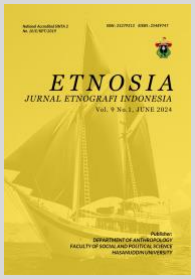
ETNOSIA:
JURNAL ETNOGRAFI INDONESIA
Volume 11 Issue 1, June 2026
P-ISSN: 2527-9319, E-ISSN: 2548-9747
National Accredited SINTA 3



Netnographic Insights into Public Perception of *Koperasi Desa Merah Putih* (KDMP) Policy on TikTok

Fahrudin Pasolo[1], Muhammad Ridhwansyah Pasolo[2]*

[1] *Management study program, Faculty of Economics and Business, Universitas Yapis Papua, Indonesia.*

* *Correspondence Author: mrpasolo@gmail.com*

ARTICLE INFO

Keywords:
tiktok netnography; cooperative finance; public accountability; corruption discourse.

How to cite:
Pasolo, F., & Pasolo, M. R. (2026). Netnographic Insights into Public Perception of Koperasi Desa Merah Putih (KDMP) Policy on TikTok. ETNOSIA: Jurnal Etnografi Indonesia, 11(1), 102–126.

DOI:
https://doi.org/10.31947/etnosia.v11i1.47846

Article history:
Received: October 19, 2025
Revised: June 7, 2026
Approved June 26, 2026

ABSTRACT

Public trust in village cooperative policies is often shaped by concerns over corruption, nepotism, weak oversight, and unequal access to public resources. However, little is known about how citizens express and negotiate these concerns in short-form social media spaces such as TikTok. This article examines how TikTok users construct accountability judgments toward Indonesia's Koperasi Desa Merah Putih (KDMP) policy. Using a qualitative netnographic approach, the study analyzes public comments on a highly viewed TikTok video posted by the verified Lingkarnews account. Of 15,500 comments, 14,782 were collected, and 10,068 meaningful comments were manually coded through open and axial coding. The analysis identified four main thematic clusters: integrity and governance, financing design, public response, and social risks. The findings show that public skepticism was the dominant response, followed by conditional support. Corruption, nepotism, loan interest, online loans, public oversight, village funds, audits, and online gambling emerged as key concerns shaping public evaluation of KDMP. These findings indicate that KDMP is judged not only by its developmental objectives but also by perceived fairness, transparency, and vulnerability to misuse. The study contributes a netnographic account of TikTok as a participatory accountability space where citizens collectively evaluate the legitimacy of rural cooperative reform through a moral economy of accountability.

1. Introduction

Rural cooperative policies are widely promoted as instruments for strengthening local economies, expanding access to productive resources, and supporting collective economic organization. In developing economies, cooperatives and community-based enterprises have been associated with access to credit, local markets, input distribution, social inclusion, and rural resilience (Etefa et al., 2025; Lyne et al., 2018; Pothipala et al., 2021). Yet the effectiveness of cooperatives

depends not only on economic design but also on accountability, member participation, trust, and democratic control (De Lautour & Cortese, 2016). These issues are central to Indonesia's Koperasi Desa Merah Putih (KDMP), a government-led cooperative reform intended to strengthen village economies through locally embedded institutional arrangements.

KDMP has been introduced as part of Indonesia's broader agenda to promote rural self-reliance, equitable growth, food distribution, and local economic services. Anchored in Presidential Instruction No. 9/2025, the policy aims to establish cooperative units across villages and subdistricts as centers for economic services, logistics, food distribution, health access, and community-based governance. By August 2025, more than 81,000 of Indonesia's 83,762 villages and subdistricts had reportedly established KDMP units through special village or subdistrict deliberation forums. Financially, the program is supported through liquidity placements in state-owned banks, including BRI, BNI, Mandiri, and BSI, using surplus state budget funds. These placements are intended to provide access to low-interest loans at 6% annually for six years and are regulated through Ministerial Regulation No. 49/2025 (Foureska, 2025). At the policy level, KDMP therefore appears as an ambitious attempt to combine cooperative expansion, rural development, state financing, and formal accountability mechanisms.

However, the legitimacy of a rural cooperative policy cannot be assessed only from its formal design. Village-based development is often shaped by local power relations, administrative capacity, public trust, and the credibility of accountability systems. Studies of Indonesian village governance have shown that decentralised development programs may be vulnerable to corruption, weak financial reporting, poor oversight, and elite capture (Lucas, 2016; Putri et al., 2023). Research on village financial management also indicates that transparency and accountability remain uneven, especially when community oversight is weak or administrative capacity is limited (Buchori Siagian et al., 2016; Candra & Fernando, 2024; Setyorini et al., 2021). These problems matter for KDMP because cooperative reform operates within the same village-level environment where public resources, local authority, and community participation intersect.

A further concern involves nepotism, patronage, and elite capture. Community-based development does not automatically produce democratic participation or equitable distribution. Comparative work on participatory development shows that local programs may be captured by influential actors when formal procedures are not matched by genuine accountability, transparency, and citizen control (Grandvoinnet et al., 2015a; Mansuri & Rao, 2013). In Indonesia, village elites can influence local development through control over information, decision-making, and resource allocation (Lucas, 2016). For KDMP, this means that the policy's developmental promise may be weakened if citizens perceive cooperative benefits as likely to be controlled by village heads, local elites, political networks, or kinship-based groups. Public skepticism toward KDMP should therefore not be treated merely as resistance to a new policy, but as a possible expression of accumulated distrust toward village-level governance.

These concerns are also connected to the financial design of KDMP. Because the policy involves state-backed liquidity, cooperative financing, and access to credit, citizens may evaluate it through wider experiences of debt, interest, informal lending, and digital financial risk. Recent research on fintech and financial inclusion shows that expanding access to finance can create opportunities as well as vulnerabilities, particularly when financial literacy, consumer protection, and institutional oversight remain uneven (Dao et al., 2025; Setiawan et al., 2024). Public anxiety over online loans and online gambling also makes financial inclusion a morally charged issue rather than a purely technical one (Håkansson & Widinghoff, 2020; López-Torres et al., 2021). These wider risks help explain why citizens may evaluate KDMP not only as a cooperative policy but also as a potential site of financial and social vulnerability.

This study approaches such public evaluations through the lens of public accountability. Public accountability refers not only to formal reporting, auditing, or administrative compliance, but also to processes through which public actors are expected to explain, justify, and answer for decisions affecting citizens (Bovens et al., 2014; Grandvoinnet et al., 2015). In digital environments, accountability is increasingly articulated through public commentary, criticism, collective questioning, and reputational pressure. Recent accounting and governance studies show that social media can become a space where public voices evaluate policy, challenge official narratives, and demand transparency or fairness (La Torre et al., 2022; Nikidehaghani et al., 2025). From this perspective, TikTok comments are not merely expressions of approval or disapproval; they can be understood as informal accountability practices through which citizens assess whether a policy appears credible, fair, and governable.

The study also draws on moral economy to interpret how citizens connect cooperative policy with fairness, corruption, debt, risk, and social protection. Moral economy scholarship argues that economic arrangements are judged through shared expectations about justice, legitimacy, reciprocity, and protection from harm (Palomera & Vetta, 2016; Sayer, 2007; Scott, 1976; Thompson, 1971). This perspective is relevant to rural policy because citizens may judge a cooperative not only by its technical objectives but also by whether it protects ordinary villagers, prevents elite abuse, and distributes benefits fairly. In this article, "moral economy of accountability" refers to the way TikTok users evaluate KDMP through intertwined concerns about governance integrity, financing design, public oversight, and social risk.

