

A Portrait of Tri Kaya Parisudha in Cingkremen (Hofstede's Study of Cultural Dimensions)

**Eka Putri Suryantari¹, Ni Luh Putu Wiagustini²,
I Putu Sudana³, Ni Ketut Rasmini⁴**

Doctoral Program of Accounting^{1,2,3,4}, Faculty of Business and Economy, Udayana University, Bali-
Indonesia, Postal Code, 80232, Indonesia

ekaputrisuryantari@undhirabali.ac.id

Cultural practices in society are greatly influenced by the extent to which they are able to provide benefits to those who practice them. One of the cultural practices that is still found in the heritage region of the city of Denpasar is called *cingkremen*. This is a culture-based and family-based financial planning and savings system. *Cingkremen* is based on an agreement between individuals to join a *cingkremen* group (*sekaa*). The period of participation for one period corresponds to the cycle of the Galungan holidays, namely 210 days. The novelty of this research is to bring to the surface the cultural practices that exist in society so that efforts can be made to preserve the tradition of *cingkremen*. This is qualitative research with an interpretive paradigm that uses an ethnomethodological approach. The aim of this research is to find out how the concept of *Tri Kaya Parisudha* (moral teaching about personal behavior) is applied to *cingkremen* and how this practice continues to exist in the midst of society. The data were collected through interviews and focus group discussions (FGDs). The research results show that the *Tri Kaya Parisudha* concept is practiced in the *cingkremen* system. The behavior of the members and coordinators of a *sekaa*, as reflected in the themes resulting from the stages of Garfinkel's analysis, reflects *kayika parisudha* (good acts), *wacika parisudha* (good speech), and *manacika parisudha* (good thought). The foundation of behavior based on these three noble attitudes of *Tri Kaya Parisudha* is able to produce cultural values which cause the practice of *cingkremen* to provide benefits to its practitioners. The benefits felt by these actors mean that *cingkremen* will continue to be practiced, and this is one of the reasons why the carrying out of *cingkremen* persists amidst technological advances which are slowly eroding existing cultural practices in society. Hofstede's cultural dimensions that are found in the practice of *cingkremen* include uncertainty avoidance, collectivity, and femininity. The dimension of power differences is not found because, in the practice of *cingkremen*, there are no differences between the participants in the social strata. Everyone has the same right to join the *cingkremen* group.

Keywords : *culture, Garfinkel analysis, sekaa (savings group), planning family finances*

Received: November 29, 2023; Accepted January 11, 2023; Published January 16, 2024
<https://doi.org/10.31091/mudra.v39i1.2637>

© 2024 The Author(s). Published by Pusat Penerbitan LP2MPP Institut Seni Indonesia Denpasar.
This is an open-access article under the CC BY-NC-SA license

INTRODUCTION

Hindus express their gratitude to God the Creator by engaging in religious activities. These take the form of offerings made from leaves, flowers, fruit, and other things. Usually, these offerings are called *banten* and they can be made every day or just on particular days. The concept of *bhakti* (devotion) encompasses respect, obedience, prostration, worship, offering, and love: the people who practice it are called *bhakta* (Mudana & Dwaja, 2014). Sincere sacred offerings (*yadnya*) are made to create harmonious relationships between humans and their creators, humans and humans, and humans and their environment (Karyati & Suryathi, 2019; Santika, 2017; Suartama, 2020). The making of offerings at particular times are events that will certainly take place and they require greater expenses than usual for a family, such as the implementation of *Piodalan*, *Galungan*, *Kuningan*, *Saraswati*, *Pagerwesi* and other holidays (Ardiyasa, 2018).

