each other when members face economic or social difficulties. Thus, cooperatives function as a forum that facilitates social solidarity as well as an inclusive economic instrument.

2. Deliberation and Consensus

The principle of deliberation to reach consensus is very strong in Javanese culture and is the basis of cooperative governance. Decisions are taken together by involving all members, thus creating a sense of ownership and shared responsibility for the success of the cooperative. In cooperative governance, the principle of deliberation and consensus is adopted as a decision-making method that actively involves all members. This approach supports the creation of a sense of ownership and collective responsibility for the success and challenges faced by the cooperative. By involving members in every stage of decision-making, cooperatives internalize the values of economic democracy that are characteristic of cooperatives as membership-based economic institutions.

3. Trust and Honesty

Javanese philosophy teaches the importance of trust and honesty in every action. In cooperatives, these values serve as a guide for managers and members to manage cooperatives transparently, responsibly, and avoid corrupt practices or misuse of funds. In cooperatives, the values of trust and honesty are the main pillars of good governance. Cooperative managers are required to manage cooperative resources and assets with full responsibility, transparency and integrity, so that members' trust in the institution is maintained.

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