Advances in Community Services Research
Volume 4, Issue 2 (2026). 120-134
DOI: https://doi.org/10.60079/acsr.v4i2.899
OPEN ACCESS
e-ISSN: 2985-9778

ACSR | RESEARCH ARTICLE

Resilience Narratives and Negotiation of Space: A Multidimensional Analysis of the Bank Emok Phenomenon from Economic, Sociological, and Legal Perspectives

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ARTICLE HISTORY

Submitted	:	June 06, 2026
Reviewed	:	June 07, 2026
		June 10, 2026
Revised	:	June 16, 2026
Accepted	:	June 17, 2026
Published	:	July 11, 2026

Conflict of Interest Statement:
The author(s) declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

ABSTRACT

Purpose: This study examines borrower characteristics, factors influencing debt decisions, economic pressure dynamics, the implications of joint liability systems for family resilience and negotiation of social space, and the juridical position of Bank Emok practices in Indonesia.
Research Method: A Systematic Literature Review (SLR) with a descriptive-qualitative approach was employed by synthesizing 15 primary studies published between 2023 and 2025. Data were selected using predefined inclusion criteria and analyzed through content analysis and thematic synthesis.
Results and Discussion: The findings reveal that Bank Emok borrowers are not exclusively from absolute poverty groups but also include economically vulnerable families with urgent liquidity needs and weak financial attitudes. Joint liability mechanisms intensify economic pressure and reshape domestic and community relationships. The review also indicates that Bank Emok borrowing often fails to improve long-term welfare and requires more nuanced juridical assessment.
Implications: Strengthening financial literacy and expanding accessible formal microfinance alternatives are essential.
Originality: This study integrates resilience narratives and negotiation of social space into the analysis of informal lending practices.

Keywords: bank emok; family resilience; economic pressure; joint liability; financial literacy.

1. Introduction

In the development of microeconomics in Indonesia, various forms of informal lending persist as choices for low- and middle-income communities, including Bank Emok, which is widely found across West Java. This practice is typically conducted directly in residential neighborhoods: it requires no collateral, involves rapid processing, and is characterized by a socially intimate approach toward prospective borrowers, making it appear to be a practical solution for households requiring immediate liquidity. However, this ease of access is often accompanied by high interest rates and installment burdens, creating the potential for continued economic pressure on families. These conditions indicate that Bank

Volume 4, Issue 2 (2026). 120-134
DOI: https://doi.org/10.60079/acsr.v4i2.899
e-ISSN: 2985-9778

Emok should be understood not merely as an alternative financing mechanism but also as a phenomenon with broader implications for family resilience and community dynamics.

The Bank Emok phenomenon is not limited to issues of access to financing; it also encompasses family resilience, financial behavior, and changes in social relations at the community level. In several cases, borrowed funds are not used for productive purposes but rather for short-term consumption or recurring household needs, transforming debt into a new source of problems that erodes family welfare. Several prior studies have shown that Bank Emok clients are not always among the absolute poor; they also include families above the poverty line who exhibit poor financial management, high consumption pressures, or limited access to formal financial institutions. These findings suggest that borrowing behavior within the context of Bank Emok cannot be explained solely through economic deprivation but should also be examined through social, psychological, and household resilience perspectives.

Recent studies have provided important insights into the economic dimensions of Bank Emok practices. Bank Emok is commonly characterized as an informal microfinance system that employs weekly group lending mechanisms and offers rapid access to credit through simplified procedures (Wahidah & Ritonga, 2023). Economically, this system functions as an alternative to formal financial institutions, particularly among households experiencing declining living standards and limited access to conventional banking services (Wahidah & Ritonga, 2023). These findings indicate that Bank Emok emerges not merely as an economic choice but also as a coping strategy adopted by households facing financial vulnerability.

From a sociological perspective, Bank Emok has been associated with processes of normalization and social acceptance within communities. Gustiani (2023) argues that the widespread adoption of this lending practice contributes to its legitimacy despite the potential risks associated with indebtedness. Regarding governance, local authorities have implemented preventive measures, including community deliberations and cooperative empowerment programs, to reduce dependence on Bank Emok (Wahidah & Ritonga, 2023). These studies demonstrate that Bank Emok has evolved beyond an individual financial decision and has become embedded within broader social structures and community interactions.

Studies concerning family resilience further highlight the multidimensional consequences of informal indebtedness. Sunarti & Istighfarani (2024), through a study involving 120 families, found that subjective family well-being is negatively affected by economic pressure but positively influenced by organizational capacity and family atmosphere. Similarly, Hanafi & Taufan (2025) identified five dimensions of family resilience—legality, physical well-being, economic conditions, socio-psychological factors, and socio-cultural aspects—with economic and socio-cultural dimensions categorized as highly vulnerable. Collectively, these findings underscore the importance of understanding how families adapt to debt-related adversity and maintain their well-being under persistent financial pressures.

From a juridical standpoint, Hermawan (2024) and Komara (2024) highlighted concerns about the compatibility of Bank Emok's practices with existing financial regulations and the principles of Islamic economic law. Nevertheless, current legal discussions remain relatively general and have not sufficiently distinguished informal lending activities from cooperatives, microfinance institutions, and unauthorized banking practices under Indonesian law. Consequently, the juridical position of Bank Emok continues to require further scholarly clarification.

Nevertheless, studies that connect economic, sociological, and juridical dimensions remain relatively limited, even though the Bank Emok phenomenon is closely tied to all three domains. Existing evidence predominantly emphasizes economic impacts, social acceptance, and legal concerns

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DOI: https://doi.org/10.60079/acsr.v4i2.899
e-ISSN: 2985-9778

separately, with limited efforts to integrate these dimensions into a comprehensive analytical framework. Furthermore, previous studies have not explicitly examined resilience narratives among borrower families, particularly how they construct meanings of endurance, adaptation, and survival amid recurring debt obligations. Similarly, little attention has been devoted to understanding how the joint liability mechanism influences the negotiation of social space within households and communities.

Conceptually, resilience narratives refer to the ways individuals and families construct and communicate meanings of adaptation, endurance, and recovery in response to persistent adversity. Meanwhile, the negotiation of space reflects the processes by which social actors reorganize domestic relationships, neighborhood interactions, and social boundaries amid changing economic circumstances. Although these concepts have been discussed in broader resilience literature (Pitidis *et al.*, 2023), their application within the context of Bank Emok remains underdeveloped. Therefore, integrating economic, sociological, and juridical perspectives through these conceptual lenses may provide a more comprehensive understanding of informal lending practices and their implications for family life.

Against this backdrop, this article formulates four primary research questions: (1) What is the profile and what factors drive borrower families to take on debt? (2) How does the joint liability system affect the negotiation of social space and family resilience? (3) How does economic pressure—both objective and subjective—shift before and after borrowing? (4) What is the juridical standing of Bank Emok operations within the Indonesian banking law framework?

This study aims to identify the demographic profile and psychological factors driving debt behavior; analyze how the joint liability mechanism influences family resilience and the negotiation of social space; explain shifts in objective and subjective economic pressures among borrower households; and examine the juridical position of Bank Emok within Indonesia's financial regulatory framework. The novelty of this study lies in its integration of economic, sociological, and juridical perspectives through the analytical lenses of resilience narratives and negotiation of space. These concepts have rarely been employed simultaneously in previous studies concerning Bank Emok. By synthesizing these dimensions within a systematic literature review, this study seeks to extend current knowledge regarding the complex realities experienced by families involved in informal lending arrangements.

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 is Concluding Remarks and Recommendations.

2. Literature Review and Hypothesis Development

2.1 *Social Exchange Theory*

Social Exchange Theory (SET) is one of the most influential theoretical frameworks in the social sciences, explaining that interpersonal relationships are initiated, maintained, or terminated based on individuals' evaluations of the benefits and costs derived from social interactions. The theory assumes that individuals behave rationally by considering rewards, sacrifices, and the principle of reciprocity in their relationships with others. Contemporary developments indicate that SET is no longer confined to material or economic exchanges; rather, it encompasses non-material exchanges such as emotional support, trust, social recognition, a sense of security, and interpersonal commitment. In a systematic review, Ahmad *et al.*, (2023) emphasized that SET remains highly relevant to understanding diverse

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forms of human behavior because it links exchange processes to the development of attitudes, loyalty, attachment, and the sustainability of social relationships. Therefore, the central premise of SET is that individuals are more likely to maintain social relationships when the perceived benefits outweigh the associated costs (Tripp, 2023).

Over time, the application of SET has expanded across a wide range of disciplines, including family studies, consumer behavior, organizational innovation, and community development. Naim *et al.,* (2021) argued that, within family contexts, social exchange principles provide a useful lens for understanding how family members offer support and make sacrifices as reciprocal efforts to preserve relational balance. In organizational settings, empirical evidence has shown that high-quality social exchange relationships positively influence creativity, commitment, and innovative behavior among individuals (Wu & Lv, 2024). Similar findings were reported by Virk *et al.,* (2024), who highlighted that trust, moral obligations, and reciprocal norms are essential foundations for sustaining relationships in family business environments. Furthermore, Wang *et al.,* (2024) found that individuals' perceptions of the benefits of social interactions significantly influence their intentions to maintain participation in specific activities. At the community level, Albert *et al.,* (2024) demonstrated that public support for development initiatives is strongly shaped by the perceived balance between the benefits received and the costs incurred. Collectively, these studies illustrate the broad applicability of SET in explaining human interactions across multiple social contexts.

In the present study, SET serves as the theoretical foundation for understanding the social dynamics embedded within informal lending practices. Individuals' decisions to engage in exchange relationships are often influenced not only by economic considerations but also by expectations of social support, mutual trust, and moral obligations that emerge within groups and communities. This perspective enables researchers to examine how individuals weigh the benefits of gaining access to resources against the potential social consequences of participating in such relationships. Moreover, recent developments in SET research suggest that social exchange processes may generate both constructive and dysfunctional behavioral outcomes, depending on the extent to which fairness and balance are perceived by the parties involved (Zhang *et al.,* 2025). Consequently, SET offers a comprehensive analytical framework for understanding how social exchanges shape patterns of adaptation, resilience, and decision-making processes as individuals navigate various social and economic pressures.

2.2 *Family Resilience and Economic Pressure*

Family resilience refers to the capacity of families to adapt positively, maintain functional stability, and recover from adverse circumstances that threaten their well-being. Rather than representing the absence of stress, family resilience reflects the ability to mobilize internal and external resources to cope with challenges while preserving healthy family functioning. Contemporary studies suggest that resilience is a dynamic process shaped by interactions among economic conditions, family relationships, coping strategies, and available social support systems. Barton *et al.,* (2023) demonstrated that resilient families exhibit greater adaptability and emotional cohesion when responding to crises, thereby mitigating the negative consequences of economic disruption. Similarly, Sabah *et al.,* (2025) found that family resilience functions as an important mediating mechanism linking effective family functioning with higher levels of well-being. These findings indicate that resilience enables families not only to

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e-ISSN: 2985-9778
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survive periods of hardship but also to sustain their psychological and relational stability despite prolonged adversity.

Economic pressure, on the other hand, represents one of the most significant stressors affecting family functioning and quality of life. It encompasses both objective conditions, such as income insufficiency, unemployment, and financial instability, and subjective experiences of economic strain stemming from difficulty meeting household needs. Drawing upon the Family Stress Model, recent evidence suggests that economic pressure can trigger emotional distress, disrupt parenting practices, and weaken interpersonal relationships within the family system. Justice *et al.,* (2025) identified multiple profiles of stress among low-income families, demonstrating that financial hardship often coexists with broader psychosocial vulnerabilities. Likewise, Lee *et al.,* (2025) reported that exposure to economic adversity adversely affects adolescent adjustment, although resilient family environments can buffer these detrimental outcomes. In the Indonesian context, Noviani *et al.,* (2025) found that economic pressure significantly influences family resilience by affecting coping strategies and household resource management. Furthermore, Aulia *et al.,* (2025) emphasized that families experiencing economic crises often rely on adaptive mechanisms such as role flexibility, collective decision-making, and emotional support to maintain family stability.

A complex interplay between risk and protective factors therefore characterizes the relationship between economic pressure and family resilience. While persistent financial strain may increase vulnerability and compromise family well-being, resilience serves as a protective mechanism that enables families to reorganize resources, strengthen internal bonds, and develop effective coping responses. Setiawan *et al.,* (2022) demonstrated that family resilience moderates the negative effects of economic hardship on family quality of life, suggesting that resilient families are better equipped to sustain positive functioning despite adverse circumstances. Similarly, Balyemez *et al.,* (2026) highlighted that low-income families employ various protective strategies, including social support, adaptive problem-solving, and emotional regulation, to cope with economic pressures. Consequently, understanding family resilience in the context of economic hardship requires attention not only to financial stressors but also to the capacities and resources that enable families to adapt successfully. This perspective provides a valuable framework for examining how families navigate economic uncertainty and maintain their well-being amid ongoing social and financial challenges.

2.3 *Financial Attitudes*

Financial attitudes refer to individuals' psychological tendencies, beliefs, values, and evaluative judgments regarding money management and financial decision-making. As an internal disposition, financial attitudes influence how individuals perceive financial responsibility, assess financial risks, prioritize expenditures, and formulate long-term financial goals. Contemporary research suggests that financial attitudes extend beyond cognitive understanding of financial concepts, encompassing emotional and behavioral orientations toward saving, spending, borrowing, and investing. Bhatia & Singh (2024) emphasized that positive financial attitudes significantly contribute to financial well-being by fostering prudent financial practices and encouraging responsible resource management. Similarly, Permana & Lutfi (2022) argued that individuals with favorable financial attitudes are more likely to engage in effective household financial management, demonstrating greater discipline in budgeting, expenditure control, and financial planning. These findings indicate that financial attitudes constitute an

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essential psychological foundation that shapes financial choices and influences the quality of individuals' economic lives.

Recent studies have increasingly highlighted the role of financial attitudes as a critical determinant of financial behavior. Financial attitudes not only directly affect how individuals manage their finances but also mediate the influence of other factors, such as financial literacy, financial socialization, and financial knowledge, on actual financial practices. Widjayanti *et al.,* (2025) found that financial attitudes serve as an important mediating mechanism linking financial literacy with financial behavior among micro, small, and medium enterprise actors. Likewise, Muat *et al.,* (2025) demonstrated that family financial socialization and financial literacy contribute to financial well-being by influencing financial attitudes and financial skills. Similar evidence was reported by Kaur & Singh (2025), who identified positive associations among emerging adults between family financial socialization, financial attitudes, and financial well-being. In the Indonesian context, Ginting *et al.,* (2024) further confirmed that financial attitudes significantly influence financial behavior, suggesting that individuals who develop responsible perspectives toward money are more likely to adopt healthier financial practices. Collectively, these studies reinforce the notion that financial attitudes serve as an important bridge between financial knowledge and behavioral outcomes.

The significance of financial attitudes becomes increasingly evident in situations characterized by financial strain and debt-related decision-making. Individuals facing economic pressure often rely on their financial attitudes to determine whether to prioritize immediate consumption needs or maintain long-term financial stability. Putra & Asandimitra (2023) found that financial attitudes significantly affect financial satisfaction by influencing financial behavior, particularly under financial strain and debt obligations. Furthermore, Morris *et al.,* (2025) identified that problematic financial behaviors, including excessive borrowing, inadequate debt repayment, and poor saving habits, frequently stem from unfavorable attitudes toward financial management and limited consideration of future consequences. These findings suggest that financial attitudes represent an important protective factor that may either reduce or exacerbate financial vulnerability depending on the values and beliefs individuals hold regarding money. Therefore, understanding financial attitudes is essential for explaining variations in financial behavior, especially among households experiencing economic uncertainty, as these attitudes ultimately shape financial resilience, debt-related decisions, and overall financial well-being.

3. Research Method

3.1 *Research Design*

This study employs a Systematic Literature Review (SLR) method with a descriptive-qualitative approach. SLR was selected because it provides a transparent, systematic, and replicable procedure for identifying, evaluating, and synthesizing evidence from previous studies addressing a specific research problem. This approach is particularly suitable for the objectives of the present study, which seeks to integrate findings concerning the economic, sociological, and juridical dimensions of Bank Emok practices in Indonesia. Specifically, the review focuses on borrowing behavior, family resilience, negotiation of social space, economic pressure, joint liability mechanisms, and the legal status of informal lending practices. The review process followed four sequential stages: identification, screening, eligibility assessment, and inclusion, to ensure methodological rigor and consistency throughout the study selection process.

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3.2 *Data Sources and Search Strategy*

The literature search was conducted between January and February 2026 using Google Scholar, Scopus, and Garuda databases. These databases were selected to capture both international and Indonesian scholarly publications relevant to the Bank Emok phenomenon. The search strategy employed combinations of keywords and Boolean operators to maximize the retrieval of potentially relevant studies. The search strings included: ("Bank Emok" OR "informal lending" OR "group lending") AND ("family resilience" OR "economic pressure" OR "joint liability" OR "social relations" OR legality). Additional searches were conducted manually by examining the reference lists of eligible studies to identify relevant articles that might not have been retrieved through the initial database search.

The review was restricted to studies published between January 2023 and December 2025 to ensure consistency with the predefined scope. This time frame was established to capture the most recent evidence concerning Bank Emok and related informal lending practices while avoiding inconsistencies in the selection of primary studies. References published outside this period were retained exclusively for theoretical and conceptual discussions and were not included in the synthesis of primary evidence.

3.3 *Eligibility Criteria and Study Selection*

Studies were included if they met the following criteria: (1) published between 2023 and 2025; (2) available in full-text format; (3) employed qualitative, quantitative, or mixed-method research designs; (4) focused on Bank Emok or similar informal lending practices in Indonesia; and (5) addressed at least one of the following themes: borrowing behavior, economic pressure, family resilience, social relations, joint liability systems, negotiation of social space, or legal perspectives related to informal lending. Conversely, studies were excluded if they consisted of editorials, conference abstracts, opinion papers, duplicate publications, non-Indonesian contexts unrelated to informal lending practices, or lacked sufficient methodological information to support quality assessment.

The study selection process involved four stages. First, potentially relevant records were identified through database searches. Second, duplicate articles were removed, followed by title and abstract screening to assess thematic relevance. Third, full-text articles were evaluated against the established inclusion and exclusion criteria. Finally, studies that satisfied all eligibility requirements were retained for synthesis. Through this process, 15 primary studies were selected for the final review. To enhance transparency and replicability, the review procedure was summarized in a PRISMA flow diagram that showed the number of records identified, screened, excluded, and included at each stage.

3.4 *Quality Assessment and Data Extraction*

To strengthen the scientific credibility of the review, each eligible study underwent quality appraisal based on four criteria: clarity of research objectives, appropriateness of methodological design, transparency of analytical procedures, and relevance to the objectives of the present review. Studies demonstrating substantial methodological limitations or insufficient reporting were excluded from the synthesis. The quality assessment process ensured that only studies providing adequate empirical evidence contributed to the final interpretation of findings.

Relevant information from each selected study was extracted using a standardized review matrix. The extracted information included authorship, publication year, research location, study

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objectives, methodological approach, sample characteristics, analytical techniques, and principal findings. The study characteristics matrix facilitated comparison across studies and supported the identification of recurring themes and contextual differences within the Bank Emok literature.

3.5 Data Analysis

Analysis was conducted through content analysis and comparative synthesis. Content analysis was employed to identify dominant patterns and recurring concepts within individual studies, while comparative synthesis examined similarities and differences across research contexts and geographical settings. Following data extraction, thematic coding procedures were applied in three stages. Open coding was initially used to identify key concepts emerging from the primary studies. Subsequently, axial coding was performed to establish relationships among categories and organize related findings into broader analytical domains. Finally, selective coding was conducted to generate overarching themes reflecting the economic, sociological, and juridical dimensions of Bank Emok practices.

The synthesized findings were then organized into thematic categories to facilitate integrative interpretation and discussion. Four major themes emerged from the analysis: factors influencing borrowing behavior; family resilience and economic pressure; negotiation of social space under joint liability mechanisms; and the juridical implications of Bank Emok operations within the Indonesian regulatory framework. The integration of these themes facilitated a comprehensive understanding of Bank Emok as a multidimensional phenomenon at the intersection of economic vulnerability, social adaptation, and legal ambiguity.

4. Results and Discussion

4.1 Analysis Results

The systematic review findings indicate that Bank Emok borrowers are not uniformly categorized as households living in absolute poverty. The predominant profile of borrowers comprises vulnerable non-poor households, namely families whose incomes may exceed the poverty threshold yet whose financial resilience remains fragile. Evidence from studies conducted in Bogor and other regions shows that several Bank Emok borrowers earn above the regional poverty line yet remain exposed to economic shocks due to limited savings, unstable income, and weak household financial planning. This finding challenges the assumption that informal credit utilization is driven solely by poverty and shows that financial vulnerability can also occur among households that are not formally classified as poor.

The reviewed studies further show that a combination of economic, behavioral, and structural factors influences borrowing behavior. Bank Emok is attractive to borrowers because it offers quick access to funds, requires no collateral, involves simple administrative procedures, and operates directly within community environments. These characteristics make Bank Emok appear to be an immediate solution for households facing urgent liquidity needs. However, the reviewed evidence also indicates that limited financial literacy, poor financial planning, and high consumption pressure contribute to repeated borrowing. Thus, the decision to borrow from Bank Emok is not merely a response to income insufficiency but also reflects household difficulties in managing financial resources and assessing long-term repayment risks.

The findings also reveal that most borrower households had experienced economic pressure before taking loans from Bank Emok. These pressures included chronic budget deficits, limited capacity

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e-ISSN: 2985-9778

to meet daily household needs, inability to respond to unexpected expenses, and the depletion of savings. In this condition, Bank Emok loans were generally used as a defensive response to immediate financial stress rather than as a productive investment. The reviewed studies show that borrowed funds were frequently allocated for household consumption, educational expenses, social obligations, healthcare needs, and repayment of previous debts. As a result, many loans did not generate additional income that could support repayment.

After borrowing, households' economic conditions often became more burdensome—weekly installment obligations created fixed financial pressure within already unstable household budgets. The reviewed studies consistently show that borrowers experienced reduced financial flexibility after entering Bank Emok loan arrangements. In several cases, repayment obligations forced households to reduce essential expenditures, seek new loans, or depend on other family members to meet installment demands. This pattern indicates that Bank Emok may provide short-term liquidity relief but can also intensify long-term household economic vulnerability when loans are not used for productive purposes.

Another major finding concerns the joint liability mechanism, commonly known as tanggung renteng. This mechanism enables borrowers without formal collateral to access loans through collective responsibility within a group. However, the reviewed studies show that joint liability also produces social consequences when one or more group members fail to repay their installments. In such cases, the responsibility for repayment may shift to other members, creating feelings of unfairness, tension, and distrust. Therefore, the joint liability system not only functions as a financial control mechanism but also reshapes social relations among borrowers.

The social impact of Bank Emok becomes more visible in the negotiation of domestic and community space. Debt collection and repayment activities often occur in residential settings, making household debt visible to neighbors and community members. This situation can generate embarrassment, stigma, and social pressure for borrowers and their families. The reviewed studies indicate that domestic space, which is normally associated with privacy and family security, can become exposed to external financial obligations. In this sense, Bank Emok transforms debt from a private household matter into a socially visible community issue.

The review also identifies family resilience as an important dimension in understanding the consequences of Bank Emok borrowing. Families with open communication, mutual support, and collaborative financial decision-making were better able to manage installment pressure. Conversely, families with poor communication, hidden debt decisions, or unilateral borrowing practices were more vulnerable to conflict, anxiety, and household instability. These findings show that family resilience does not eliminate economic pressure, but it can influence how families respond to debt-related stress.

The reviewed studies further reveal that subjective welfare among borrower families tends to decline when economic pressure increases. Families experiencing repeated installment burdens often report feelings of worry, shame, powerlessness, and reduced control over household finances. Nevertheless, families with stronger emotional support and better internal organization show greater ability to adapt. This indicates that the impact of Bank Emok is not only material but also psychological and relational.

From a juridical perspective, the reviewed studies indicate that Bank Emok occupies an ambiguous position within Indonesia's financial regulatory framework. Several studies highlight that Bank Emok practices resemble informal financial intermediation, as they involve lending, group-based repayment systems, and periodic installment collection. However, the available legal discussions remain general and have not fully distinguished Bank Emok from cooperatives, microfinance institutions, and

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unauthorized banking practices. Therefore, the legal status of Bank Emok should not be concluded simplistically as illegal without examining its institutional form, licensing status, operational mechanism, and relationship with existing financial regulations.

The legal findings also show that borrower protection remains weak. Because Bank Emok operates outside formal financial supervision, borrowers may have limited access to transparent information, fair dispute resolution, and protection from coercive collection practices. The reviewed studies report concerns related to high interest rates, unclear loan terms, and collection practices that may create social pressure. This finding suggests that the issue of Bank Emok should be examined not only from the perspective of banking law but also from the perspectives of consumer protection and financial inclusion.

The analysis identifies four major themes emerging from the reviewed studies: borrower vulnerability and debt motivation; economic pressure before and after borrowing; joint liability and negotiation of social space; and juridical ambiguity in Bank Emok operations. These themes demonstrate that Bank Emok is a multidimensional phenomenon situated at the intersection of household economic vulnerability, community-based social relations, family resilience, and regulatory uncertainty. The findings provide a basis for further discussion on how informal lending practices affect household welfare and why policy responses should combine legal supervision, financial literacy, community empowerment, and accessible formal financing alternatives.

4.2 Discussion

The findings of this review suggest that the Bank Emok phenomenon cannot be interpreted solely as a consequence of poverty or financial exclusion. Instead, the decision to engage in informal borrowing appears to stem from a complex interplay among economic vulnerability, financial attitudes, and social relationships embedded within communities. The reviewed studies consistently showed that many borrowers were not classified as extremely poor households but rather belonged to vulnerable non-poor groups characterized by unstable income, limited savings, and weak financial planning. This finding reinforces the argument that borrowing behavior is shaped not only by objective economic conditions but also by subjective evaluations regarding accessibility, urgency, and perceived benefits of financial resources. From the perspective of Social Exchange Theory, individuals tend to maintain relationships that are perceived as beneficial despite the potential risks involved (Ahmad *et al.,* 2023; Tripp, 2023). In the context of Bank Emok, borrowers may perceive immediate access to credit as outweighing the future burden of repayment, particularly when formal financial institutions remain inaccessible or procedurally demanding. This interpretation extends previous studies by demonstrating that informal borrowing practices represent adaptive responses to constrained economic opportunities rather than merely irrational financial decisions.

The review also highlights the central role of family resilience in shaping household responses to economic pressures stemming from informal debt obligations. The findings indicate that families experiencing prolonged installment burdens often report declining subjective well-being, increased psychological distress, and reduced financial flexibility. Nevertheless, some households demonstrate greater adaptive capacity through open communication, collaborative problem-solving, and mutual emotional support. These findings suggest that resilience should be understood as a dynamic process of adaptation rather than as a fixed family characteristic. This interpretation is consistent with contemporary family resilience literature, which emphasizes the importance of internal family resources

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in buffering the adverse effects of economic hardship (Barton *et al.,* 2023; Sabah *et al.,* 2025). Similarly, studies conducted in Indonesia have demonstrated that coping strategies, social support, and collective decision-making contribute significantly to maintaining family functioning during periods of financial strain (Noviani *et al.,* 2025; Sunarti & