

Revealing Socio-Spiritual Accountability In Church Cooperative Management(Phenomenological Studies)

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ABSTRACT :This study aims to reveal the application of socio-spiritual accountability in the management of cooperatives and their improvement in the implementation of financial accountability. The results of this study are expected to provide benefits for theoretical contributions related to the development of accounting science and can be used as a reference for further research, especially on the accountability model by incorporating religious values in the management of business entities. This qualitative research uses a phenomenological approach as a guide in examining the Catholic socio-spiritual accountability concept in cooperative management. Data were obtained either directly through interviews and observations, or indirectly in the form of financial reports, Annual Member Meeting reports, views from Indonesian Cardinal Pastor Mgr. Ignatius Suharyo, as well as various references that support this research. The results of this study embody the realization of socio-spiritual accountability seen in the management of cooperatives which are carried out by holding the values of Catholic teachings, namely love, humanity, and justice. These values are manifested in operational activities, including sincere and generous service from the board of directors, solidarity among members, exercising rights and responsibilities with full responsibility. Love encourages each member to be solidarity and faithful, creating a community of God's people. The socio-spiritual accountability that is carried out in the end also has implications for financial accountability. The values of Catholic teachings in terms of loyalty and honesty are the guidelines in implementing financial accountability.

Keywords -Accountability, Socio-Spiritual, Management, Cooperative Catholic Church

I. INTRODUCTION

Accounting is understood as a business language that provides information to stakeholders for decision-making. However, most of the information produced tends to be purely material, representing financial and economic realities, based on numbers or other forms of monetary standards (Amir et al., 2018). Accounting should not only be interpreted narrowly as numbers, but the importance of non-economic, non-financial, and non-quantification meanings is also needed to see accounting as a "beyond number" (Suryaningrum, 2011). The concept of responsibility or accountability in accounting has also begun to develop by involving social, cultural, historical, and spiritual paradigms. The expansion of the accounting paradigm proves the wider role of accounting in society (Suryaningrum, 2011).

Accountability has a social aspect that becomes an instrument of moral aspects, so accountability is not limited to being responsible for something that is handed over between two parties but also concerns the moral aspect that is always fought for in the organization. Accountability also concerns one's responsibility to the Almighty which is transcendent which is called spiritual (Randa et al., 2011). Religious life, especially Catholicism, can also be seen as an expression of accountability to God the creator. To quote the Book of Genesis (1:28):

"God blessed them and said to them, "Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground."

In the Christian view, God is the owner of everything while humans as agents are management tools from God.

Research by Rini et al. (2017) in the context of socio-spiritual accountability of fund management in the Catholic Church, found that the management of funds in the Church, as well as the acquisition of these

funds, is a form of socio-spiritual accountability of Catholics. The value of spirituality that is included in the management of church funds comes from the concept of humans as creations in the image of God (Genesis 1:26-28). The presence of spiritual values in the management of people's funds will encourage honesty and belief in the truth, to provide responsibility and openness (Rini et al., 2017). The management of Church funds is primarily intended to promote the common good as God's call. Therefore, to achieve this goal, solidarity among members of the Church is also needed. This solidarity is not a vague feeling of compassion or shallow sadness because of the bad luck of so many people, on the contrary solidarity is a firm and steadfast determination to dedicate oneself to the general welfare (Kristiyanto, 2010). The values of this Catholic teaching are in line with what is the goal of the Indonesian Cooperative, namely the welfare of its members in particular and society in general. Cooperatives do not aim to benefit one person or party but to achieve mutual prosperity. Cooperatives are the only business entities that are most in line with economic democracy and are in line with the spirit and spirit of the Indonesian nation's: gotong royong (Wardhani, 2012).

Based on the background described previously, this research will be conducted on a cooperative that has been operating for almost two decades by holding Catholic religious values, namely the Mitra Sejahtera Abadi Cooperative (MSA), within the St. Joseph Catholic Church Jember, Indonesia. The formulation of the problem in this study is how to review the existence of socio-spiritual accountability in the management of Church Cooperatives, as well as its implications for the implementation of financial accountability. The purpose of this study is to reveal the application of socio-spiritual accountability in the management of Church Cooperatives and their implications for the implementation of financial accountability. The results of this study are expected to provide benefits for theoretical contributions related to the development of accounting science and can be used as a reference for further research, especially on the accountability model by incorporating religious values in the management of business entities. This research is also expected to be used as an operational reference in the implementation of business units under the auspices of the Church so that they can improve their services, increase the loyalty of the people to the Church by participating in applying the spirit and values of the Catholic religion in business and daily work. Through this research, it is hoped that cooperatives will get serious attention from various parties so that the important role of cooperatives in the country's economy can increasingly be felt for the welfare of the community.

II. LITERATURE REVIEW

Robert (1996) underlines that accountability has a social aspect that becomes an instrument of moral values. Many people believe that ethical behavior is formed from moral principles taught by their religion, some teachings or principles or codes guide human actions in the world (Suryaningrum, 2011). Accountability in the spiritual aspect means that individuals or organizations have the awareness to be accountable to God. Accountability is carried out as something transcendent, namely the personal relationship between God and humans individually and in communities, so that individuals or communities can act following the spiritual values they believe in (Jacobs & Walker, 2004).

In the context of the Catholic Church, the expression of spiritual accountability cannot be separated from the role of each member of the Church, where this role implies the responsibility of each member in their respective fields which is called service (Rini et al., 2017). Serving is a concrete manifestation of the law of love which is at the core of all the teachings of Jesus Christ. A person who claims to be a member of the Church, especially the Catholic Church should realize that he is bound by the most important law, namely the law of love:

“Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: Love your neighbor as yourself. All the Law and the Prophets hang on these two commandments.” (Matthew 22:37-40)

From the most important law above, it can be interpreted that the expression of spiritual accountability has two main dimensions, namely the vertical dimension which is manifested by loving God, and the horizontal dimension, namely loving fellow human beings. This equally important horizontal dimension makes spiritual accountability inseparable from the social side (socio-spiritual accountability).

On the theological dimension, as a form of accountability, Jesus emphasizes loyalty and honesty. Jesus said:

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?” (Luke 16:10-12)

This gospel reveals that loyalty and honesty are elements that must be possessed by every manager of the organization, as a basis for accountability and commitment in Catholic teaching. Not only in church organizations, but every business actor should also carry out the values of accountability that are full of loyalty and honesty.

God not only calls people to become priests, monks, or nuns but also through various other professions, including entrepreneurs. The Church evaluates business positively, by showing that it is a function of living together, so the merits of a business need to be measured by the extent to which the business results in an improvement in the general welfare (KWI Supreme Council - Catholic Community, 1996). Through his efforts, it is hoped that the work of God's love can be realized, and God's blessings can be distributed more widely to everyone. In the New Testament, the Apostle Paul admonished the church that "The one who is unwilling to work shall not eat" (II Thessalonians 3:10b). So work is a gift and a calling for the people. Based on the law of love, business activities are also meant to love God. That is, business activities have a divine meaning to serve God. Business activities are also intended to love fellow human beings.

The business activity that will be the object of this research is the Cooperative. The long journey of the Indonesian Cooperative began in the 1900s along with the birth of the national movement organization Budi Utomo, followed by the establishment of the Islamic Trade Union, Parindra, PNI, and others. Through the cooperative movement, the independence pioneers tried to raise awareness to be able to help themselves, without relying on their fate at the mercy of the colonizers, as well as preparation if, at any time they were free from colonialism, the people were able to take care of their interests (Suradjiman, 1964). Cooperatives are run on the principle of kinship. That is, cooperatives do not aim to benefit only one person/party, but to achieve mutual prosperity. This distinguishes cooperatives from other business entities.

Cooperatives have a function and role in building and developing the economic potential and capabilities of members in particular and society in general to improve economic and social welfare. Members have the highest position in the organizational structure of the cooperative, while the management, supervisors, and managers are responsible for providing reports to members through the Members' Meeting as a form of accountability.

III. METHOD

This research is a qualitative research, namely research that uses a naturalistic point of view as well as strong interpretive understanding of human experience to find an understanding of phenomena in a special contextual setting (Denzin & Lincoln, 2009). Qualitative research aims to gain a general understanding of social reality from the participant's perspective (Basrowi & Suwandi, 2008). In this study, qualitative research is used to examine from a complete, comprehensive, and holistic point of view the concept of socio-spiritual accountability based on the spirit of love in managing business entities, especially cooperatives.

This study uses a phenomenological approach as a guide in examining the concept of Catholic socio-spiritual accountability in cooperative management. The use of phenomenology helps researchers enter other people's perspectives, and seek to understand why they are.

The research site in this study is the Mitra Sejahtera Abadi Cooperative (MSA) located in the St. Joseph Catholic Church which is located at Jalan Kartini No. 26, Jember, East Java, Indonesia. The selection of this cooperative is due to its uniqueness in combining cooperative management principles with the sacred values of the Catholic religion.