These holidays are welcomed with joy and every congregation will try to prepare for all their needs well in advance, especially the funds allocated to meet their necessities. During *Galungan* or other religious ceremonies, the congregation spends more than usual on preparing the ceremonial facilities according to the village (place), *kala* (time), and *patra* (circumstances) of an area without abandoning the basic standards contained in the sacred literature that underlies it (Hariana, 2017; Puspa et al., 2020; Yudari, 2018). The day marking the victory of *dharma* (goodness) over *adharma* (darkness) is greeted with great celebration and the erection of a *penjor* (a bamboo structure decorated with coconut leaves containing religious ceremonial objects) which is placed in front of the house (Atmadja & Atmadja, 2016). The implementation of holidays also triggers an increase in the prices of necessities, especially those related to the holidays. Markets and streets will be congested ahead of the *Galungan* holiday. The other side of this is that economic activity and the circulation of money will increase and this will also have an impact on traders' income. The day of *Galungan* itself has its own meaning and, of course, it is different for the members of each group who play their respective roles in their families.

One of the cultural traditions that is still found in the heritage region of the city of Denpasar is planning the family finances that will be used to fund holidays, especially *Galungan*, by joining a group (*sekaa*) to participate in *cingkreman*. A *cingkreman* is a savings account that has unique characteristics: the implementation period is set by a *sekaa cingkreman* agreement and corresponds to the 210-day cycle of successive *Galungan* holidays which starts on the Javanese *Sugihan* holiday (Adnyani et al., 2019; Suryantari, 2019). Technological change and the development of financial institutions have not ended the existence of this cultural tradition. *Cingkreman*—as a traditional financial planning practice used by Balinese families—still exists and is still flourishing and growing, to the present day, having undergone transformation from time to time, which is reflected in how this tradition has survived all kinds of metamorphoses that it has experienced. This cannot be separated from the strong cultural foundation that supports the ability of the Balinese people to maintain their traditions. Several previous studies that have highlighted this include Triguna (2011) who stated that the religious humanism seen in the daily patterns of Balinese life is based on values originating from religious teachings. Balinese everyday life has its own characteristics and uniqueness in the form of an expressive culture that encompasses basic values including religious faith, aesthetics, solidarity, harmony, and equilibrium (Geriya, 2000:129). Figure 1 below documents how the *cingkreman* collection process is carried out in the heritage region of Denpasar.

Figure 1 *Cingkreman* Collection Process



Source : Researchers' documentation (2023)

In Figure 1 you can see the process of collecting *cingkremen* payments by the coordinator which is carried out every afternoon. The members of the *sekaa*, most of whom work as traders, have allocated the money that they have to deposit in the *cingkremen*. Routine collections are carried out according to a previously agreed schedule. Usually, if on a given day a member does not deposit the money, it will be paid the following day so that the deposits amount to 210, one for each day of the cycle. However, if a member does not complete the deposits for each of the 210 days, the money that will be received when it is withdrawn at the end will only be the amount deposited minus the deduction that has been agreed for the service provided by the coordinator of the *sekaa*. This is how the *cingkremen* is carried out and there are traditional values that give breath to this cultural activity.

Philosophically, there are values that influence every process in everyday Balinese life. *Panca Sradha* (the five basic beliefs) is the basis of Hindu belief but there are other philosophies too; in this case, *Tri Kaya Parisudha* is manifested in the order of daily life's practices as seen in the running of a *sekaa cingkremen*. *Cingkremen* is a culture-based approach to financial planning that still exists and survives amidst increasingly rapid technological advances, and the existence of groups of people who still practice it demonstrates that it embodies cultural values that provide benefits to the people who are involved. Based on this idea, this research asks: How is the *Tri Kaya Parisudha* concept incorporated into *cingkremen*? The benefit of this research is that an exploration of how *Tri Kaya Parisudha* manifests itself in *cingkremen* will contribute a theoretical study to the extant research related to financial planning and Balinese cultural practices that are still found today. Also, practically speaking, it can be used as material for the consideration of regulators and other parties involved in preserving the practice of *cingkremen* as an intangible cultural heritage. The theories used in this research are old institutional theory and the *Tri Kaya Parisudha* concept. *Tri Kaya Parisudha* comprises moral values that pertain to education, values, and ethics in particular (Parmajaya, 2017). In one of the *sloka* (verses) of the *Tri Kaya Parisudha/Resi Sesana 2.2b* text, it states the following:

“Telihên Sang Hyang Tri Kaya Parisudha, mengêt pwa kita ri pawkasan mami, hilang hyuntaring hala hayu, elikta ikang, malit ikang manah, sambega ujara manis”

The translation is as follows:

Reflect on Sang Hyang Tri Kaya Parisudha. Remember the consequences of your actions. The absence from your mind of a sense of what is good and bad—your desire for everything that is bad—causes your mind to become stunted—based merely on saying sweet words.

