



Financial Management in Sekaa Truna Truni through the Lens of Menyama Braya: A Generation Z Perspective

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Abstract. In the Balinese socio-cultural context, Generation Z is expected to actively contribute to *Sekaa Truna Truni*, a customary youth organization that plays an important role in social, cultural, and religious activities at the *banjar* (community unit) and village levels. In practice, decisions regarding fundraising and the allocation of organizational funds within *Sekaa Truna Truni* are generally reached through collective deliberation among members. Such decision-making processes are influenced not only by individual economic considerations but also by solidarity, social responsibility, and the cultural values embedded in the concept of *menyama braya*. This study employs a qualitative approach to explore how cultural values shape financial management of *Sekaa Truna Truni* which is now the majority members are Generation Z. Data were collected through in-depth interviews, observations, and documentation involving members of *Sekaa Truna Truni*. The findings indicate that effective financial management is determined not only by technical financial competencies but also by participatory governance, community trust, social norms, and the cultural values of *Menyama Braya*, which foster collective responsibility and organizational sustainability.

Keywords: Community Organization, Culture, Financial Management, *Menyama Braya*

1 Introduction

Culture is a key asset and attraction of the island of Bali. Cultural practices and customs are passed down through generations to ensure their preservation. One cultural element closely linked to the youth is the *Sekaa Truna Truni* (STT). The STT is a youth organization based on the traditional *banjar* (community unit) that plays a vital role in sustaining the social, cultural, and religious life of the Balinese community (Winaya et al., 2022). Beyond serving as a platform for learning organizational skills within the local community, the STT also organizes various traditional, religious, sports, and artistic activities, as well as community service initiatives. These diverse activities require a robust financial management system to ensure that all programs are executed effectively, efficiently, transparently, and accountably (Aryasa & Musmini, 2020).

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In community-based organizations, financial management consists of recording income and expenses, budget planning, fundraising, decision-making regarding fund utilization, reporting, and accountability to all organization members (Setiawan, 2024). The government supports strengthening the role of *Sekaa Truna Truni* through the issuance of Denpasar Mayor Regulation Number 57 of 2021 concerning Guidelines for the Allocation and Use of Special Financial Assistance for *Desa Adat* (Customary Villages), *Banjar Adat* (Customary Community Units), and *Sekaa Teruna* (Peraturan Walikota, 2021). With this financial assistance, *Sekaa Truna Truni* administrators are required to implement financial governance that is transparent, accountable, and compliant with applicable regulations.

STT memberships, currently dominated by Generation Z, are introducing new dynamics to organizational governance. Born and raised in the digital era, Generation Z have digital literacy, information access, communication patterns, and expectations for organizational transparency and accountability (Majiding, 2025). Recent research on funding *menyama braya* activities indicates that Generation Z maintains a strong commitment to financing socio-cultural activities in Bali (Mariani et al., 2026). Transparent financial record-keeping is viewed not as a sign of mistrust, but rather as a means to strengthen the values of togetherness and accountability within community organizations (Mariani et al., 2026).

At the same time, the financial management of community organizations in Bali is inseparable from local cultural values, specifically the concept of *menyama braya*. This concept embodies brotherhood, equality, *gotong royong* (mutual cooperation), solidarity, and mutual assistance among individuals, regardless of social background. The value of *menyama braya* serves as social capital that shapes community interaction patterns, deliberative processes, the division of responsibilities, and decision-making within both traditional (*adat*) and youth organizations (Lestawi & Kusuma, 2023). Consequently, STT financial management practices are not merely based on modern accounting principles but are also influenced by the social norms and cultural values prevalent within the *banjar* environment.

Given the existence of government regulations regarding the accountability of *Sekaa Truna Truni* (STT) fund usage, combined with the characteristics of Generation Z members who prioritize transparency and accountability in financial management, there is a need for qualitative research to explore the experiences, perceptions, and actual practices of Generation Z in managing *Sekaa Truna Truni* finances within their respective *banjar*. The findings are expected to enrich the literature on the governance of locally grounded organizations and serve as recommendations for developing *Sekaa Truna Truni* financial management systems that are transparent, accountable, and adaptable to technological advancements, while remaining aligned with Balinese cultural values.

2 Methodology

This study employed a qualitative research approach using an interpretive paradigm to gain an in-depth understanding of financial management practices within *Sekaa Truna Truni* (STT), a traditional youth organization in Bali. A qualitative approach was considered appropriate because the study sought to explore the experiences,

perceptions, values, and meanings held by Generation Z members regarding financial management within their respective organizations. The research was conducted in several *Sekaa Truna Truni* organizations located in different traditional villages (*banjar adat*) in Bali including 12 respondents from all over Bali. Participants were selected using purposive sampling based on predefined criteria as follows: (1) Members of *Sekaa Truna Truni* belonging to Generation Z (born between 1997 and 2012). (2) Active members who had participated in organizational activities for at least one year. (3) Members willing to participate voluntarily in the study. Primary data were collected through semi-structured, in-depth interviews. This method enabled participants to describe their experiences and perspectives freely. The collected data were analyzed using Thematic Analysis following the six-step procedure (Braun & Clarke, 2021).

3 Result and Discussion

3.1 Result

This study used 12 respondents from all Bali city and regencies. All respondents are member of Generation Z, aged 16-20 years old and already joined STT for more than 2 years. There are two respondents from Denpasar (R1 & R9), one responden from Buleleng (R2), two from Gianyar (R3 & R8), one from Tabanan (R4), one from Klungkung (R5), one from Badung (R6), one from Karangasem (R7), two from Bangli (R10 & R12), and one from Jembrana (R11). There are five respondents serving as core committee members of the STT (R3, R4, R5, R6, R12), the rest are only as active member of STT.

The data collected through in-depth interviews were analyzed using thematic analysis, following the six-phase framework proposed by Braun and Clarke (2006). Thematic analysis was employed to systematically identify, analyze, and interpret recurring patterns of meaning (themes) within the qualitative data, thereby providing a rich and detailed understanding of Generation Z's experiences, perceptions, and practices regarding financial management in Sekaa Truna Truni. Thematic analysis consists of six steps as stated on Table 1.

Table 1. Thematic Analysis

Theme	Definition	Supporting Concepts
Financial Resource Management	Management of organizational financial resources obtained from various funding sources.	Membership fees, government assistance, fundraising
Financial Planning and Collective Decision-Making	Participatory budgeting and financial decision-making through organizational meetings.	Budget planning, discussion, consensus
Financial Governance and Accountability	Procedures ensuring responsible financial management.	Recording, reporting, accountability

Theme	Definition	Supporting Concepts
Transparency and Community Trust	Open disclosure of financial information that strengthens member trust.	Transparency, trust, participation
Menyama Braya and Social Values	Local cultural values influencing financial behaviour.	Solidarity, mutual help, equality
Digitalisation of Financial Management	Adoption of digital tools to improve financial administration.	Excel, Google Sheets, digital records
Challenges in Financial Management	Barriers encountered in managing organizational finances.	Documentation, administrative capacity, technology adaptation

Table 1 presents the seven themes identified through the thematic analysis of interview data consists of Financial Resource Management, Financial Planning and Collective Decision-Making, Financial Governance and Accountability, Transparency and Community Trust, *Menyama Braya* and Social Values, Digitalisation of Financial Management, and Challenges in Financial Management. These themes illustrate how Generation Z members of *Sekaa Truna Truni* (STT) perceive and practice financial management within their respective traditional community organizations.

3.2 Discussion

Financial Resource Management. This theme highlights the various financial resources that sustain organizational activities. Participants explained that STT finances are generally obtained from membership contributions, financial assistance from traditional villages (*desa adat*), local government funding, community donations, sponsorships, and fundraising activities. As explained by R2:

“Monthly membership contributions, assistance from the traditional village (*Desa Adat*) for events such as making *ogoh-ogoh*, and donations from residents of the *Banjar*.” (R2, translated by author)

Similarly, R12 emphasized the importance of membership contributions as a reliable source of annual revenue:

“Sources of income include member’s contributions and fundraising programs, as the majority of STT members work outside the city or are migrants, making these reliable sources of annual income.” (R12, translated by author)

In contrast, several participants indicated that their organizations do not rely primarily on membership fees but instead receive substantial financial support from traditional institutions or government programs. For example, R1 stated:

“Donation from *Desa Adat*, *Koperasi Banjar*.” (R1, translated by author)

Meanwhile, R6 highlighted the strategic role of government funding:

“Government funding, because it is a guaranteed source of funding received annually, with the amount determined in accordance with government guidelines.” (R6, translated by author)

Another significant finding concerns the growing importance of fundraising and entrepreneurial activities. R4 explained:

“Fundraising activities, such as operating a mini stall and selling raffle tickets. The proceeds from fundraising are greater than the funding received from the government.” (R4, translated by author)

Likewise, R10 described how organizational events contribute substantially to STT finances:

“Our youth organization (*Sekaa Truna*) often generates income from several sources, such as fishing events, concerts, and compensation from the traditional village (*Banjar Adat*) for helping manage parking.” (R10, translated by author)

The findings suggest that effective financial resource management within STT is characterized by financial diversification, which enhances organizational resilience by combining internal resources with external financial support. These findings are consistent with previous study, which argues that the diversity of funding sources reflects the principles of sustainable financial management, whereby organizations actively seek multiple revenue streams to ensure long-term organizational performance (Setiawan, 2024).

From the perspective of Social Capital Theory, the willingness of community members, traditional villages, sponsors, and government institutions to provide financial support reflects strong social capital characterized by trust, cooperation, and reciprocal relationships (Putnam, 2000). The findings illustrate that financial resource management in STT is closely intertwined with the Balinese cultural philosophy of *Menyama Braya*. The sustainability of STT finances depends not only on financial management skills but also on the strength of social relationships and cultural values embedded within the community.

Financial Planning and Collective Decision-Making. This theme describes how Sekaa Truna Truni (STT) plans financial activities and reaches collective agreements regarding the allocation and utilization of organizational funds. As explained by R9:

“Budget preparation usually begins by requesting a preliminary breakdown of funding requirements (a provisional budget plan/RAB) from each committee section or division. The treasurer then consolidates all requests, adjusts them based on estimated income and available cash, and subsequently compiles them into the final draft of the event budget (RAB).” (R9, translated by author)

The findings also reveal that financial planning is highly collaborative. R7 explained:

“Coordinate with each section, with each section preparing its own budget plan (RAB), which is then jointly reviewed during a meeting until an agreement is reached.” (R7, translated by author)

Likewise, R11 stated:

“It is initially prepared by the core management team and the activity coordinator, after which it is discussed with the members.” (R11, translated by author)

Regarding situations involving differing opinions, the majority of respondents reported that conflicts are resolved through *musyawarah* (deliberation) aimed at reaching consensus. For example, R3 explained:

“Holding joint deliberations or core management/member meetings.” (R3, translated by author)

Similarly, R6 stated:

“Reaching a consensus, which can be achieved through a vote among the *Sekaa Teruna* members.” (R6, translated by author)

Meanwhile, R2 indicated:

“Using majority vote.” (R2, translated by author)

These findings are consistent with Setiawan (2024), who argues that organizational financial management encompasses planning, budgeting, decision-making, and accountability as integrated governance processes (Setiawan, 2024). From the perspective of Collective Action Theory, collective participation in budgeting encourages shared responsibility and facilitates cooperation in managing common resources (Ostrom, 2000). In addition, the findings reflect the Balinese philosophy of *Menyama Braya*, where deliberation, equality, and mutual respect serve as the cultural foundation for collective financial governance.

Financial Governance and Accountability. This theme reflects the mechanisms adopted by *Sekaa Truna Truni* (STT) to ensure that organizational finances are managed responsibly, transparently, and in accordance with collectively agreed procedures. As explained by R9:

“The treasurer is responsible for managing the organization’s cash, maintaining transaction records and receipts, and preparing an accountability report after the activity is completed.” (R9, translated by author)

Another important finding concerns the implementation of financial reporting as a mechanism for accountability. As stated by R5:

“After the activity is completed, the treasurer presents a report on income and expenses to all members.” (R5, translated by author)

The findings also demonstrate that supporting documentation plays an important role in ensuring accountability. According to R10:

“All transactions are recorded, and payment receipts are kept so that the financial report can be properly accounted for.” (R10, translated by author)

The findings support the argument of previous study that financial management in community-based organizations encompasses planning, implementation, reporting, and accountability as interconnected governance processes (Setiawan, 2024). From the perspective of Stewardship Theory, organizational officers act as stewards who prioritize collective interests over individual benefits (Amanda & Kesuma, 2025). In the context of Balinese community organizations, such accountability is further reinforced by the cultural values of *Menyama Braya*, which encourage honesty, mutual respect, and shared responsibility in managing collective resources.

Transparency and Community Trust. This theme demonstrates the importance of open financial communication in strengthening trust among members of *Sekaa Truna Truni* (STT). For example, R9 explained:

“The information is communicated directly through the presentation of the physical cash report (printed copy) during meetings (*paruman*). In addition, a summary of the balance or financial transactions is often shared transparently through the member’s WhatsApp group.” (R9, translated by author)

The interview data further reveal varying levels of access to financial information. Several participants emphasized that financial reports are accessible to all members. As explained by R5:

“All members have access to information regarding income and expenses, while editing access is restricted to the treasurer.” (R5, translated by author)

However, some organizations continue to limit detailed financial access to executive committee members. For example, R3 noted:

“No, only the core committee” (R3, translated by author)

Accountability is commonly demonstrated through the preparation and presentation of financial reports during meetings. R12 emphasized the responsibility of the treasurer by stating:

“Any discrepancy between the recorded amount and the actual cash balance is the treasurer’s direct responsibility.” (R12, translated by author)

These responses indicate that financial accountability extends beyond reporting income and expenditure; it also involves ensuring the accuracy and integrity of financial records.

From the perspective of Social Capital Theory, transparency enhances interpersonal trust by reducing information asymmetry between organizational leaders and members (Putnam, 2000). Furthermore, the increasing use of digital platforms demonstrates that Generation Z seeks greater openness and accessibility in financial governance while maintaining organizational accountability.

Menyama Braya and Social Values. This theme highlighting the fundamental role of Balinese local wisdom in shaping financial management practices within *Sekaa Truna Truni*. Most participants agreed that a sense of family significantly influences financial decision-making. According to R9:

“Decision-making often emphasizes the principles of tolerance and menyama braya (brotherhood), making the system more flexible than that of formal organizations, as long as honesty is maintained.” (R9, translated by author)

The findings also reveal that solidarity is reflected in the way organizations respond to members experiencing financial difficulties. For example, R9 explained:

“The member concerned is usually given concessions, such as an extension of the payment period, permission to pay in installments, or, in certain cases, an exemption from membership fees if agreed upon during a meeting.” (R9, translated by author)

Participants unanimously agreed that collective interests should take precedence over personal interests in managing organizational finances. As expressed by R8:

“In my opinion, the principle of togetherness is prioritized in financial management because these funds belong to everyone, and the activities we carry out are collective efforts. Whenever there is an issue within the STT, it is the same group of people who will step in to help, not outsiders. Therefore, the organization places greater emphasis on collective interests rather than personal interests, prioritizing the common good over individual interests.” (R8, translated by author)

These findings are consistent with previous study, who argue that Menyama Braya functions as an important source of social capital by fostering solidarity, equality, and cooperation within Balinese communities (Lestawi & Kusuma, 2023). From the perspective of Social Capital Theory, *Menyama Braya* represents a form of bonding social capital that strengthens interpersonal trust, facilitates cooperation, and encourages voluntary participation in collective activities (Bourdieu, 1986). Collective Action Theory suggests that shared cultural values reduce coordination costs and increase members willingness to contribute toward common organizational goals (Ostrom, 2000). These theoretical perspectives explain why financial management within STT remains strongly rooted in local cultural values despite the increasing

adoption of modern financial management practices and digital technologies. The findings demonstrate that *Menyama Braya* is not merely a cultural philosophy but an operational principle that shapes financial governance within STT.

Digitalisation of Financial Management. This theme reflects the growing adoption of digital technologies in supporting financial administration within Sekaa Truna Truni (STT). Most participants reported that digital tools have become integral to their financial management practices. According to R9:

“Yes. Financial records are generally maintained using spreadsheets/Microsoft Excel to ensure orderly bookkeeping and minimize calculation errors. STT also utilizes mobile banking and digital wallets to facilitate transfers and the collection of non-cash membership contributions.” (R9, translated by author)

Meanwhile, R12 emphasized the practical benefits of digital banking:

“Transfers and payments are now mostly made through mobile banking, with financial records maintained using spreadsheets.” (R12, translated by author)

The findings support previous studies highlighting that digital financial management enhances organizational efficiency, transparency, and accountability, particularly among younger generations with strong digital competencies. From the perspective of the Technology Acceptance Model (TAM), Generation Zs willingness to adopt digital financial tools is influenced by their perceptions of usefulness and ease of use (Davis, 1989). Furthermore, digitalization complements rather than replaces the cultural values of *Menyama Braya*, as technology serves as a medium for strengthening collective communication and organizational accountability.

Challenges in Financial Management. This theme captures the practical obstacles encountered by Generation Z members in managing organizational finances. Participants acknowledged that collecting receipts, maintaining complete financial records, and preparing timely financial reports require considerable commitment and administrative discipline. As explained by R1:

“Some members still tend to overlook the importance of transaction receipts, making it difficult to verify the validity of certain expenses.” (R1, translated by author)

Another issue relates to member participation in financial governance. According to R8:

“Not all members attend meetings, resulting in limited input regarding the use of funds.” (R8, translated by author)

Consequently, organizational leaders are expected to combine modern administrative systems with culturally appropriate decision-making processes. As stated by R9:

“Technology helps facilitate the treasurer’s work, but decisions must still be made through deliberation to align with the organization’s cultural values.” (R9, translated by author)

Despite these challenges, participants consistently emphasized that strong interpersonal relationships and the philosophy of *Menyama Braya* enable organizations to overcome financial difficulties collaboratively. Mutual trust, solidarity, and collective responsibility encourage members to support one another in resolving financial problems and maintaining organizational sustainability. These findings are consistent with previous study that emphasize that social capital, particularly trust and

participation, strengthens organizational resilience in managing financial resources (Priantara et al., 2024).

From the perspective of Stewardship Theory, organizational officers are expected to act as responsible stewards who prioritize collective welfare over personal interests (Amanda & Kesuma, 2025). The findings indicate that the principal challenges faced by STT are not solely financial but also organizational and managerial. Nevertheless, the combination of participatory governance, digital innovation, and the cultural values of *Menyama Braya* provides a strong foundation for improving financial governance and ensuring the long-term sustainability of youth organizations in Bali.

4 Conclusion

This study demonstrates that financial management in Sekaa Truna Truni (STT) is a multidimensional process encompassing financial resource management, participatory financial planning, accountability, transparency, digitalization, and the influence of local cultural values. The thematic analysis identified seven major themes: Financial Resource Management, Financial Planning and Collective Decision-Making, Financial Governance and Accountability, Transparency and Community Trust, *Menyama Braya* and Social Values, Digitalisation of Financial Management, and Challenges in Financial Management. The findings indicate that effective financial management is determined not only by technical financial competencies but also by participatory governance, community trust, social norms, and the cultural values of *Menyama Braya*, which foster collective responsibility and organizational sustainability. Furthermore, Generation Z's digital literacy creates opportunities to improve transparency and accountability through the adoption of digital financial management practices while maintaining the cultural values that underpin community-based organizations in Bali. The findings suggest that effective financial management for organization community like STT is not solely determined by accounting competence but also by social capital, community trust, shared norms, and the cultural principles that shape collective organizational behavior.

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