TikTok is an important site for examining these concerns because it has developed beyond entertainment into a space for political expression, affective publics, activism, and public commentary (Hautea et al., 2021; Jalli, 2025; Li et al., 2025; Literat & Kligler-Vilenchik, 2023). However, TikTok is not a neutral public sphere. It is an algorithmically mediated platform where visibility, emotion, humor, repetition, and short-form interaction shape how issues are expressed and circulated (Liu, 2024; Reinikainen et al., 2025). Thus, TikTok comments should not be assumed to represent national public opinion. They are better

understood as situated digital expressions shaped by platform affordances, video context, user interaction, and the performative norms of TikTok discourse.

Existing studies have examined digital government communication, online public trust, netnographic communities, and social media responses to policy issues (Afrizal et al., 2023; Faisol & Norsain, 2023; Jeacle, 2021; Rofiah et al., 2021; Utama & Basuki, 2023). Other studies have explored TikTok as a site of activism, political expression, and platform governance (Hautea et al., 2021; Jalli, 2025; Li et al., 2025; Literat & Kligler-Vilenchik, 2023; Liu, 2024). However, these bodies of literature remain only partially connected. Studies of cooperatives and village governance rarely examine how citizens evaluate rural policy in short-form social media spaces. Conversely, TikTok studies rarely focus on cooperative reform, village accountability, or rural economic governance. As a result, little is known about how citizens use TikTok comment spaces to construct accountability judgments toward village cooperative policies.

Netnography is suitable for addressing this gap because it enables analysis of naturally occurring digital interactions, collective meaning-making, and culturally embedded interpretations within online communities (Jeacle, 2021; Kozinets, 2010, 2019; Kozinets & Gambetti, 2021). Unlike surveys, which capture responses to researcher-designed questions, netnography allows analysis of how users themselves frame a policy, what issues they prioritize, and how legitimacy is negotiated in interaction. This article therefore examines how TikTok users perceive and negotiate accountability in relation to KDMP. It asks: How do TikTok users construct accountability judgments toward the Koperasi Desa Merah Putih policy? The novelty of this study lies in connecting rural cooperative reform with netnographic analysis of TikTok-based public discourse. Rather than treating comments as isolated opinions, the article analyzes them as situated digital practices through which citizens evaluate policy legitimacy, articulate moral expectations, and demand accountable governance.

2. Method

This study employed a qualitative netnographic approach to examine how TikTok users constructed meanings, judgments, and accountability claims around the Koperasi Desa Merah Putih (KDMP) policy. Netnography was selected because the study aimed to analyze naturally occurring digital interactions rather than responses generated through researcher-designed instruments. Unlike surveys, which measure predefined attitudes, or quantitative content analysis, which mainly counts textual patterns, netnography enables interpretation of how users frame policy issues, attach moral meanings, and negotiate legitimacy within platform-based interaction (Jeacle, 2021; Kozinets, 2019; Kozinets & Gambetti, 2021). This approach is relevant for accountability research because social media allows citizens to express distrust, evaluate institutions, demand transparency, and articulate expectations of public oversight in interactive digital spaces (Goncharenko, 2023; Nikidehaghani et al., 2025; Polzer & Goncharenko, 2022).

TikTok was treated not merely as a repository of comments but as an algorithmically mediated digital field. Public discourse on TikTok is shaped by video framing, comment visibility, affective expression, repetition, humor, and platform-specific norms of participation (Febty & Qodir, 2022; Hautea et al., 2021; Jalli, 2025; Li et al., 2025; Literat & Kligler-Vilenchik, 2023; Pasolo & Pasolo, 2025). Therefore, the comments analyzed in this study were not interpreted as representative of national public opinion. They were treated as situated digital expressions produced within a specific platform environment and attached to a specific policy-related video.

The empirical field site was a single TikTok post uploaded by the verified account Lingkarnews, titled "Prabowo Bentuk Koperasi Desa Merah Putih Untuk Berantas Rentenir–P1nj0l," posted on March 7, 2025 (as seen in Figure 1 below). The post was selected purposively because it was directly related to KDMP, was produced by a verified news-oriented account, and generated high engagement. At the time of data collection, the video had approximately 2.4 million views, 81,000 likes, and 15,500 comments. This made the post a dense and information-rich digital event for examining public responses to KDMP.

Figure 1. Screenshot of the TikTok video



Source: Personal Documentation, 2026

The study used a bounded corpus rather than hashtag-based aggregation to preserve contextual coherence between the video framing and the comment thread. In netnography, a bounded field site allows the researcher to examine interactional meaning in depth rather than fragmenting comments across multiple algorithmic contexts (Delli Paoli & D'Auria, 2025; Jeacle, 2021; Kozinets, 2019). The unit of analysis was the individual public comment, while the broader interpretive context was the comment thread as a collective space of policy evaluation.

The data collection process produced 14,782 extractable comments from the original comment field. These comments were screened for relevance and interpretability. A total of 10,068 comments were retained because they contained opinions, arguments, criticisms, concerns, support, skepticism, or evaluative statements related to KDMP. Meanwhile, 4,674 comments were excluded because they did not contain interpretable policy meaning. Excluded entries

included comments consisting only of emojis, punctuation marks, laughter markers, tagging, spam, repeated slogans, single-word affirmations without context, or very short responses such as "benar (correct)," "jelas (clear)," "setuju (agree)," and "betul (right)" when they did not provide further evaluative content. This screening process was documented to maintain transparency in constructing the analytic corpus.

The retained comments were analyzed through open and axial coding. Open coding was conducted manually in Microsoft Excel to identify recurring issues, phrases, and concerns expressed by users. Initial codes included corruption, nepotism, village elites, public oversight, audit, village funds, loan interest, online loans, support, skepticism, conditional approval, fear of misuse, and online gambling. Axial coding then grouped these codes into four broader analytic categories: integrity and governance, financing design, public response, and social risks. These categories were treated as interpretive clusters capturing how users connected KDMP with wider concerns about accountability, fairness, and institutional trust.

After coding, interpretive analysis was used to examine the relationships among the four categories and to explain how accountability was constructed in the comment space. The analysis considered not only theme frequency but also the meanings attached to them. Comments on corruption and nepotism were interpreted as expressions of governance distrust, while comments on loan interest, online loans, and online gambling were interpreted as part of wider moral concerns about financial vulnerability and social harm. This interpretive logic follows qualitative netnography, where the aim is to understand cultural meaning rather than merely quantify textual occurrence (Jeacle, 2021; Kozinets, 2019).

NVivo 12 was used to organize coded data and generate supporting visualizations, including thematic maps, tree maps, and word clouds. Napkin AI was used only after manual coding had been completed. Its role was limited to assisting conceptual visualization and relational mapping among themes. It was not used to generate codes, classify comments, determine categories, or produce analytical conclusions. All interpretations, theme development, and conclusions remained researcher-led. This limitation was applied to reduce the risk of AI-induced bias and to maintain interpretive control over the qualitative analysis (Cheah, 2025).

Researcher reflexivity was incorporated into the analytic process. The researcher approached KDMP as a policy issue located within broader debates on rural development, public accountability, and village governance in Indonesia. This position may create sensitivity toward corruption, elite capture, and weak oversight as interpretive concerns. To reduce overinterpretation, the analysis distinguished between what was directly observable in the comments and what was inferred through theoretical interpretation. Reflexive memos were used during coding to record emerging assumptions, alternative readings, and possible platform effects. Skeptical comments were not automatically treated as

evidence of policy failure, but as digital expressions of distrust within a specific TikTok discussion.