This quote shows that *Tri Kaya Parisudha* comprises three kinds of actions that must be purified which include *manacika parisudha*, namely behavior based on thoughts that are good, holy, and true; *wacika parisudha* which is behavior based on words that are good, holy, and true; and *kayika parisudha* which is behavior that is good, holy and true. Several studies in accounting that use the *Tri Kaya Parisudha* concept include research by Hartawan & Utama (2018) which states that the economic resilience of the Bali Aga community (the people inhabiting the interior of the island of Bali) is made stronger by engaging in economic behavior based on Hindu ethics, especially the *Tri Kaya Parisudha*. Furthermore, research states that the fundamental basis for lending and borrowing transactions according to Hinduism comprise the moral teachings based on the framework of three basic aspects of personal behavior known as the *Tri Kaya Parisudha* (Wisudawan, 2022).

Siegel & Marconi (1989) define culture as: "The way of life of a society where culture contains belief systems, models of behavior, thinking, technical knowledge, and guidelines for how a person should behave that are generally accepted in society". Culture functions to differentiate members of one group from other groups (Hofstede, 1980). Pujaastawa (2014) summarizes several books on Balinese culture when he states that it is the entire value system, behavior, and work of Balinese people which is formed from the interaction of Balinese people with their environment. Culture is an ideal value system that

includes values, norms, rules, laws, and customs which are very abstract in nature and stored in the memories of individual members of society.

Hofstede derives the cultural concept of mental programs which are differentiated into three levels (Hofstede, 1980), namely: (1) The universal level where the mental program is shared by all humans and is entirely inherent in humans; (2) the collective level, namely the mental program that is owned by some special individuals who are attached to a group or category and can be studied; and (3) the individual level is a unique mental program that is owned by an individual and not shared by other individuals. At this level, some mental programs are inherent in humans, and others can be learned from society, organizations, or other groups. Hofstede explains two constructs, namely value and culture. Values are defined as a broad tendency to indicate a state of affairs that can be measured using beliefs, attitudes, and personality; whereas, culture is defined by Franke et al. (1991) as a mental program that has a pattern of thinking, feelings, and actions or is called the "software of the mind".

(Hofstede, 1980) presents empirical findings that show there are four dimensions of mental programs including. The first is power distance which is a cultural dimension that reveals that there is inequality for members who do not have power in an institution, whether it be in the family, school, community, or an organization where the individual works. The second cultural dimension is uncertainty avoidance which is the nature of society in facing an unstructured, unclear, and unpredictable cultural environment. The third of Hofstede's dimensions is individuality versus collectivity which is a cultural dimension that exhibits an attitude that looks upon personal and family interests as the main interest or a common interest within a group. The individual's responsibility is to himself and his own family. Collectivism requires greater emotional dependence compared to societies that tend more towards an individualistic dimension (Hofstede, 1980). The fourth dimension is masculinity versus femininity which is a cultural dimension that reveals that in each society there are different roles depending on the different attitudes of its

members. In a feminine society, men are expected to pay more attention to the quality of life than to material success. A masculine society is one that exhibits more male traits, while a feminine society exhibits more feminine traits. Therefore, the point of view is not based on the perspective of the gender of its members. Based on this explanation, the formulation of the problem in this research is as follows: "What is the value of *Tri Kaya Parisudha* in the practice of *cingkreman* if studied from the perspective of Hofstede's cultural dimensions?"

RESEARCH METHODOLOGY

This is qualitative research with an interpretive paradigm that explains how a community group, in this case, the *cingkreman* in the heritage region of the city of Denpasar, applies the *Tri Kaya Parisudha* concept. The approach used is an ethnomethodological approach where, for the analysis, the researchers used the Garfinkel method which consists of four stages of analysis, namely indexicality analysis, reflectivity analysis, contextual action analysis, and for the fourth stage, the presentation of common sense knowledge of social structures. The data were collected by conducting in-depth interviews and focus group discussions (FGDs) which included representatives from *Dinas Kebudayaan Kota Denpasar* (Denpasar's municipal office of culture), *Dinas Pemberdayaan Masyarakat Adat Provinsi Bali* (the provincial office of indigenous community empowerment in Bali), and *Dinas Kebudayaan Provinsi Bali* (Bali's provincial office of culture), as well as historians and religious scholars.

