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Representation of Bank Emok's Identity and Social Capital in Urban Communities in West Java, Indonesia

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ABSTRACT

Purpose: This study examines how identity representation and social capital mechanisms operate within Bank Emok practices among urban communities in West Java.

Research Method: A descriptive qualitative approach was employed. Data were collected through participant observation during weekly Bank Emok meetings and in-depth interviews with active borrowers, joint liability group leaders, and community leaders. Data were analyzed using the Miles and Huberman interactive model, with support from source and method triangulation.

Results and Discussion: The findings indicate that Bank Emok functions not only as an informal financial mechanism but also as a sociocultural institution. The emok practice facilitates the construction of collective identities among women facing similar economic pressures. Trust, social networks, and reciprocity enable access to credit through joint liability arrangements while simultaneously generating social obligations and pressures.

Implications: Strengthening financial literacy and expanding inclusive formal financial services are necessary to address urban women's financial needs.

Originality: This study integrates identity representation and Putnam's social capital framework to explain Bank Emok as both a financial and sociocultural phenomenon.

Keywords: bank emok; social capital; identity representation; women borrowers; urban communities.

1. Introduction

The Bank Emok phenomenon has become an inseparable social reality in West Java over the past decade. The term "Emok," referring to the kneeling position typical of Sundanese women, denotes a communal transaction conducted on the floor (lesehan). This practice is essentially a group-based micro-lending system targeting women, particularly homemakers, with procedures that are far more practical than those of formal financial institutions. However, this ease of access has serious consequences for consumption patterns and the economic structure of households at the grassroots level. Demographic and economic shifts have meant that Bank Emok is no longer found solely in rural

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areas but has expanded into urban and suburban areas in West Java, such as Bandung, Bekasi, Bogor, and other rapidly developing regions. In this heterogeneous urban environment, Bank Emok has become an instant solution for lower-middle-class communities facing high living costs yet lacking access to conventional banking. Their existence fills the gap between urgent financial needs and the lack of formal financial services, which often require physical collateral and complicated administrative procedures. Sociologically, Bank Emok is not merely a moneylending transaction but also a space for the representation of identity. For urban communities in West Java, gathering to pay installments serves as a platform for social interaction that reinforces group identity. This identity is formed from a shared destiny, similar economic burdens, and a cultural background that values togetherness. "Emok" is no longer simply a sitting position, but rather a symbol of women's collective resilience in facing economic pressures amidst the increasingly individualistic currents of urban modernity.

The community's strong social capital supports the continued existence of Bank Emok in urban areas. Elements of social capital, such as trust, networks, and norms of reciprocity, are the primary drivers of this system. Without material collateral, trust between group members provides absolute security. The "joint liability" system, in which other members are obligated to cover the debts of those who default, demonstrates how social capital is transformed into a highly binding form of economic security. From Putnam's perspective, social capital facilitates coordinated action through trust, networks, and reciprocity, enabling communities to achieve collective goals that would otherwise be difficult to attain individually (Putnam, 1993). This perspective provides an important analytical lens for understanding why Bank Emok continues to operate and gain legitimacy despite its informal nature. However, this reliance on social capital creates ambivalence within urban communities. On the one hand, social networks facilitate access to capital, but on the other, the norm of joint liability often triggers horizontal conflict and erodes social cohesion when defaults occur. Social pressure arising from collective repayment obligations may function as an informal sanction that influences borrowers' behavior and reinforces group discipline. This phenomenon demonstrates that Bank Emok has created a paradox: it presents itself as a short-term economic savior. However, it could weaken long-established social relationships within the community due to systemic debt pressures.