The study followed ethical principles for internet-based qualitative research. The data were drawn only from publicly visible TikTok comments, and the researcher did not interact with users, access private accounts, or collect profile-level information. However, public availability was not treated as automatic ethical clearance. TikTok comments may carry traceability risks, especially when quoted directly or shown through screenshots. Therefore, usernames, profile images, timestamps, and other personal identifiers were removed from the dataset and reporting. Selected screenshots were anonymized by obscuring visible user identifiers. Digg counts and reply counts were retained only as engagement metadata to indicate the relative visibility and interactional salience of selected comments within the thread, not to identify users. Where necessary, comments were paraphrased to reduce searchability while preserving analytic meaning. These procedures follow context-sensitive approaches to public/private boundaries, anonymization, and intrusiveness in digital research (Association of Internet Researchers, 2019; Demant & Moretti, 2024; Zhao, 2024).

Trustworthiness was maintained through transparent documentation of corpus selection, screening criteria, coding procedures, analytic memos, and software use. The alignment between the research question, bounded field site, coding categories, and interpretive claims was reviewed throughout the analysis. This study does not claim that the analyzed comments represent all Indonesian citizens or all KDMP stakeholders. Rather, it offers a situated netnographic interpretation of how accountability judgments were constructed in one highly visible TikTok discussion about KDMP.

3. Result and Discussion

- **Theme Distribution**

The analysis of 10,068 meaningful TikTok comments shows that public discourse on the Koperasi Desa Merah Putih (KDMP) policy was shaped less by technical discussions of cooperative finance and more by questions of legitimacy, fairness, and implementation risk. Manual coding identified Public Skepticism as the most frequent theme, appearing in 4,287 comments, followed by Positive Support with 2,321 comments, Nepotism with 1,110, and Corruption with 963. Other themes were less frequent but analytically important: Loan Interest with 633 comments, Online Loans with 469, Public Oversight with 115, Online Gambling with 73, Village Fund with 65, and Audit with 32. These frequencies are presented in Table 1.

Table 1. Distribution of Themes in KDMP TikTok Comments

No.	Theme	Frequency
1.	Public Skepticism	4,287
2.	Positive Support	2,321
3.	Nepotism	1,110

4.	Corruption	963
5.	Loan Interest	633
6.	Online Loans	469
7.	Oversight	115
8.	Online Gambling	73
9.	Village Fund	65
10.	Audit	32
Total		10,068

Source: Author's netnographic coding, 2025.

The dominance of skepticism, nepotism, and corruption indicates that users did not interpret KDMP simply as a developmental cooperative program. Instead, they evaluated it as a governance arrangement whose success would depend on integrity, fair access, and credible oversight. In digital accountability research, online comments can function as public evaluations of institutional credibility, especially when citizens use social media to question official narratives and demand transparency (La Torre et al., 2022; Nikidehaghani et al., 2025; Polzer & Goncharenko, 2022). In this case, skepticism toward KDMP should not be understood as spontaneous negativity alone. It reflects accumulated concern over village-level governance problems, including corruption, weak reporting, and elite capture, which have been documented in studies of Indonesian village development (Lucas, 2016; Putri et al., 2023).

The visual outputs reinforce this interpretation. Figure 2 shows the prominence of skepticism, support, and governance-related concerns. Figure 3 indicates the repeated appearance of terms such as *koperasi, rakyat, pinjam, masyarakat, korupsi,* and *rentenir*, suggesting that users associated KDMP with both public welfare and borrowing-related risks. Figure 4 further shows links between governance terms such as *korupsi, nepotisme,* and *aparat* and financial terms such as *pinjaman, rentenir*, and *bunga*. This co-occurrence suggests that users did not separate cooperative financing from institutional credibility. They evaluated both together.

Figure 2. Thematic Coding Map of Public Perceptions on KDMP Policy



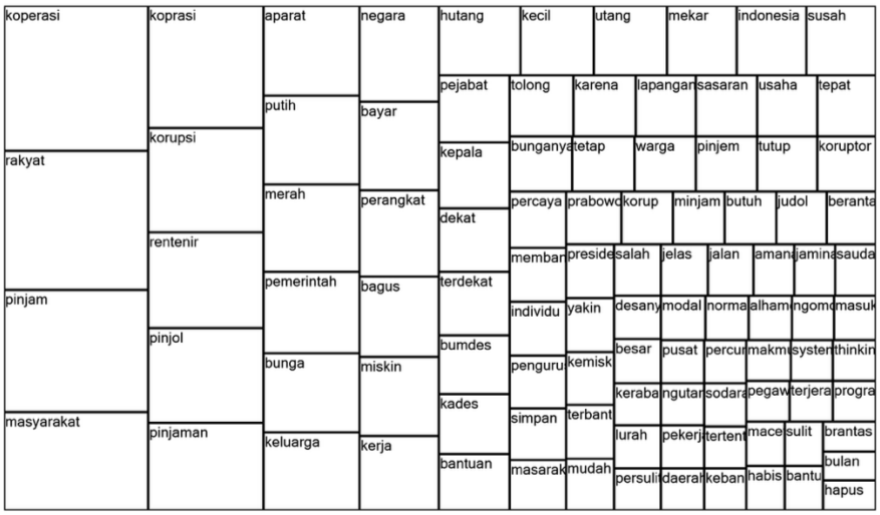
Source: Generated by the author using Microsoft Excel, 2025.

Figure 3. Word Cloud of Most Frequent Words in KDMP TikTok Comments



Source: Generated in NVivo 12, 2025

Figure 4. Treemap Visualization of Thematic Keywords in KDMP Comments



Source: Generated in NVivo 12, 2025.

Table 2 supports this pattern. The most frequent words were *koperasi* (1,162), *rakyat* (1,118), *pinjam* (983), *masyarakat* (788), *koprasi* (787), *korupsi* (677), *rentenir* (619), *pinjol* (614), *pinjaman* (563), and *aparat* (488). The simultaneous prominence of rakyat and korupsi is important because it shows that KDMP was discussed not only in terms of intended beneficiaries but also in terms of whether benefits could be delivered fairly and honestly. This pattern is consistent with qualitative policy research showing that thematic and lexical patterns can reveal the normative meanings attached to policy discourse (Isoaho et al., 2021). In this study, lexical frequency became an entry point for interpreting how public accountability was constructed in a TikTok comment space.

Table 2. Top 10 Most Frequent Words in KDMP TikTok Comments

Word	Length	Count
Koperasi	8	1,162
Rakyat	6	1,118
Pinjam	6	983
Masyarakat	10	788

Koprasi	7	787
Korupsi	7	677
Rentenir	8	619
Pinjol	6	614
Pinjaman	8	563
Aparat	6	488

Source: NVivo lexical frequency query, 2025

- **Cluster Mapping**

Axial coding grouped the ten themes into four broader clusters: Integrity and Governance, Financing Design, Public Response, and Social Risks. These relationships are presented in **Figure 5.** The cluster map shows that KDMP discourse was not fragmented into isolated topics. Instead, users connected procedural concerns, emotional judgments, and moral expectations when evaluating the policy.