RESULTS AND DISCUSSION

The results of data processing with NVivo were obtained from interviews and focus group discussions (FGDs) and show that the *Tri Kaya Parisudha* concept is applied by the members and coordinators of *sekaa cingkreman*. These are presented in Table 1 below:

Table 1

Grouping of Themes that Appear in the *Tri Kaya Parisudha* Concept

NO	Emerging Themes	<i>Tri Kaya Parisudha</i>		
		<i>Kayika Parisudha</i>	<i>Wacika Parisudha</i>	<i>Manacika Parisudha</i>
1	Saving for the <i>Galungan</i> holiday	√		
2	Planning how to use the money during the holidays			√
3	Commemorating the <i>Galungan</i> holiday	√		
4	Devotion to God	√		
5	Making deposits regularly	√		
6	Agreeing on what deductions there will be		√	
7	Managing your <i>cingkrem</i> money honestly	√		
8	Joining in with others	√		
9	Depositing <i>cingkrem</i> money	√		
10	Saving money <i>cingkrem</i>	√		
11	Controlling yourself and not withdrawing money			√
12	Agree to all applicable stipulations		√	
13	Responsible for managing <i>cingkrem</i> money	√		
14	Maintaining members' trust	√		
15	Allocating money to be deposited in the form of <i>cingkrem</i>	√		
16	Guaranteeing the security of money saved by members	√		
17	Giving thanks to God		√	
18	Working together to fund religious ceremonies	√		
19	Upholding a sense of brotherhood in the implementation of religious ceremonies			√

20	Providing convenience to members	√
21	Providing a good experience to members and coordinators	√
22	Taking notes	√
23	Feeling joy after performing a religious ceremony	√
24	Imitating what friends or relatives do	√

Source : primary data (2023)

Based on this table, it can be seen that the themes that emerge in the practice of *cingkreman* can be classified into the components of *Tri Kaya Parisudha* which include *kayika parisudha* shown in 18 themes, *wacika parisudha* shown in three themes, and *manacika parisudha* shown in three themes. This shows that the practice of *cingkreman* is mostly an application of *kayika parisudha*, which means that most of the themes exhibit good, holy, and true behavior. The following dialogues show the application of *kayika parisudha*. One of the comments of the *cingkreman* participants was by SK who stated that:

“*Cingkreman nika setahu tiang kayak menabung cuma secara Bali nika tabungan untuk bebantenan untuk hari raya Galungan*”.

If translated into Indonesian, it means that *cingkreman* is a way of saving money to prepare for the *Galungan* holiday, especially for the needs of making offerings of materials before God and its manifestation during the holiday. The *Sekaa Cingkreman* Coordinator in Banjar Titih also stated that *cingkreman* is the habit of saving which is demonstrated by the answers he gave when he was interviewed as follows.

“*Kayak gini seperti menabung gitu lho...*”.

"It's like way of saving like this, you know..."

Based on several explanations, this implies the anticipatory meaning of saving carried out by individuals in preparing the funds needed for the *Galungan* holiday. Anticipation is necessary to avoid unwanted situations during the holidays, especially if funds are not available for the celebrations or ceremonies. If funds are not

available, it will result in having to go into debt to finance the costs of religious ceremonies in carrying out the holidays. *Kayika parisudha* is exhibited in several themes which generally show behaviors related to saving activities carried out in preparing funds for the *Galungan* holiday. These activities include: depositing, saving, allocating, behaving honestly and responsibly, maintaining the trust given, carrying out religious ceremonies, ensuring the security of deposited funds, and providing convenience to *cingkreman* participants by providing pick-up and drop-off services in the collection process.

Meanwhile, the application of *wacika parisudha* can be seen from the following excerpt from the interview with SK:

"If a *cingkreman* member who participates is outside is deducting 50,000 from my money, that's not a problem, other people might still think it is, but if I'm going to join, it's so that during the *Galungan* holiday I have money like that, deducting 50 thousand every six months is okay, he—I mean, the chairman of the *sekaa*—is also looking for the money."

This statement shows that the initial agreement between the *sekaa* members and the *sekaa* coordinator agreed that out of the 210 daily deposits made, at the time of withdrawal, there would be a deduction of 10 days from the deposits made. *Sekaa* members would not mind the amount of money received being deducted which shows that *sekaa* members are loyal to their words as a form of application of *wacika parisudha*. Apart from being faithful to the *wacika parisudha* principle, this is also reflected in the statements made by NS as the coordinator of a *sekaa cingkreman* in Banjar Titih in Denpasar who stated the following:

"...I matched it with the book. Finally, if everything matches up, I will be very happy—I pray to *Ida Sang Hyang Widhi Wasa*, that I will be very happy..."

This statement implies that NS, as the *sekaa* coordinator who carried out the collection, expressed his gratitude to *Ida Sang Hyang Widhi Wasa* (one of the many names for God in Hinduism) because when he was about to distribute the *cingkreman* money when he matched the record of all the deposits with the amount of money collected, they matched up. Expressing gratitude to the Creator are good, holy, and true words. Based on the results of this research, the concept of *wacika parisudha* in the practice of *cingkreman* can be grouped into being faithful to one's words and saying holy words to give thanks to God.

Manacika parisudha is exhibited in excerpts from interviews conducted with informants and sources. The explanation from the IG resource person in the focus group discussion (FGD) stated that:

"Basically, everyone wants to achieve prosperity in their life, so to anticipate the needs they already know, they prepare together."

The DW source also stated the same thing as the anticipatory value of *cingkreman* which is contained in the following interview quote:

"...*Cingkreman* as a financial planning model for holiday preparation can be seen from a wider locus..."

The concept of *manacika parisudha* is also seen in a quote from an interview with LN where it is stated that:

"It's like savings, but I'm happy there—in the *cingkreman* you can't withdraw your savings before six months."

These several statements illustrate that *manacika parisudha* is reflected in the financial planning aspects carried out by *sekaa* members as well as the self-control exercised by not withdrawing money before it is time to do so. The family financial planning aspects of *sekaa* members are based on good, holy, and true thoughts. Financial planning based on *manacika parisudha* aims to

anticipate the availability of funds during the *Galungan* holiday.

The *Tri Kaya Parisudha* concept has entered into various activities of Hindu community life and this includes the practice of *cingkreman* as a cultural-based traditional way of conducting family financial planning. This research further strengthens the view that a cultural activity will remain sustainable if it is able to continue to provide benefits to the participants. These benefits are felt as a result of the cultural values contained therein. After being explored in more depth, these cultural values were formed from the process of creating a practice based on guidelines, in this case, moral teachings, especially *Tri Kaya Parisudha*. To be precise, it is contained in the Veda (S.S.12) as follows:

Kamarthau Lipsmanastu

dharmam eweditaccaret,

na hi dhammadapetyarthah

kamo vapi kadacana.

This translates as:

In essence, if *artha* (economic values) and *kama* (pleasure) are required, then *dharma* (righteousness) should be achieved first. There is no doubt that *artha* and *kama* will be obtained later. There will be no meaning if *artha* and *kama* are obtained in a way that deviates from *dharma*.

From this verse, it can be seen that *artha* and *kama* should be obtained based on *dharma*. *Dharma* teachings have outlined behavior according to moral teachings, where *Tri Kaya Parisudha* is one part of morality. Thus, if you want to achieve the goal of "*Moksartham Jagadhita ya ca iti Dharma*", which means that religion (*dharma*) aims to achieve spiritual happiness and physical well-being, then it is appropriate to behave based on the teachings of *Tri Kaya Parisudha*. The practice of *cingkreman*, which is based on the teachings of *Tri Kaya Parisudha*, is a cultural practice that provides benefits for the participants in achieving a sense of security, comfort, and tranquility in observing the *Galungan* holiday and deserves to be preserved.

If studied in terms of the perspective of Hofstede's cultural dimensions, the practice of *cingkreman*

which applies the Tri Kaya Parisudha concept shows that the themes that emerge are categorized into the element called *kayika parisudha* (good acts) which reflect the dimension of avoiding uncertainty as shown by the themes of saving for the Galungan holiday, making regular deposits, managing the *cingkreman* money wisely, being honest, saving the *cingkreman* money, being responsible in managing the *cingkreman*, maintaining members' trust, allocating money, ensuring security, and keeping records. These themes show the efforts made to avoid situations of uncertainty when more funds than usual are needed. This provides evidence that the practice of *cingkreman* exhibits the dimension of uncertainty avoidance.

Other themes that emerge related to the *kayika parisudha* concept are the themes of joining a group (*sekaa*), working together to finance religious ceremonies, providing members and coordinators with a good experience, imitating what friends or relatives do, and providing convenience to members. These demonstrate the collectivity dimension in the practice of *cingkreman*. The themes of commemorating the Galungan holiday, expressing devotion before God, and feeling happiness after carrying out religious ceremonies—which are classified as *kayika parisudha*—exhibit the dimension of femininity which prioritizes the element of maintaining harmonious relationships, especially with the Creator.

The themes that emerge related to the *wacika parisudha* (good speech) element of the Tri Kaya Parisudha concept include agreeing on the imposition of deductions and agreeing to all applicable provisions which exhibit the collectivity dimension where individuals uphold the agreements that have been made in the community. Another theme that appears relevant to the *wacika parisudha* element is giving thanks to God and exhibiting the dimension of femininity as an embodiment of love towards God. As for the *manacika parisudha* (good thought) element, the themes that emerge are planning to use the money during holidays and controlling oneself to withdraw money, which exhibit the dimension of uncertainty avoidance in the practice of *cingkreman*. Another theme that emerges that is related to the *manacika parisudha* is upholding a sense of brotherhood in carrying out ceremonies which exhibits the collectivity dimension.

CONCLUSION

Cingkreman is culture-based family financial planning that is still found in the heritage region of the city of Denpasar in Bali. The research results show that the *Tri Kaya Parisudha* moral concept is applied in the implementation of *cingkreman*. The behavior of the members and coordinators of a *sekaa*, as reflected in the themes resulting from Garfinkel's analysis stages, reflects the three components of *Tri Kaya Parisudha*, namely *kayika parisudha*, *wacika parisudha* and *manacika parisudha*. The foundation of behavior is based on *Tri Kaya Parisudha* and this means it is able to propagate cultural values that cause the practice of *cingkreman* to provide benefits to its practitioners. These benefits mean that the practice of *cingkreman* is still being carried out, and this is one of the reasons why *cingkreman* is still maintained and continues to exist amidst technological advances which are slowly eroding other cultural practices that exist in Balinese society. Hofstede's cultural dimensions that are found in the practice of *cingkreman* include uncertainty avoidance, collectivity, and femininity. The dimension of power differences is not found because, in the practice of *cingkreman*, there are no differences between the participants in the social strata. Everyone has the same right to join the *cingkreman* group.

ACKNOWLEDGMENTS

This research was funded by the Directorate of Resources, Directorate General of Higher Education, Ministry of Education, Culture, Research and Technology, fiscal year 2023. Thank you for the funding provided. We hope this research can be of benefit to the efforts to preserve cultural practices that exist in society.

REFERENCES

- Adnyani, N. K. S., Mandriani, N. N., & Asrini, N. K. P. (2019). Policy Model Of Financial Responsibility And Measurement Of Bali Women Performance In Sekaa Cingkreman (Feasibility Study Of Public Service). *Ganesha Law Review*, 1(1).
- Ardiyasa, I. N. S. (2018). Makna Filosofi Hari Raya Galungan Pada Era Globalisasi. *Genta Hredaya*, 2(1).
- Atmadja, A. T., & Atmadja, N. B. (2016). Kontestasi penjor Galungan-Kuningan di Bali visualisasi doa

- petisi secara demonstratif untuk kemakmuran pada era Masyarakat Tontonan. *Jurnal Kajian Bali*, 6(2), 159–176.
- Franke, R. H., Hofstede, G., & Bond, M. H. (1991). Cultural roots of economic performance: A research note. *Strategic Management Journal*, 12(S1), 165–173.
- Geriya, I. W. (2000). *Transformasi Kebudayaan Bali Memasuki Abad XXI*. Perusahaan Daerah Propinsi Bali, Unit Percetakan Bali.
- Hariana, K. (2017). Banten Canang Sari sebagai Identitas Budaya Bali dalam Pewarisan Pendidikan Estetika dan Ecoart di Sulawesi Tengah. *Seminar Nasional Seni Dan Desain 2017*, 58–68.
- Hartawan, I., & Utama, I. M. S. (2018). Ketahanan Ekonomi Masyarakat Bali Aga Kecamatan Banjar Kabupaten Buleleng. *Jurnal Buletin Studi Ekonomi Universitas Udayana*, 23(2).
- Hofstede, G. (1980). Culture and organizations. *International Studies of Management & Organization*, 10(4), 15–41.
- Karyati, N. K., & Suryathi, N. W. (2019). Kekuatan Tri Hita Karana Dalam Menjaga Kelangsungan Pertanian (Studi Pada Gapoktan Mekar Sari Badung). *Seminar Nasional Inovasi Dalam Penelitian Sains, Teknologi Dan Humaniora-InoBali*, 1040–1048.
- Mudana, I. N., & Dwaja, I. (2014). Pendidikan agama Hindu dan budi pekerti untuk SMA/SMK Kelas XI. Pusat Kurikulum dan Perbukuan, Badan Penelitian dan Pengembangan
- Parmajaya, I. P. gede. (2017). Ajaran Tri Kaya Parisudha sebagai Landasan Pendidikan Nilai Moral dan Etika dalam Membentuk Karakter Anak. *Purwadita*, 1(1), 33–40.
- Pujaastawa. (2014). *Kebudayaan Bali*.
- Puspa, I. A. T., Agung, I. G. N. P., & Mertayasa, I. K. A. (2020). Seni Majejaitan Dan Metanding Sebagai Atraksi Wisata Di Era New Normal. *Pariwisata Budaya: Jurnal Ilmiah Agama Dan Budaya*, 5(2), 82–90.
- Santika, N. W. R. (2017). Pemahaman Konsep Teologi Hindu (Perspektif Pendidikan Agama Hindu). *Bawi Ayah: Jurnal Pendidikan Agama Dan Budaya Hindu*, 8(1), 87–97.
- Siegel, G., & Ramanauskas-Marconi, H. (1989). *Behavioral accounting*. (No Title).
- Suartama, I. G. (2020). Nilai Pendidikan Agama Hindu Dalam Upacara Mapinton Di Pura Candi Gora Desa Pakraman Tianyar Kabupaten Karangasem. *Vidya Wertha: Media Komunikasi Universitas Hindu Indonesia*, 3(2), 26–38.
- Suryantari, E. P. (2019). Analisis Sistem Cingkremen Pada Sekaa Cingkremen Banjar Gerenceng. *Seminar Ilmiah Nasional Teknologi, Sains, Dan Sosial Humaniora*, 1. https://scholar.google.co.id/citations?view_op=view_citation&hl=id&user=S2EPQ7UAAAAJ&citation_for_view=S2EPQ7UAAAAJ:qjMakFHdy7sC
- Triguna, I. B. G. Y. (2011). *Mengapa Bali Unik?* Pustaka Jurnal Keluarga.
- Wisudawan, I. G. A. (2022). Perjanjian Pinjam Meminjam dalam Perspektif Hukum Hindu. *Jurnal Hukum Agama Hindu Widya Kerta*, 5(01), 1–14.
- Yudari, A. A. K. S. (2018). Komersialisasi Banten dalam Wacana Penguatan Identitas Kehinduan sebagai Implementasi Ajaran Bhakti Marga di Bali. *Dharmasmrti: Jurnal Ilmu Agama Dan Kebudayaan*, 18(2), 9–15.