The phenomenological approach claims that social reality is basically relative and can only be understood by subjects who are directly involved in activities and enter into ongoing references where organizational social reality is happening. So in this study, the task of the researcher is to access the thoughts and common sense of the people in the research object. The key informants used as research objects in this study were the chairman and management of MSA. To strengthen information from key informants, the researcher added information from MSA members. Researchers obtained data either directly from the source (primary data) in the form of words and actions observed through the interview process or direct interviews and observations, as well as secondary data in the form of financial reports, Annual Member Meeting reports, views from Indonesian Cardinal Pastor Mgr. Ignatius Suharyo, as well as various references that support this research.

IV. DISCUSSION

4.1 Love in Socio-Spiritual Accountability

Mitra Sejahtera Abadi Cooperative (MSA) is engaged in the savings and loan business. At the beginning of its formation in 2003, this organization was still simple with the format of a savings and loan association called Paguyuban Mitra Sejahtera. The forerunner of the formation of MSA begins with the words of a Pastor who once led the Jember Saint Joseph Church, namely Pastor Hugo, O. Carm., about holding something that can be a place to help and complement one another.

Since its inception as an association, MSA has operated for nearly two decades by adhering to the values of the Catholic religion of love. Mr. Roni Sukardjo, the head of MSA, conveyed the main principle and objective that underlies the continued operation of MSA, namely that MSA was formed and continues to operate without being profit-oriented, but as a means to continue to spread goodness. So that MSA becomes a means for its members to express their socio-spiritual accountability, through their involvement in the mechanisms of this

organization. Even when viewed from a broader perspective, with the existence of the MSA Cooperative, it appears a definition of the Church which is not only understood as a neatly organized organization, let alone just a physical building, but also “the Church as an Event”, an idea from Mgr. Ignatius Suharyo, Cardinal Pastor of Indonesia and Bishop of the Archdiocese of Jakarta. It is stated simply in the context of life: when Christians come together with the inspiration of faith, to work together to empower the marginalized (Suharyo, 2009b).

In MSA, the researcher found the involvement of the people in the form of acts of love, as an expression of socio-spiritual accountability from the parties who have shared dynamics in it, namely from the administrators and members. MSA's board of directors is neither paid nor incentivized by this position. Being an administrator is done because of taking a role in the work of Jesus' salvation and realizing it in social life with other believers (Suharyo, 2009a). Even the services provided by the administrators to members are not limited to savings and loan business activities, but also involve all life problems that can be helped. Mgr. Ignatius Suharyo, who exemplifies generous service, said that modern service must be creative and innovative. Creativity in service allows services that are not only that but services that always answer actual needs according to the typical situations and conditions faced by the people (Suharyo, 2009a). The expression of socio-spiritual accountability that is carried out is also seen in the willingness to be elected and carry out their duties as administrators even though they are not paid, as well as their willingness to help the needs of members.

The basic feature of the Church is the idea of “Communio”, translated as a community, which is the central idea in the ecclesiology of the Second Vatican Council (Suharyo, 2009a). The community of God's people is an association formed on the basis of faith in the risen Jesus, marked by prayer and the breaking of bread, and manifested in the spirit of sharing with those who suffer. Pope John Paul II emphasized this teaching, that God created humans to live together to establish a sense of unity and sympathy, this is the essence of social solidarity (Rini et al., 2017). A sense of solidarity is the basis for every member who is still loyal to save and borrow funds at MSA. This is an expression of socio-spiritual accountability among MSA members. Carrying out every member's rights and obligations with full responsibility is a form of loyalty in carrying out the teachings of love for the sake of the sustainability of the cooperative itself. Thus, the cooperative can continue to spin the wheels of its business and provide benefits to its members. Love encourages each member to be in solidarity and faithfulness, creating a community of God's people.

4.2 Humanity in Socio-Spiritual Accountability

Holding on to the belief in God's generosity does not mean that life is sure to be easy. Instead, the challenge is to find a way to make the presence and work of God who is generous and kind more real and felt in this life: loving the enemy, doing good to those who hate us, praying for those who do evil to us, not holding grudges, giving cheaply. heart (Luke 6:27-30, 37-38). The point is that as disciples of Jesus, Catholics do more than just according to human calculations (Suharyo, 2009a).

MSA treasurer, Mr. Muliono, provided information regarding the humanitarian side of the MSA Cooperative as follows:

“The mission of this cooperative is not an attempt to multiply money, but rather to multiply people of good will, if there is interest income, the income is used for operational costs, and the rest will be distributed to all members according to the applicable ADART. If the size of the cooperative service, this cooperative is included in the healthy or unhealthy category, then this cooperative is an unhealthy cooperative, because its development is stagnant. Indeed, this cooperative is not solely to multiply money”.

This statement reaffirms the principles and objectives of the MSA in which it appears that humanitarian goals are more concerned than materiality. This principle is the basis for several technical practices or implementations that seem to “violate the rules” in the management of MSA which is engaged in the savings and loan sector, as explained by Mr. Muliono below:

“From a business perspective, the format is a cooperative, but technically, we are not standardized, for example, if there are members who have economic difficulties, we can waive fines, we can postpone installments, and it is not standard that the nominal installments must always be the same every month, members can deposit in installments. small numbers or large numbers, the most important thing is that members can communicate with us administrators so that we can help the difficulties faced by members”

Mrs. Jayatiningsih as a member of the MSA cooperative gave a similar statement:

“I am also a member of another cooperative, in general the rules are almost the same. I have never felt difficult in any business, nor have I ever made it difficult for cooperatives. Even I get convenience from this MSA cooperative. For example, there are still three or four installments lacking, then I have a need to borrow again, it is always approved.”

The rules that seem violated above must be placed, interpreted, and applied in the context and with the intention of human salvation. The stories of healing on the Sabbath become a strong critique of the legality of the Jewish people, because this attitude tends to obey the rules blindly without seeing the intent and purpose of holding them (Suharyo, 2009a). Even if Jesus healed the sick on the Sabbath, it did not mean that He ignored the rules. Instead, Jesus treats and applies rules or laws appropriately: rules for humans, not the other way around

humans for rules. In this sense, human interests, namely their safety, must be protected and defended by existing rules. Therefore, when the rules are not able to defend and protect let alone contradict the interests of human safety, the rules cannot be maintained anymore; or at least, the regulation was temporarily relaxed for the sake of human safety. Likewise, in practice at MSA, the existing savings and loan regulations as much as possible can actually help members in need.

In addition, by default in the AD-ART of the MSA Cooperative, it is stipulated that ten percent of the profits are allocated as social funds. The allocation of these social funds, among others, is used to help if a member becomes sick or dies, or has other difficulties, as explained by Mr. Muliono:

“This cooperative has social funds to help those who die, or those who experience natural disasters, this is already in the AD-ART budget. Social funds have existed since the association, and we have set aside for members who are in need, such as illness or death.”

The expression of socio-spiritual accountability is full of human values. From practice at MSA, we can learn that humanitarian actions are not only manifested in the form of material donations, but also provide generous services more than just according to human calculations.

4.3 Justice in Socio-Spiritual Accountability

Regarding the concept of justice, Catholic Social Teaching bases its understanding on the evangelical principles, Christ came to bring good news to the poor (Luke 4:16-19). The coming of Christ is the presence of the Kingdom of God. In the kingdom of God, no one is excluded. All were touched by the message of Christ's salvation. The rationality of the principle of justice is placed on the mercy and mercy of Allah. God wants all humans to be safe and feel His love. This value of Christ's justice is held by the MSA board of directors in addressing the needs of members. Especially in difficult conditions during these pandemic times, there are several policies carried out by the management, including freeing interest, extending the installment period, to eliminating stagnating debts for members who really can't afford it. From this policy, we know that the policy taken applies the value of justice with the rationality of God's generosity. The board of management believes that the cooperative will not lose money and will continue to operate as long as there are people of good will there.

The values of justice in MSA are also seen in the implementation of the rules that have been mutually agreed upon. As stated by Mrs. Jayatiningsih below:

“In my opinion, everything is going according to the cooperative's regulations. Everything is always carried out, obligations as a member are always carried out, not 'mbalelo'. I respect the cooperative rules both religiously and in general. For example, when it is time to get SHU, all members get it. Even before the pandemic, every RAT, the consumption was ordered to me. So as if there was reciprocity, I was given a capital loan, and someone bought the results of my work. I am happy that there is a cooperative in the Church, I want to stop, I still need it, I feel the benefits.”

From Mrs. Jayatiningsih's statement, it appears that the value of justice is not carried out in one direction from management to members, but also from members to members, through the consistent implementation of all cooperative rules. According to St. Thomas Aquinas, in short, justice is a basic attitude or a permanent moral virtue to give everyone what is due. Justice aimed at God is called the virtue of respect for God, and which is intended for humans to regulate them to respect each other in their rights, and to form a harmony accompanied by their interpersonal honesty, and create mutual prosperity (Kristiyanto, 2010).

The researcher also found that there is fairness of financial information in the MSA Cooperative, namely transparency for anyone with an interest, especially the members as stated by Mr. Muliono, “All reports are open, have been recorded in the books. If all members want to see their financial reporting, yes, it is open to all members.” This statement was also reaffirmed by Mr. Roni as chairman of the MSA Cooperative as follows, “Always transparent between members, nothing is covered up, because the original purpose of Church cooperatives is to serve again.”

The value of justice in socio-spiritual accountability also has implications for financial accountability. So far, the form of financial accountability carried out by the MSA Cooperative is seen in transparent and consistent financial reporting to the Annual Member Meetings, the Church, as well as the Annual and Quarterly Financial Reports to the Cooperatives and Micro Enterprises Service and tax authorities.

4.4 Gratitude and Happiness in Socio-Spiritual Accountability

Presented by the Indonesian Cardinal Pastor, Mgr. Ignatius Suharyo, about the importance of being grateful for the gift of life; gratitude for the involvement of the people who continue to support the development of the Church; and gratitude for the work of God that continues to accompany the Church. As God is a gracious Father (given life for free), then it is proper for the people and those who are trusted to assume leadership responsibilities as well as generous in sharing their lives (Suharyo, 2009a). In practice at MSA, Ms. Jayatiningsih as a member affirmed her humble service through her statement:

“The service is good, not casual. Not pressing either. Even the treasurer of the cooperative even stopped by the house because I had trouble going to the cooperative.”

What Mrs. Jayatiningsih feels shows that the cooperative's board of directors has incorporated the values of humility in its service to its members. The principle of humility in Catholicism stems from the belief that the true leader of the Church is God Himself (Suharyo, 2009a). Likewise, the belief in the generosity of God the Father is enough to make the MSA Cooperative filled with gratitude and happiness in its efforts and services, there is no material-oriented goal in its management, as stated by Mr. Muliono below:

“Cooperatives do not need marketing to add members, no propaganda, those who intend to do good are welcome, and there is no worry if members are reduced or even exhausted, it shows the welfare of members. Cooperatives accept anyone who has good will and helps others, especially those in need, including members who make loans can also help other members.”

Furthermore, in the spirit of realizing prosperity through solidarity, MSA members also feel happiness, namely there is happiness when members feel they can help each other through this cooperative.

Based on the teachings of the Church, it can be concluded that a Catholic, whoever he is, whatever his job or mission, is expected to live his daily life with quality, meaning that every step of his life has meaning. For example, regarding work, maybe what a Catholic does is exactly the same as what someone else does. What can distinguish – even though it is not visible outwardly – is the meaning of the work. A Catholic is expected not only to work to earn a living, achieve goals or self-actualization, but also to participate in the work of saving the world, building this world to become more human (Suharyo, 2009b).

V. CONCLUSION

This research was conducted in a cooperative business entity. Cooperatives have become an interesting topic because they are believed to be the pillars of the Indonesian economy with the principle of kinship and aim to achieve the welfare of members. However, different from other cooperatives, the object of this research is a cooperative located within the Catholic Church of St. Yusup Jember named Koperasi Mitra Sejahtera Abadi (MSA). This study found that the initial establishment of the MSA Cooperative was actually a form of socio-spiritual accountability of the people. This is evident in the goal of MSA: multiply people of good will.

Jesus Christ as the center of the faith life of Catholics gives the teaching of love as the main law. The law of love can be interpreted that the expression of accountability to the Creator has two main dimensions, namely the vertical dimension which is manifested by loving God, and the horizontal dimension, namely loving fellow human beings. This equally important horizontal dimension makes spiritual accountability inseparable from the social side (socio-spiritual accountability). The establishment of MSA can also be seen as an expression of the socio-spiritual accountability of Catholics.

The manifestation of socio-spiritual accountability can be seen in the management of MSA which is carried out by upholding the values of Catholic teachings, namely love, humanity, and justice. These values are manifested in the business activities of the MSA Cooperative, namely savings and loans, including sincere and generous service from the management, solidarity between members, exercising rights and responsibilities with full responsibility. Love encourages each member to be in solidarity and faithfulness, creating a community of God's people.

The socio-spiritual accountability carried out at MSA in the end also has implications for financial accountability. The values of Catholic teachings in terms of loyalty and honesty are the guidelines in implementing financial accountability. Financial accountability is conveyed through financial reporting to the RAT, the St. Joseph Church, the Jember Regency Cooperatives and Micro Enterprises Service, and the tax authorities of the Republic of Indonesia.

The values of the teachings of the Catholic Church expect Catholics to live their daily lives with quality, meaning that every step of their lives has meaning. Catholics in their respective professional vocations are expected not only to work to earn a living, achieve goals or self-actualization, but also to participate in the work of saving the world, building this world to become more human.

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