Recent studies have extensively discussed Bank Emok from economic and family welfare perspectives. Sunarti *et al.,* (2023), studying 150 Bank Emok customer families in Bogor, found that 71.3% of borrowers were not classified as poor by local standards, indicating that Bank Emok users were not exclusively drawn from the poorest households. Wahidah & Ritonga (2023), examining communities in Tasikmalaya, identified that Bank Emok practices had become normalized through widespread participation and collective lending arrangements. Similarly, Rosanti & Sunarti (2023), analyzing data from 60 wives in Bandung Regency, found that economic pressure significantly influenced women's debt-related decisions. Ruswandi & Zaelani (2020) further highlighted the distinctions between Bank Emok and formal cooperatives, emphasizing the community-based characteristics embedded in informal lending practices.

Additional studies have also demonstrated the broader social implications of Bank Emok participation. Sunarti & Istighfarani (2024), through a cross-sectional study involving families in Bogor Regency and Bogor City, found that organizational capacity and family atmosphere positively contributed to subjective family welfare, whereas economic pressure reduced family well-being. Damayanti *et al.,* (2026), using qualitative approaches in Cirebon, revealed that face-to-face interactions and routine group meetings strengthened borrowers' engagement while simultaneously intensifying social control and generating tensions within families and communities. Likewise, Nugraha & Suhada

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(2024) reported that the informal and unregulated characteristics of Bank Emok, combined with relatively high borrowing costs, often contributed to prolonged debt dependence and community disputes.

Although these studies provide valuable insights into the economic functions and welfare implications of Bank Emok, they predominantly focus on borrowing behavior, household economic pressure, debt dependence, and institutional characteristics. Limited attention has been devoted to examining how social capital mechanisms operate within Bank Emok practices, particularly regarding the roles of trust, social networks, and reciprocity in shaping women's collective identities and sustaining participation in informal finance. Existing studies also tend to portray social relationships as contextual findings rather than as theoretically grounded analytical constructs.

Furthermore, previous research has rarely explored the paradoxical nature of social capital within Bank Emok ecosystems. On the one hand, social capital may strengthen solidarity, facilitate access to financial resources, and reinforce women's collective resilience. On the other hand, the same mechanisms may generate social pressure, intensify horizontal conflicts, and undermine community cohesion when repayment obligations cannot be fulfilled. Consequently, empirical understanding of how identity representation intersects with social capital processes within urban Bank Emok communities remains insufficient.

Based on these limitations, this study addresses the following research question: How do identity representation and social capital mechanisms operate within Bank Emok practices among urban communities in West Java? Accordingly, this study aims to explore how trust, social networks, and norms of reciprocity shape the sustainability of Bank Emok practices and influence women's economic roles and social relationships. The novelty of this research lies in its integration of Putnam's social capital framework into the analysis of Bank Emok as both a financial mechanism and a sociocultural phenomenon. Unlike previous studies that primarily emphasized economic outcomes and household welfare, this study highlights the dual role of social capital as both an enabling resource and a potential source of social vulnerability within informal lending systems.

The remainder of this paper is organized as follows. Section 2 provides a literature review and hypothesis development. Section 3 presents the research method and design. Section 4 provides the results and discussion. Section 5 presents Concluding Remarks and Recommendations.

2. Literature Review and Hypothesis Development

2.1 *Social Capital Theory*

Social capital theory holds that relationships among individuals constitute valuable resources that facilitate collective action and enhance communities' capacity to address shared problems. Putnam (2000) conceptualized social capital as consisting of trust, social networks, and norms of reciprocity that enable cooperation for mutual benefit. In this perspective, trust reduces uncertainty in social interactions, and networks provide channels for information exchange and resource mobilization. At the same time, reciprocity creates expectations of mutual support that sustain social cohesion over time. Recent studies have reaffirmed the relevance of these dimensions in various social settings. Tuominen & Haanpää (2022) demonstrated that trust, reciprocity, and social relationships remain central components of social capital that influence individuals' well-being and participation within communities. Likewise, Carmen *et al.,* (2022) argued that social capital strengthens community resilience by promoting

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cooperation, collective responsibility, and adaptive responses during periods of economic and social uncertainty.

Contemporary developments in social capital theory have expanded Putnam's original framework by emphasizing the diversity of social ties and their different implications. Antoni & Grimalda (2024) and Gómez-Balcácer *et al.,* (2023) distinguished between bonding social capital and bridging social capital. Bonding social capital refers to close relationships among individuals who share similar backgrounds, identities, and experiences, thereby reinforcing solidarity and emotional support within groups. In contrast, bridging social capital connects individuals across heterogeneous social groups, facilitating access to broader information, opportunities, and external resources. In addition, Mathey *et al.,* (2024) highlighted that social capital is continuously formed and leveraged through repeated interactions, shared norms, and collaborative experiences. Reciprocal relationships also play an important role in facilitating resource exchange and sustaining collective initiatives, particularly in contexts with limited access to formal institutions (Do *et al.,* 2026). These perspectives suggest that social capital is not static but evolves through ongoing social processes embedded within everyday practices.

Despite its positive functions, social capital may also generate unintended consequences. Jang *et al.,* (2024) emphasized that excessive group conformity, strong social obligations, and exclusionary practices may represent the "dark side" of social capital. Similarly, Kashif *et al.,* (2026) argued that trust and reciprocity, while strengthening cohesion, can also create social pressure and reinforce obligations that limit individual autonomy. This ambivalent character is particularly relevant for understanding informal financial arrangements such as Bank Emok. Within these systems, trust substitutes for formal collateral, social networks facilitate access to credit, and reciprocity sustains collective repayment mechanisms. However, the same social mechanisms may intensify pressures associated with joint liability when members experience repayment difficulties. Therefore, Putnam's social capital theory provides a useful analytical framework for examining how trust, networks, and reciprocity simultaneously function as sources of resilience and vulnerability within the social dynamics of Bank Emok practices in urban communities.

2.2 *Emok Bank: Characteristics and Operations*

Bank Emok is a form of informal microfinance institution that has developed predominantly within Sundanese communities in West Java. The term "emok" refers to a traditional squatting or floor-seated position commonly adopted during group gatherings, reflecting the communal nature of loan transactions conducted through face-to-face interactions (Emok & Bank, 2022). Unlike formal financial institutions, Bank Emok provides rapid and relatively uncomplicated access to credit, requiring neither physical collateral nor extensive administrative procedures. Loan offers are frequently delivered directly to prospective borrowers through door-to-door approaches, making financial services accessible to individuals who encounter barriers to obtaining credit from conventional banking institutions (Nurhayati *et al.,* 2024). This operational simplicity has contributed to the normalization of Bank Emok practices in many communities, where participation is increasingly perceived as an ordinary strategy for addressing urgent financial needs (Gustiani, 2023). Consequently, Bank Emok has become an alternative source of financing for households seeking immediate liquidity amidst limited formal financial inclusion.

Operationally, Bank Emok relies on collective mechanisms that distinguish it from individual-based lending systems. Borrowers are generally organized into small groups that meet regularly, most

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commonly weekly, to make installment payments and monitor members' compliance with repayment obligations (Karwati *et al.,* 2023; Sunarti Syifa; Wulandari, 2024). Within this arrangement, the joint liability system serves as the primary guarantee mechanism, whereby group members share responsibility for covering installment payments when one member defaults (F. Lestari & Nurhayati, 2024). Such practices reduce transaction costs for lenders while simultaneously utilizing social relationships as substitutes for formal collateral. Moreover, Bank Emok's operational structure often involves female field officers. It predominantly targets women, particularly homemakers, based on assumptions regarding women's commitment to family financial responsibilities and their active participation in neighborhood social networks (F. Lestari & Nurhayati, 2024). Therefore, the effectiveness of Bank Emok operations depends not only on financial transactions but also on the existence of social interaction, mutual monitoring, and collective accountability among borrowers.

Despite its accessibility and flexibility, Bank Emok operations have generated considerable concern due to their potential socioeconomic consequences. Previous studies indicate that the relatively high borrowing costs, combined with recurring repayment obligations, may contribute to prolonged debt dependence among borrowers (Karwati *et al.,* 2023; Nugraha & Suhada, 2024). Difficulties in meeting installment schedules have also been associated with the emergence of interpersonal conflicts and tensions within communities characterized by joint repayment responsibilities (Nugraha & Suhada, 2024). Furthermore, empirical evidence suggests that Bank Emok clients do not exclusively originate from economically disadvantaged households. Rather, participation is often influenced by broader economic pressures, financial attitudes, and the need to address short-term household demands that cannot be accommodated through formal financial channels (Fuadah *et al.,* 2024). These findings demonstrate that Bank Emok should be understood not only as an informal lending mechanism but also as a complex social institution whose operational characteristics simultaneously provide financial opportunities and expose borrowers to economic and social vulnerabilities.

2.3 The Concept of Identity Representation

Identity representation refers to the process through which individuals and groups construct, express, and negotiate meanings about who they are within specific social and cultural contexts. Rather than being fixed and static, identity is continuously shaped through interactions, shared experiences, and interpretations of social reality. Pérez-Torres (2024) argues that identity develops through reflective processes in which individuals position themselves in relation to others and the norms that operate within their communities. In this regard, representation becomes a medium through which individuals communicate values, roles, and collective experiences that define their sense of belonging. Wheatley (2024) further emphasizes that identity representation involves symbolic practices that reflect cultural meanings and social expectations embedded within everyday life. Therefore, identity should be understood not merely as an individual characteristic but as a socially constructed phenomenon that evolves through ongoing engagement with particular social environments.

The construction of identity is closely related to processes of interaction, negotiation, and participation within social groups. Swann Jr. & Bosson (2008) explain that identity negotiation occurs as individuals continually interpret and reinterpret their social positions through communication and collective experiences. Similarly, Nur (2024) highlights that cultural identity emerges from shared values, common experiences, and active participation within communities, thereby strengthening solidarity among group members. This perspective is reinforced by Hebbar & Langbort (2022), who argue that

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social identity provides a basis for collective action by fostering a sense of group belonging and mutual recognition. Identity representation, therefore, extends beyond self-definition to encompass how individuals align with broader social categories and collective narratives. Shteynberg *et al.,* (2022) further note that identity representation contributes to the construction of collective meanings by shaping how groups perceive themselves and are perceived by others in society.

Within the context of women-centered informal financial practices such as Bank Emok, identity representation provides an important analytical framework for understanding how borrowers define their roles and experiences within the group. Participation in Bank Emok may facilitate the emergence of collective identities grounded in shared economic responsibilities, common vulnerabilities, and mutual support among women facing similar financial challenges. Lestari & Abd Elfattah (2025) argue that representations of women's identities are often influenced by prevailing social expectations and gendered roles that position women as caretakers of household welfare. At the same time, Bingley *et al.,* (2026) emphasize that social identities are strengthened through repeated interactions and recognition of group membership, enabling individuals to derive meaning and emotional attachment from their participation in collective activities. In this study, the concept of identity representation is employed to examine how women involved in Bank Emok construct and negotiate their identities as borrowers, mothers, and community members. From this perspective, Bank Emok can be understood not only as an informal financial mechanism but also as a social arena where collective identities are continuously produced, maintained, and transformed through everyday interactions and shared economic experiences.

3. Research Method

This study uses a qualitative approach, employing descriptive-analytical methods, to explore the Bank Emok phenomenon in depth within urban communities in West Java. A qualitative approach was selected because it enables researchers to understand the meanings, experiences, and social interactions that underlie the persistence of Bank Emok practices, particularly those related to identity representation and the operation of social capital in everyday community life. The research location was purposively selected in a densely populated urban residential area with high usage of Bank Emok services. The selection of the research setting was based on the presence of active Bank Emok groups that regularly held repayment meetings and directly involved community members in informal lending activities.

Primary data were collected through participant observation of weekly customer meetings and in-depth interviews with key informants, including active customers, leaders of joint liability groups, and local community leaders. The use of purposive sampling enabled the researcher to identify informants with relevant knowledge and direct experience of Bank Emok practices. Participant observation was conducted during routine weekly meetings to capture patterns of interaction, forms of collective participation, symbolic expressions emerging during the "emok" process, and social relationships among group members. In-depth interviews were employed to explore participants' perceptions, experiences, and interpretations concerning trust, reciprocity, group networks, and the meanings attached to their involvement in Bank Emok activities. The use of qualitative methods enabled the researcher to capture the meaning behind economic behavior, the identity symbols that emerge during the "emok" process, and the dynamics of social capital that statistics alone cannot capture.

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The data analysis process was conducted interactively, following the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing. During the data reduction stage, field notes and interview results were reviewed, organized, and coded according to themes related to identity representation and the dimensions of social capital, namely trust, social networks, and norms of reciprocity. The organized data were subsequently displayed in thematic categories to facilitate interpretation and comparison across different informant groups before conclusions were formulated. The researcher mapped how customers articulate identity narratives and elements of social capital in their daily lives in urban environments. To ensure data validity, this study employed source and method triangulation techniques, comparing information from various informants with field observations and related literature. Source triangulation was conducted by comparing perspectives obtained from active borrowers, joint liability group leaders, and community leaders, while method triangulation involved integrating findings derived from interviews, participant observation, and documentary evidence. Ethical considerations were also observed by ensuring that participants voluntarily agreed to participate in the study and that the confidentiality of informants' identities was maintained throughout the research process. This approach is expected to provide a comprehensive overview of the sociological reasons behind Bank Emok's continued existence as an informal financial institution amidst the modernity of urban West Java.

4. Results and Discussion

4.1 Analysis Results

4.1.1 *Identity Representation in the "Emok" Ritual*

The findings indicate that the "emok" position, characterized by sitting together on the floor during weekly meetings, represents more than a technical aspect of loan repayment. Philosophically, the emok position reflects the Sundanese values of sumerah (acceptance) and handap asor (humility), which emphasize equality and mutual respect within social interactions. In the context of Bank Emok practices in urban West Java, this arrangement creates a setting in which borrowers interact without visible social hierarchies, regardless of differences in occupation, educational background, or economic status.

The practice of sitting together during repayment meetings fosters a sense of collective identity among participants, who perceive themselves as individuals facing similar economic challenges. This collective identity is reinforced through routine interactions that foster familiarity, emotional closeness, and a shared understanding of household financial pressures. Rather than functioning solely as a credit repayment mechanism, weekly gatherings also serve as informal spaces for exchanging information, discussing domestic concerns, and maintaining neighborhood relationships.

The findings further suggest that Bank Emok meetings provide opportunities for participants to obtain social recognition and emotional support amidst increasingly individualistic urban environments. In this regard, Bank Emok may be understood not only as an informal financial institution but also as a social arena in which women negotiate and represent their identities as responsible household members striving to maintain family stability amid economic uncertainty.

4.1.2 *Women as Household Liquidity Custodians*

The findings reveal that women occupy a central role in the operation and sustainability of Bank Emok practices in urban West Java. As individuals primarily responsible for managing household expenditures,

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women frequently become the main actors in seeking alternative financial resources when formal institutions are perceived as inaccessible or administratively burdensome. The speed of loan disbursement and the absence of collateral requirements position Bank Emok as a practical solution for addressing urgent financial needs, including children's educational expenses, capital for small-scale businesses, and short-term consumption needs.

These conditions contribute to the emergence of a particular identity among female borrowers, namely, that of household liquidity custodians responsible for maintaining the continuity of domestic economic activities. Their involvement in Bank Emok reflects not merely financial decision-making but also adaptive strategies to sustain family welfare amid unstable income and rising urban living costs. In this context, women function as active economic agents who navigate available informal financial opportunities to meet household needs.

The findings also indicate that routine repayment meetings strengthen women's collective identity through shared experiences of financial responsibility. Participation in Bank Emok fosters a sense of solidarity among women who perceive they face similar economic challenges. However, this identity remains ambivalent, as it simultaneously reflects resilience and dependence, demonstrating women's capacity to mobilize resources while revealing their vulnerability to informal debt arrangements arising from limited access to formal financial institutions.

4.1.3 *Trust as Social Collateral in Bank Emok*

The findings suggest that trust is the primary foundation of Bank Emok's operations. Unlike formal financial institutions that rely on material assets as collateral, Bank Emok utilizes social relationships as guarantees for creditworthiness. The joint liability mechanism requires group members to assume collective responsibility for loan repayment, thereby transforming personal reputation and social standing into valuable forms of collateral.

Within this arrangement, trust functions not only as an interpersonal expectation but also as an informal regulatory mechanism that facilitates rapid access to financial resources. Participants' willingness to assume shared obligations reflects confidence in members' commitment to repaying. Consequently, trust becomes a prerequisite for maintaining participation within lending groups and ensuring the continuity of the repayment system.

However, the findings indicate that trust also generates moral obligations that extend beyond financial considerations. Because repayment failure affects the entire group, maintaining trust requires members to preserve their social reputation within the community. Thus, trust simultaneously serves as a source of collective strength and a mechanism of social control that influences individual behavior within Bank Emok practices.

4.1.4 *Social Networks and the Normalization of Debt*

The findings demonstrate that social networks play a significant role in facilitating the diffusion and acceptance of Bank Emok within urban communities. Information regarding loan opportunities commonly circulates through existing neighborhood relationships, friendship networks, community gatherings, and informal social interactions. The familiarity embedded in these networks reduces psychological barriers to borrowing and enhances perceptions of accessibility and trustworthiness.

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The recruitment of new participants often occurs through recommendations from existing members who possess strong social ties within their communities. As a result, Bank Emok gradually becomes integrated into everyday social life rather than being perceived as an external financial institution. The geographical and emotional proximity among participants contributes to the perception that borrowing through Bank Emok represents a practical and socially acceptable response to financial constraints. The findings further suggest that these network dynamics contribute to the normalization of debt within certain community settings. Repeated exposure to borrowing practices through close social relationships may lead individuals to perceive debt as an ordinary component of household financial management. Consequently, social networks that traditionally function as sources of mutual support and collective empowerment may also facilitate the reproduction of dependency on informal lending mechanisms.

4.1.5 *Reciprocity and Social Pressure in Joint Liability Mechanisms*

The findings indicate that norms of reciprocity are strongly embedded within the operation of Bank Emok groups. Weekly meetings serve not only as spaces for financial transactions but also as arenas where expectations of mutual responsibility are continually reinforced. Through the joint liability system, members are expected to assist one another in maintaining the continuity of repayments, thereby strengthening collective commitment to group obligations. The principle of reciprocity within Bank Emok extends beyond voluntary assistance and becomes a moral expectation that requires members to protect the group's interests. Consequently, participation entails not only financial obligations but also social responsibilities aimed at preserving harmony and sustaining collective functioning. Regular attendance at meetings and timely repayments become visible indicators of commitment and integrity within the community. At the same time, the findings reveal that reciprocity can create significant social pressure when members face repayment difficulties. Concerns about embarrassment, reputational damage, and potential social disapproval emerge as influential factors motivating compliance with repayment schedules. In this regard, the effectiveness of Bank Emok's repayment mechanism appears to stem not solely from economic incentives but also from individuals' desire to maintain positive relationships and social acceptance within their communities. These dynamics illustrate that reciprocity operates simultaneously as a source of solidarity and a mechanism of informal discipline within Bank Emok practices.

4.2 Discussion

4.2.1 *Identity Representation Beyond Financial Transactions*

The findings demonstrate that Bank Emok functions beyond its role as an informal lending institution, serving as a social arena where collective identities are constructed and maintained. The practice of sitting together in the emok position during weekly meetings symbolizes equality and shared experiences among participants. This finding supports the notion that identity is socially constructed through repeated interactions and collective participation rather than being an inherent individual attribute (Pérez-Torres *et al.,* 2024). The regularity of meetings creates opportunities for borrowers to negotiate their identities as women, mothers, and economic actors responsible for household welfare. In line with Govindarajoo *et al.,* (2022), identity representation emerges through social interaction and continuous interpretation of one's role within a community.

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Furthermore, the findings extend previous discussions on cultural identity representation by illustrating that financial activities can simultaneously function as spaces for identity affirmation. Nguyen and Chang (2022) argue that collective identities are strengthened through shared experiences and common values. Similarly, the Bank Emok setting enables women to establish a sense of belonging grounded in mutual economic struggles. Unlike previous studies that primarily portrayed Bank Emok as a response to economic hardship (Rosanti & Sunarti, 2023; Wahidah & Ritonga, 2023), this study demonstrates that participation in Bank Emok also carries symbolic meanings related to recognition, solidarity, and collective resilience. Therefore, identity representation should be understood as an integral component of informal financial practices rather than merely a by-product of economic interactions.

4.2.2 *The Dual Function of Social Capital in Bank Emok Practices*

The findings confirm Putnam's proposition that trust, social networks, and reciprocity constitute essential dimensions of social capital that facilitate collective action (Putnam, 1993; Putnam, 2000). Within Bank Emok practices, trust substitutes for material collateral and enables borrowers to access financial resources through social guarantees. This finding is consistent with Tuominen and Haanpää (2022), who emphasize that trust strengthens participation and cooperation within communities. In the present study, trust was reflected in participants' willingness to assume collective responsibility through joint liability mechanisms despite the absence of formal legal safeguards.

However, the findings also reveal that social capital is ambivalent. Although social relationships facilitate access to financial support, they simultaneously generate obligations and forms of social control that can constrain individual autonomy. This observation supports recent arguments concerning the "dark side" of social capital, whereby strong social ties may produce conformity pressures, exclusion, and psychological burdens (Jang *et al.,* 2024). The reciprocity norms operating within Bank Emok groups function not only as mechanisms of mutual assistance but also as instruments of informal discipline. Consequently, this study extends Putnam's framework by demonstrating that social capital in informal financial settings should be understood as both an enabling resource and a source of vulnerability.

The importance of social networks identified in this study further corroborates previous evidence suggesting that interpersonal relationships facilitate the diffusion of financial practices within communities. Existing members often become intermediaries in recruiting new borrowers, thereby normalizing participation in Bank Emok through neighborhood interactions. While Degli Antoni *et al.,* (2024) distinguish between bonding and bridging social capital, the present findings suggest that Bank Emok predominantly operates through bonding social capital characterized by emotional closeness, shared experiences, and collective obligations. Although these ties strengthen solidarity, they may also intensify dependence on informal debt systems.

4.2.3 *The Paradox of Women's Empowerment and Debt Dependence*

The findings indicate that women play a central role in maintaining household economic stability through their active participation in Bank Emok. Their involvement reflects adaptive strategies developed in response to limited access to formal financial institutions and increasing urban living costs. This observation aligns with previous studies demonstrating that women frequently assume responsibility for managing household financial pressures and making debt-related decisions (Rosanti

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& Sunarti, 2023). Participation in Bank Emok may therefore be interpreted as a manifestation of women's agency in navigating economic uncertainty.

Nevertheless, the findings simultaneously reveal a paradoxical situation. While Bank Emok provides opportunities for women to exercise financial decision-making and strengthen mutual support networks, it also reinforces dependence on informal lending arrangements characterized by recurring repayment obligations. This duality highlights the complex relationship between empowerment and vulnerability. The identity of women as household financial managers is strengthened through their ability to secure resources; however, the sustainability of this role often depends upon continued engagement with debt mechanisms. Therefore, the findings challenge simplistic interpretations of women's participation in informal finance as either entirely empowering or entirely exploitative.

4.2.4 *Theoretical Contributions: Extending Social Capital Theory in Informal Finance Contexts*

This study contributes to the development of social capital theory by demonstrating that Putnam's conceptualization of trust, networks, and reciprocity remains relevant in explaining the persistence of informal financial institutions in contemporary urban settings. However, unlike Putnam's original emphasis on the beneficial consequences of social capital, the present findings reveal that the same dimensions may simultaneously generate social risks. Trust facilitates access to credit while increasing reputational pressures; networks strengthen solidarity while normalizing participation in debt; reciprocity promotes collective responsibility while reinforcing informal sanctions.

Accordingly, this study extends existing literature on informal finance by proposing that social capital should be conceptualized as an inherently paradoxical resource whose outcomes depend upon the institutional contexts in which it operates. Previous studies on Bank Emok have predominantly focused on household welfare, economic pressure, and borrowing behavior (Sunarti *et al.,* 2024; Fuadah *et al.,* 2024). By integrating identity representation with Putnam's social capital framework, this study provides a more comprehensive understanding of Bank Emok as both a financial mechanism and a sociocultural institution. The findings, therefore, contribute not only to discussions of informal lending practices but also to broader debates about the dynamic relationship among social capital, gender, and community resilience in rapidly changing urban environments.

5. Concluding Remarks and Recommendation

This study examined how identity representation and social capital mechanisms operate within Bank Emok practices among urban communities in West Java using a qualitative descriptive approach. The findings indicate that Bank Emok functions not only as an informal financial institution but also as a sociocultural arena where collective identities are constructed and negotiated. The practice of emok symbolizes equality and togetherness, while women's participation reflects their strategic role in maintaining household economic stability. Furthermore, the dimensions of social capital, namely trust, social networks, and reciprocity, were found to facilitate the sustainability of Bank Emok practices by replacing formal collateral with social guarantees. At the same time, these mechanisms also generate social obligations and pressures that shape borrowers' experiences within joint liability arrangements. These findings suggest that the persistence of Bank Emok cannot be understood solely through economic perspectives but must also be interpreted within broader sociocultural contexts.

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The present study contributes theoretically by extending Putnam's social capital framework into the context of informal finance and identity representation. While previous studies predominantly emphasized economic pressures, debt behavior, and family welfare outcomes, this research demonstrates that social capital within Bank Emok practices possesses a dual character. Trust, networks, and reciprocity simultaneously function as enabling resources that strengthen solidarity and as mechanisms that may intensify dependence and social pressure. Consequently, this study highlights the importance of integrating identity-representation and social-capital perspectives for understanding women's participation in informal financial systems. From a practical and policy standpoint, the findings underscore the need to strengthen community-based financial literacy programs and expand inclusive access to formal financial services that are responsive to the realities women in urban communities face.

Several limitations should be acknowledged. First, the study was conducted within a specific urban context in West Java, which may limit the transferability of the findings to other regions with different sociocultural characteristics. Second, the qualitative approach employed in this study prioritized depth of understanding over broad generalization. Future research is therefore encouraged to involve more diverse settings and participants to capture a wider range of variations in Bank Emok practices across Indonesia. Subsequent studies may also adopt mixed-method approaches to examine the relationships between social capital dimensions, women's economic agency, and household resilience more comprehensively. Such efforts are expected to contribute to the development of more context-sensitive policies and interventions addressing the complexities of informal finance in contemporary society.

Statement of Use of Generative AI

During the preparation of this work, the author used generative artificial intelligence tools to support the scientific writing process. Grammarly was used to check grammar, refine writing style, and improve clarity in scientific writing. All interpretations, analyses, and conclusions presented in this study are the sole responsibility of the author.

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