This relational structure matters because it shows that users approached KDMP through an accountability logic. Governance concerns were linked to financing issues; financing concerns were linked to social risks; and both were shaped by public reactions of hope, distrust, and conditional approval. For example, comments on cooperative loans often shifted to corruption, online loans, nepotism, or supervision. This pattern supports a netnographic reading of TikTok comments as situated digital interaction rather than isolated individual opinion (Jeacle, 2021; Kozinets, 2010, 2019). The comments formed a collective evaluative space in which users assessed whether KDMP could be trusted under existing village governance conditions.

Figure 5. Four Main Thematic Clusters



Source: Conceptual visualization assisted by Napkin AI, 2025.

- **Integrity & Governance**

The Integrity and Governance cluster included Audit, Corruption, Nepotism, Public Oversight, and Village Fund. This was the most analytically important cluster because it captured the central accountability concerns raised by users.

Even when users expressed support for the policy, they often treated governance integrity as the condition for success.

The Audit category was numerically small but conceptually significant. Comments in Table 3 show that users viewed audits not merely as administrative procedures but as safeguards against misuse. Calls for internal audits, external audits, and courage to report village-level irregularities indicate that auditing was understood as a visible mechanism for restoring trust. This finding aligns with public accountability literature, which emphasizes that accountability mechanisms must be understandable, accessible, and credible to citizens rather than merely formalized in bureaucratic documents (Bovens et al., 2014; Grandvoinnet et al., 2015).

Table 3. Three Example Comments in the Audit Coding Category

Anonymized Comment Evidence	English Meaning	Digg Count	Reply Count	Coding Category
udahhh....BUMDES aja gah tauh kemana dana nya...dari duluhhh..tambah LG koperasih desa udahh susah kalau kepala desa masih blm di audit sihh...	Even the BUMDes funds have never been transparent… adding this new village cooperative will only make it harder if the village head has not been audited.	6	2	Audit
kayanya akan ada audit internal dan eksternal bang. msal ada mslah di desa laporin aja gaush takut sms kadesny	It seems there will be internal and external audits. If there's a problem in the village, just report it—don't be afraid of the village head.	1	0	Audit
betul itu bang.hrs ada pengawsan+audit jg	That's right, there must also be supervision and audits.	1	0	Audit

Source: Author's netnographic analysis, 2025.

The Corruption category, shown in Table 4, reveals stronger distrust. Users framed corruption not as a minor implementation risk but as a systemic and culturally embedded problem. Some comments suggested that KDMP could become a "new field" for corruption. This interpretation is consistent with Indonesian village governance studies showing that decentralized development programs may be vulnerable to weak oversight, poor accountability records, and misuse of local resources (Lucas, 2016; Putri et al., 2023, 2024). In this dataset, corruption functioned as a master frame through which users judged the credibility of the entire policy.

Table 4. Three Example Comments in the Corruption Coding Category

Anonymized Comment Evidence	English Meaning	Digg Count	Reply Count	Coding Category
itulah yg kita takutkn krn tradisi kyk itu sdh mnjdi darah daging n mengakr	That's what we fear — corruption has become ingrained like	83	0	Corruption

sampe gk kls suap menyuap petugas surveiy	second nature, even down to the level of bribing survey officials.			
yang di perlukan masyarakat hukum mati buat korupsi berani gak? ga sah yang aneh_ lah ga perlu	What people really need is the death penalty for corruption — would they dare? Nothing strange about that, it's necessary.	8	0	Corruption
yang saya takutkan bukan masalah siapa yang terbantu, justru yang saya takutkan koperasi desa merah putih ini malah menjadi lahan baru untuk dijadikan tempat korupsi oleh pejabat2 negara	What worries me is not who will benefit, but that this Merah Putih village cooperative might become a new field for corruption by government officials.	1	0	Corruption

Source: Author's netnographic analysis, 2025.

The Nepotism category, shown in Table 5, further demonstrates concern over unequal access. Users repeatedly expected that loans or cooperative benefits would be captured by village heads' relatives, local officials' families, or politically connected groups. This finding reflects a broader problem in participatory development: formal community-based procedures do not automatically guarantee fair distribution when local elites control information, decision-making, or access to resources (Grandvoinnet et al., 2015; Mansuri & Rao, 2013). For KDMP, perceived nepotism is damaging because it undermines legitimacy before implementation outcomes can be observed. If citizens believe that cooperative benefits will be distributed through kinship or political networks, the inclusive promise of the policy becomes fragile.

Table 5. Three Example Comments in the Nepotism Coding Category

Anonymized Comment Evidence	English Meaning	Digg Count	Reply Count	Coding Category
jangan jangan nantik yg minjam keluarga kerabat kepaladasa saja ,	Maybe only the village head's family and relatives will be the ones allowed to borrow.	691	120	Nepotism
Paling nanti keluarga kepala desa sama keluarga aparaturnya_____	It will probably end up being the village head's and local officials' families again.	139	10	Nepotism
jadi nnti yg dpt pasilitas pinjaman orang_ yg dekat dg perangkat desa, keluarganya dan timses,,,,!! yg jauh nanti dulu,,, _____	The ones who get loan facilities will be those close to the village officials, their families, and campaign teams —	109	45	Nepotism

	the rest will have to wait.

Source: Author's netnographic analysis, 2025.

The Public Oversight and Village Fund categories added procedural and distributive depth to this cluster. Tables 6 and 7 show that users demanded visible supervision, transparent beneficiary selection, clear reporting, and justification for the use of village resources. The concern about village funds is particularly important because it linked KDMP to past frustrations with BUMDes and village financial management. These comments suggest that users viewed KDMP primarily as a governance issue: the question was not only whether the program was useful, but whether it could be protected from local capture, opacity, and misallocation.

Table 6. Three Example Comments in the Public Oversight Coding Category

Anonymized Comment Evidence	English Meaning	Digg Count	Reply Count	Coding Category
program nya bagus pak presiden cuma pertanyaan nya apakah pihak pengelola desa nanti tidak akan mempersulit proses simpan pinjam untuk Rakyat ..tolong harus ada pengawasan dr negara nanti nya	The program is good, Mr. President, but the question is whether local administrators will later make it difficult for citizens to borrow. There must be government oversight.	125	20	Public Oversight
mengawasi, benar memang diawasi..... tapi matanya ditutup....._____	Yes, there's supposed to be oversight… but their eyes are closed.	3	0	Public Oversight
pengawasan itu klau sekedar manjonguok bahaso kami e, percumah boro2 itu terelisasi.__	Oversight, if it's just for show as we say, is useless—there's no way that will ever work.	1	0	Public Oversight

Source: Author's netnographic analysis, 2025.

Table 7. Three Example Comments in the Village Fund Coding Category

Anonymized Comment Evidence	English Meaning	Digg Count	Reply Count	Coding Category
koperasi dibiayai dari anggota sesuai ADART koperasi , kenapa harus dibiayai dana desa. perbaiki manajemen BUMDES	Cooperatives are funded by members according to their bylaws (AD/ART), so why should they be financed with village funds? Fix the BUMDes management instead.	29	10	Village Fund
didesaku SDH ada TPI tidak sembarang orang yg boleh minjem yg disukai saja yg di pinjami pdhal itu dana desa	In my village, there's already a policy that only certain preferred people can borrow, even though the village funds	12	0	Village Fund

sheisnya kan siapa saja bleh minjam	should be available to everyone.			
apa bisa lha wong itu memakai dana Desa	How can that person even use the village funds?	1	0	Village Fund

Source: Author's netnographic analysis, 2025

- **Financing Design**

The Financing Design cluster included Loan Interest and Online Loans. Although smaller than the governance cluster, it shows that users evaluated KDMP through practical concerns about debt, affordability, and the moral difference between cooperative finance and predatory lending. Table 8 indicates that the meaning of "low-interest" credit was contested. Some users compared bank interest to loan shark practices, while others debated what rate would be realistic. These comments show that technical financing terms were filtered through lived experiences of debt burden and institutional mistrust.

Table 8. Three Example Comments in the Loan Interest Coding Category

Anonymized Comment Evidence	English Meaning	Digg Count	Reply Count	Coding Category
bank BRI juga gak jauh beda sama rentenir bunga di atas 25%	BRI Bank is no different from loan sharks, charging over 25% interest.	532	204	Loan Interest
g mungkin klo bri bunga nya 25%, yg paling mahal perkiraan sekitar 2% lebih.__	It's impossible that BRI's interest rate is 25%; at most, it's around 2% higher.	20	0	Loan Interest
kalau masih ada bunga, sama saja.. apalagi hutang pd negara.. ngeri ada UU jerat hutang..	As long as there's interest, it's all the same—especially if the debt is to the state. It's scary with those debt laws.	9	4	Loan Interest

Source: Author's netnographic analysis, 2025.

The Online Loans category, shown in Table 9, placed KDMP within a broader ecosystem of digital lending and rural indebtedness. Users worried that cooperative loans might not solve predatory lending but instead become entangled with it, for example if borrowers used cooperative loans to repay online loans. This concern is important because financial inclusion policies can generate both opportunities and vulnerabilities when consumer protection, financial literacy, and institutional oversight remain uneven (Dao et al., 2025; Setiawan et al., 2024). In this dataset, users judged KDMP not only by its formal interest rate but also by whether it could convincingly distance itself from exploitative lending practices. Thus, financing design became a moral issue as well as an economic one.

Table 9. Three Example Comments in the Online Loans Coding Category

Anonymized Comment Evidence	English Meaning	Digg Count	Reply Count	Coding Category
izin pak, pinjolnya aja ditutup..	Sir, please just shut down the online loan services.	141	10	Online Loans
yang masih tersaangkut pinjol dan rentenir bagaimana? apakah pinjol dan rentenirnya diberantas dulu? kalau tidak, pinjam di koperasi buat bayar pinjol	What about those still trapped in online loans and moneylenders? Shouldn't those be eradicated first? Otherwise, people will borrow from cooperatives just to pay off online loans.	13	3	Online Loans
dari dulu juga ada KUD tapi tetep aja ada rentenir pinjol bank keliling	We've had rural cooperatives (KUD) before, but loan sharks, online lenders, and mobile banks still exist.	10	7	Online Loans

Source: Author's netnographic analysis, 2025.

- **Public Response**

The Public Response cluster consisted of Public Skepticism and Positive Support. This cluster requires careful interpretation because it shows that users did not respond to KDMP in a simple binary of support or rejection. Instead, they evaluated the policy through a pattern of conditional legitimacy: they recognized the policy's potential but withheld full trust until implementation appeared credible.

Table 10. Three Example Comments in the Public Skepticism Coding Category

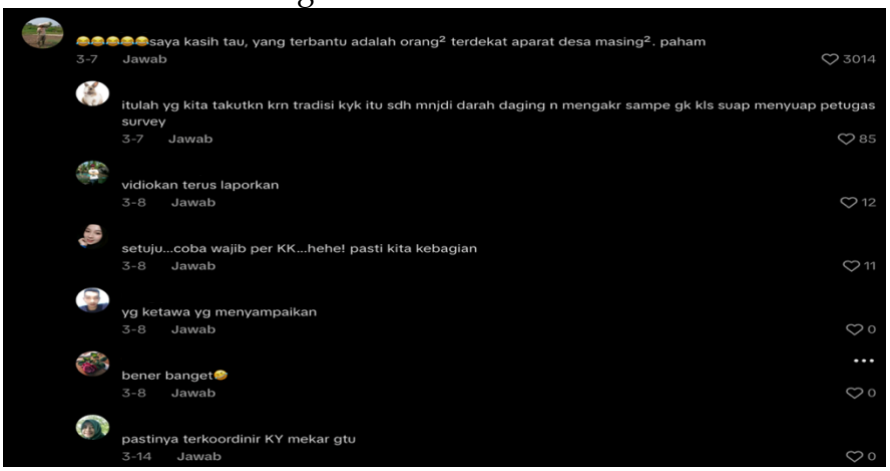
Anonymized Comment Evidence	English Meaning	Digg Count	Reply Count	Coding Category
saya kasih tau, yang terbantu adalah orang terdekat aparat desa masing, paham	Let me tell you, those who benefit are always the ones closest to the village officials. Got it.		664	Public Skepticism
mau macam cara apapun selama pejabatnya rakus rakyat gak bakal makmur perbaikilah dulu pejabat pejabatnya	No matter what method you use, as long as officials remain greedy, the people will never prosper. Fix the officials first.	693	64	Public Skepticism
terlalu banyak wacana dan rencana	Too many talks and plans.	67	0	Public Skepticism

Source: Author's netnographic analysis, 2025.

Table 10 shows that skepticism was the dominant public reaction. However, this skepticism should not be reduced to cynicism or emotional dismissal. Many

skeptical comments contained specific accountability claims: users questioned who would benefit, whether officials could be trusted, whether village administrators would complicate access, and whether the program would repeat earlier governance failures (see Figure 6 below). In this sense, skepticism worked as a public monitoring discourse. It allowed users to challenge the state's developmental narrative and demand evidence of fairness, transparency, and enforceable oversight. This supports studies showing that social media can become a space where citizens articulate accountability concerns and pressure institutions through collective public judgment (La Torre et al., 2022; Nikidehaghani et al., 2025; Polzer & Goncharenko, 2022).

Figure 6. Anonymized examples of public skepticism comments from the Lingkarnews TikTok video.



Source: Screenshot from Lingkarnews video post, 2025.

The skepticism observed in this study also reflects a policy feedback process. Citizens do not evaluate new policies in isolation; they interpret them through previous experiences with public programs, local officials, and administrative performance. Policy feedback scholarship shows that citizens' encounters with state institutions shape their expectations, trust, and political judgments toward later policies (Soss & Moynihan, 2014). In the KDMP discussion, skepticism emerged because users connected the new cooperative policy with past disappointments over corruption, village funds, BUMDes, and favoritism. This means that digital skepticism is not merely a platform effect; it is also a memory of governance. At the same time, Table 11 shows that support for KDMP was genuine but conditional. Users appreciated the policy's developmental goals, especially its promise to help people avoid moneylenders and online loans. However, support was commonly tied to requirements such as independent management, fair procedures, accessible complaint channels, and supervision from outside village officials. This is important because positive comments did not simply endorse the policy; they specified the conditions under which the policy could become legitimate. Support therefore functioned as a normative expectation: users accepted the purpose of KDMP but demanded institutional safeguards.

Table 11. Three Example Comments in the Positive Support Coding Category

Anonymized Comment Evidence	English Meaning	Digg Count	Reply Count	Coding Category
Pengurus Koperasinya Harus orang Independen dan diluar Perangkat Desa	The cooperative's management must be independent and composed of people outside the village administration.	500	105	Positive Support
kalau memang terjadi ada koprasi merah putih, saya mohon pengelolanya dari GERINDRA biar kalau ada masalah kami masyarakat mudah mengadu	If the Merah Putih cooperative truly exists, I hope it's managed by GERINDRA, so we as citizens can easily report issues.	154	25	Positive Support
asli tujuan pemerintah itu sangat bagus dan sangat membantu *bagi yg membutuhkan asal besok ga di persulit aja sama perangkat desa*	The government's intention is genuinely good and helpful for those in need, as long as it's not made difficult by local administrators.	20	6	Positive Support

Source: Author's netnographic analysis, 2025.

The coexistence of skepticism and support shows that TikTok users were not passive receivers of policy information. They acted as evaluative publics who assessed KDMP through both hope and distrust. This pattern is consistent with research on TikTok as a space for political expression and public commentary, where users combine affective reaction, critique, humor, and practical demands in short-form interaction (Hautea et al., 2021; Jalli, 2025; Li et al., 2025; Literat & Kligler-Vilenchik, 2023; Pasolo & Pasolo, 2025). In this study, public response became a central mechanism through which accountability was negotiated. Users did not reject cooperative reform as an idea; rather, they questioned whether current governance conditions were capable of delivering it fairly.

This finding is significant for the legitimacy of KDMP. Legitimacy in the comment space was not granted automatically by policy intention or presidential endorsement. It had to be earned through credible implementation. Public skepticism and positive support therefore formed two sides of the same accountability process. Skepticism identified the risks that could destroy legitimacy, while support identified the conditions needed to build it. This is why the Public Response cluster should be read not as an emotional reaction category, but as a digital accountability mechanism.

- ***Social Risks***

The Social Risks cluster centered on Online Gambling, as shown in Table 12. Although this theme appeared less frequently than others, it introduced a distinct layer of accountability concern by extending the discussion beyond administration and finance into household vulnerability. Users worried that

easier access to loans might not automatically improve welfare if funds could be diverted into gambling or other harmful practices.

Table 12. Three Example Comments in the Online Gambling Coding Category

Anonymized Comment Evidence	English Meaning	Digg Count	Reply Count	Coding Category
iya pak trus klw bisa aplikasi judi onlen di blokir klu gak uang pinjaman abis di pake un judi pk	Yes, sir, please block online gambling apps; otherwise, people will just spend their loan money on gambling.	5	1	*Online Gambling*
Makanya kita sebagai masyarakat yg miskin banyak banyak bersyukur, ini kebanyakan udah miskin judi pula udah gitu kalo susah pemerintah yg disalahi	That's why poor people should be grateful; most of them are already poor but still gamble, and when in trouble, they blame the government.	0	0	*Online Gambling*
Bapak mohon izin pinjaman online dan judi online harus diberantas	Sir, please, both online loans and online gambling must be eradicated.	0	0	*Online Gambling*

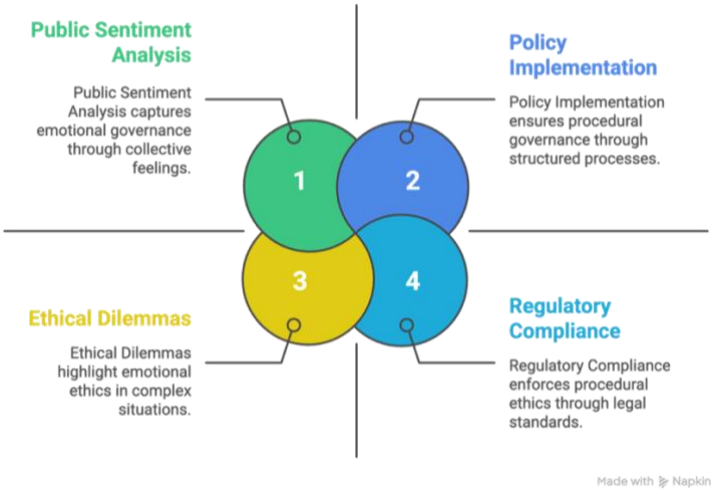
Source: Author's netnographic analysis, 2025.

This theme is significant because it expands the meaning of policy risk. KDMP was not judged only by whether officials might steal or mismanage funds, but also by whether credit access could generate new forms of household instability. Research on online gambling shows links between gambling behavior, debt, and over-indebtedness (Håkansson & Widinghoff, 2020; López-Torres et al., 2021). In this dataset, online gambling became part of a broader moral concern about whether cooperative credit could genuinely support welfare or intensify financial harm. This does not mean that KDMP causes gambling. Rather, it shows that users interpreted credit policy through existing anxieties about digital debt, household discipline, and social vulnerability.

- ***Moral Economy of Accountability***

The relationships among the four clusters are summarized in Figure 7. The figure should be understood as a conceptual synthesis of the findings rather than merely a visual summary. It shows that TikTok users evaluated KDMP by linking economic access, institutional trust, distributive fairness, and social risk. The policy was not discussed only as a cooperative financing instrument, but also as a test of whether village-level governance could prevent corruption, nepotism, elite capture, predatory lending, and misuse of public resources.

Figure 7. Moral Economy of Accountability.



Source: Conceptual visualization assisted by Napkin AI after manual coding and interpretation, 2025

This broader pattern can be understood as a moral economy of accountability. Moral economy scholarship argues that economic arrangements are judged through shared expectations of justice, legitimacy, reciprocity, and protection from harm (Palomera & Vetta, 2016; Sayer, 2007; Scott, 1976; Thompson, 1971). In the KDMP discussion, these expectations appeared in demands for transparent beneficiary selection, independent management, public oversight, audits, fair loan access, and protection from online loans and gambling. Citizens were not evaluating KDMP only by asking whether it could provide credit. They were asking whether it could do so fairly, safely, and accountably.

The findings therefore show that TikTok comments served not merely as isolated reactions but as a participatory accountability space. Users collectively evaluated whether a state-led cooperative reform could be trusted under current governance conditions. This finding extends previous netnographic and accountability research by showing that short-form video platforms can host public evaluations of rural economic reform, not only entertainment, activism, or general political expression (Jalli, 2025; Jeacle, 2021; Li et al., 2025; Pasolo & Pasolo, 2025). TikTok did not provide a representative measure of national public opinion, but it revealed how accountability judgments were publicly constructed, circulated, and contested in a highly visible digital setting.

Overall, KDMP legitimacy in this digital discourse depended less on the policy's formal promise than on whether citizens believed credible safeguards would prevent corruption, nepotism, predatory lending, and social misuse. The public did not simply ask whether KDMP was a good program. They asked whether it would be governed fairly, whether ordinary villagers would benefit, and whether financial access would reduce or reproduce vulnerability. This is the central contribution of the findings: TikTok-based public discourse reveals how rural cooperative policy is judged through both institutional and moral expectations of accountability.

4. Conclusion

This study shows that TikTok users constructed accountability judgments toward the Koperasi Desa Merah Putih (KDMP) policy through concerns over governance integrity, financing design, public response, and social risk. Public reactions were shaped less by the formal promise of rural economic development than by questions of fairness, transparency, elite capture, fund misuse, and credible oversight. Skepticism was the dominant response, but it did not necessarily indicate rejection of cooperative reform. Rather, it reflected a demand for stronger safeguards before policy legitimacy could be granted.

The findings suggest that KDMP was evaluated through a moral economy of accountability. Users judged the policy not only by whether it could provide cooperative finance, but also by whether it could protect ordinary villagers, prevent corruption and nepotism, ensure fair access, and reduce social vulnerability. Support for KDMP was therefore conditional on independent management, transparent procedures, effective audits, accessible complaint channels, and clear separation from predatory lending practices.

This study contributes to netnographic and accountability research by showing that TikTok comment sections can function as participatory accountability spaces. Users did not merely express isolated opinions; they collectively evaluated a state-led rural economic reform through moral, procedural, and institutional judgments. Practically, the findings suggest that KDMP implementation requires visible oversight, transparent beneficiary selection, regular audits, public reporting, financial literacy, and borrower protection.

This study is limited to one highly visible TikTok video from one verified account. The findings do not represent national public opinion or all KDMP stakeholders. Future research should compare KDMP discussions across multiple platforms, regions, and implementation stages, and combine netnography with interviews, field observation, or policy document analysis.

Conflicts of Interest

The authors declare that there is no conflict of interest.

Acknowledgment

The authors express sincere gratitude to the authors acknowledge the publicly available digital materials that informed this study. No specific grant or financial support was received for this research.

References

Afrizal, Munaf, Y., Yogia, M. A., Suri, D. M., Prayuda, R., & Amri, P. (2023). Government-owned Digital Services to Overcome the Spread of Covid-19, Case In Indonesia. *International Journal of Sustainable Development and Planning*, 18(5), 1553–1563. https://doi.org/10.18280/ijsdp.180526, accessed on October 10, 2025.

Association of Internet Researchers. (2019). Internet research: Ethical guidelines 3.0. *Association of Internet Researchers*. https://aoir.org/reports/ethics3.pdf, accessed on October 10, 2025.

Bovens, M., Goodin, R. E., & Schillemans, T. (2014). *The Oxford Handbook of Public Accountability*. Oxford, Oxford University Press. https://doi.org/10.1093/oxfordhb/9780199641253.001.0001, accessed on October 10, 2025.

Buchori Siagian, B., Maryunani, Krishna Sakti, R., & Budi Santoso, D. (2016). Efficiency and Effectiveness Analysis of Village Financial Management (VFM): A Case study of Asahan Regency. *International Journal of Social and Local Economic Governance*, 2(2), 136–151. https://doi.org/10.21776/ub.ijleg.2016.002.02.5, accessed on October 10, 2025.

Candra, S., & Fernando, Z. J. (2024). Anti-corruption Village: A Solution to Preventing Crime of Corruption and Good Governance in Village. *Fiat Justisia: Jurnal Ilmu Hukum*, 18(1), 49–66. https://doi.org/10.25041/fiatjustisia.v18no1.3110, accessed on October 10, 2025.

Cheah, C. W. (2025). AI-Augmented Netnography: Ethical and Methodological Frameworks for Responsible Digital Research. International Journal of Qualitative Methods, 24. https://doi.org/10.1177/16094069251338910, accessed on October 12, 2025.

Dao, H., Le, P., & Nguyen, D. K. (2025). Financial Inclusion and Fintech: A State-of-the-art: Systematic Literature Review. *Financial Innovation*, 11, 69. https://doi.org/10.1186/s40854-024-00741-0, accessed on October 10, 2025.

De Lautour, V., & Cortese, C. (2016). Cooperatives: Governance and accountability systems for a better world? *Journal of Accounting & Organizational Change*, 12(1), 1–9. https://doi.org/10.1108/JAOC-03-2015-0033, accessed on October 10, 2025.

Delli Paoli, A., & D'Auria, V. (2025). The Digitalization of Ethnography: A Scoping Review of Methods in Netnography. *Journal of Contemporary Ethnography*, 54(4), 559–587. https://doi.org/10.1177/08912416251342795, accessed on October 12, 2025.

Demant, J., & Moretti, A. (2024). Intrusiveness and the Public-private Divide in Netnography: A Situated, Structured Approach for Ethical Research in the Context of Closed, Group-based, or Hidden Social Media Behaviour. *International Journal of Qualitative Methods*, 23. https://doi.org/10.1177/16094069241257937, accessed on October 10, 2025.

Etefa, W. O., Saka, A. L., & Hundessa, F. D. (2025). The Promise of Cooperative Unions for Peace and Development: Afran Qalloo Cooperatives in Focus. *Journal of Peacebuilding & Development*. https://doi.org/10.1177/15423166251349604, accessed on October 12, 2025.

Faisol, M., & Norsain, N. (2023). Netnografi: Perspektif netizen terhadap kenaikan tarif PPN 11%. Jurnal Akademi Akuntansi, 6(2), 167–182. https://doi.org/10.22219/jaa.v6i2.24536, accessed on October 10, 2025.

Febty, I. M., & Qodir, Z. (2022). Netnography study: Racism against TikTok account @mingokwamkilama16. *Jurnal Antropologi: Isu-Isu Sosial Budaya*, 24(1), 10–17. https://doi.org/10.25077/jantro.v24.n1.p10-17.2022, accessed on October 10, 2025.

Foureska, N. B. (2025). Koperasi Merah Putih: Strategi Pemerintah Bangkitkan Ekonomi Desa Menuju Indonesia Emas 2045. Jakarta, Direktorat Jenderal Perbendaharaan, Kementerian Keuangan Republik Indonesia. https://djpb.kemenkeu.go.id/kppn/sijunjung/id/data-publikasi/artikel/3180-koperasi-merah-putih-strategi-pemerintah-bangkitkan-ekonomi-desa-menuju-indonesia-emas-2045.html, accessed on October 12, 2025.

Goncharenko, G. (2023). In the Spotlight: Rethinking NGO Accountability in the #MeToo Era. *Critical Perspectives on Accounting*, 92, 102308. https://doi.org/10.1016/j.cpa.2021.102308, accessed on October 10, 2025.

Grandvoinnet, H., Aslam, G., & Raha, S. (2015). Opening the Black Box: the Contextual Drivers of Social Accountability. https://doi.org/10.1596/978-1-4648-0481-6, accessed on October 10, 2025.

Håkansson, A., & Widinghoff, C. (2020). Over-indebtedness and Problem Gambling in a General Population Sample of Online Gamblers. *Frontiers in Psychiatry*, 11, 7. https://doi.org/10.3389/fpsyt.2020.00007, accessed on October 10, 2025.

Hautea, S., Parks, P., Takahashi, B., & Zeng, J. (2021). Showing they care (or don't): Affective Publics and Ambivalent Climate Activism on TikTok. *Social Media + Society*, 7(2). https://doi.org/10.1177/20563051211012344, accessed on October 10, 2025.

Isoaho, K., Gritsenko, D., & Mäkelä, E. (2021). Topic Modeling and Text Analysis for Qualitative Policy Research. *Policy Studies Journal*, 49(1), 300–324. https://doi.org/10.1111/psj.12343, accessed on October 10, 2025.

Jalli, N. (2025). Viral justice: TikTok Activism, Misinformation, and the Fight for Social Change in Southeast Asia. *Social Media + Society*, 11(1). https://doi.org/10.1177/20563051251318122, accessed on October 10, 2025.

Jeacle, I. (2021). Navigating Netnography: A Guide for the Accounting Researcher. *Financial Accountability & Management*, 37(1), 88–101. https://doi.org/10.1111/faam.12237, accessed on October 10, 2025.

Kozinets, R. V, & Gambetti, R. (2021). *Netnography Unlimited: Understanding Technoculture Using Qualitative Social Media Research*. London, Routledge.

Kozinets, R. V. (2010). *Netnography: Doing ethnographic research online*. London, Sage Publications.

Kozinets, R. V. (2019). Netnography: The essential guide to qualitative social media research (3rd ed.). London, Sage Publications.

La Torre, M., Di Tullio, P., Tamburro, P., Massaro, M., & Rea, M. A. (2022). Calculative Practices, Social Movements and The Rise of Collective

Identity: How #istayathome Mobilised a Nation. *Accounting, Auditing & Accountability Journal*, 35(9), 1–27. https://doi.org/10.1108/AAAJ-08-2020-4819, accessed on October 10, 2025.

Li, Y., Cheng, Z., & Gil de Zúñiga, H. (2025). TikTok's Political Landscape: Examining Echo Chambers and Political Expression Dynamics. *New Media & Society*. May, https://doi.org/10.1177/14614448251339755, accessed on October 12, 2025.

Literat, I., & Kligler-Vilenchik, N. (2023). TikTok as a Key Platform for Youth Political Expression: Reflecting on the Opportunities and Stakes Involved. Social Media + Society, 9(1). https://doi.org/10.1177/20563051231157595, accessed on October 10, 2025.

Liu, D. (2024). Borderline Content and Platformised Speech Governance: Mapping TikTok's Moderation Controversies in South and Southeast Asia. Policy & Internet, 16(3), 543–566. https://doi.org/10.1002/poi3.388, accessed on October 10, 2025.

López-Torres, I., León-Quismondo, L., & Ibáñez, A. (2021). Impulsivity, Lack of Premeditation, and Debts in Online Gambling Disorder. *Frontiers in Psychiatry*, 11, 618148. https://doi.org/10.3389/fpsyt.2020.618148, accessed on October 10, 2025.

Lucas, A. (2016). Elite Capture and Corruption in two villages in Bengkulu Province, Sumatra. *Human Ecology*, 44(3), 287–300. https://doi.org/10.1007/s10745-016-9837-6, accessed on October 10, 2025.

Lyne, I., Ngin, C., & Santoyo-Rio, E. (2018). Understanding Social Enterprise, Social Entrepreneurship and the Social Economy in Rural Cambodia. *Journal of Enterprising Communities: People and Places in the Global Economy*, 12(3), 278–298. https://doi.org/10.1108/JEC-11-2016-0041, accessed on October 10, 2025.

Mansuri, G., & Rao, V. (2013). *Localizing Development: Does Participation Work*? https://doi.org/10.1596/978-0-8213-8256-1, accessed on October 10, 2025.

Nikidehaghani, M., Mehmet, M., & Clarke, R. J. (2025). COVID-19 JobKeeper policy: Accounting for "Many Voices" in the Community. The British Accounting Review. https://doi.org/10.1016/j.bar.2025.101593, accessed on October 12, 2025.

Palomera, J., & Vetta, T. (2016). Moral Economy: Rethinking a Radical Concept. *Anthropological Theory*, 16(4), 413–432. https://doi.org/10.1177/1463499616678097, accessed on October 10, 2025.

Pasolo, M. R., & Pasolo, F. (2025). A Netnographic Study on Tiktok: Exploring Anti-Corruption and Audit Themes in Prabowo's Presidential Speech. *The Eastasouth Journal of Social Science and Humanities*, 2(3), 351–361. https://doi.org/10.58812/esssh.v2i03.589, accessed on October 12, 2025.

Polzer, T., & Goncharenko, G. (2022). The UK COVID-19 App: the Failed Co-production of a Digital Public Service. *Financial Accountability & Management*, 38(2), 281–298. https://doi.org/10.1111/faam.12307, accessed on October 10, 2025.

Pothipala, V., Keerasuntonpong, P., & Cordery, C. (2021). Alleviating social and economic inequality? The Role of Social Enterprises in Thailand. *Journal of Accounting & Organizational Change*, 17(1), 50–70. https://doi.org/10.1108/JAOC-09-2020-0127, accessed on October 10, 2025.

Putri, C. M., Argilés-Bosch, J. M., & Ravenda, D. (2023). Thirty Years of Village Corruption Research: Accounting and Smart Villages for Village Sustainability as Future Research Direction. *Sustainability*, 15(12), 9264. https://doi.org/10.3390/su15129264, accessed on October 10, 2025.

Putri, C. M., Argilés-Bosch, J. M., & Ravenda, D. (2024). Creating Good Village Governance: an Effort to Prevent Village Corruption in Indonesia. *Journal of Financial Crime*, 31(2), 455–468. https://doi.org/10.1108/JFC-11-2022-0266, accessed on October 10, 2025.

Reinikainen, H. M., Pöyry, E., Pelevina, N.-M., & Kannasto, E. (2025). The Convergence of Promotion and Politics: How Influencers Curate Their Self-Presentations through Political Talk. *Journal of Business Research*, 201, 115756. https://doi.org/10.1016/j.jbusres.2025.115756, accessed on October 18, 2025.

Rofiah, R., Sumardjo, S., Sarwoprasodjo, S., & Lubis, D. P. (2021). Pola Jaringan Komunikasi pada Partisipasi Politik Akar Rumput: Studi Netnografi Media Sosial Twitter pada Aksi Bela Islam. *Jurnal Studi Komunikasi dan Media*, 25(1), 17. https://doi.org/10.31445/jskm.2021.3430, accessed on October 10, 2025.

Sayer, A. (2007). Moral Economy as Critique. *New Political Economy*, 12(2), 261–270. https://doi.org/10.1080/13563460701303008, accessed on October 10, 2025.

Scott, J. C. (1976). *The Moral Economy of the Peasant: Rebellion and Subsistence in Southeast Asia*. New Haven, Yale University Press.

Setiawan, B., Phan, T. D., Medina, J., Wieriks, M., Nathan, R. J., & Fekete-Farkas, M. (2024). Quest for Financial Inclusion via Digital Financial Services (Fintech) during Covid-19 Pandemic: Case Study of Women in Indonesia. *Journal of Financial Services Marketing*, 29, 459–473. https://doi.org/10.1057/s41264-023-00217-9, accessed on October 10, 2025.

Setyorini, C. T., Susilowati, D., & Farida, Y. N. (2021). Analysis of Transparency and Accountability of Village Funds' Financial Management: a case study in Banyumas. Proceeding ICMA-SURE, 1(1). https://doi.org/10.20884/2.procicma.2021.1.1.4430, accessed on October 10, 2025.

Soss, J., & Moynihan, D. P. (2014). Policy feedback and the politics of administration. Public Administration Review, 74(3), 320–332. https://doi.org/10.1111/puar.12200, accessed on October 10, 2025.

Thompson, E. P. (1971). The Moral Economy of the English crowd in the eighteenth century. Past & Present, 50(1), 76–136. https://doi.org/10.1093/past/50.1.76, accessed on October 10, 2025.

Utama, A. A. G. S., & Basuki, B. (2023). The Exploration of Corporate Image Sustainability: a Netnography Study. *ETNOSIA: Jurnal Etnografi Indonesia*, 8(1), 174–196. https://doi.org/10.31947/etnosia.v8i1.26440, accessed on October 10, 2025.

Zhao, Y. (2024). TikTok and Researcher Positionality: Considering the Methodological and Ethical Implications of an Experimental Digital Ethnography. *International Journal of Qualitative Methods*, 23. https://doi.org/10.1177/16094069231221374, accessed on October 10, 2025.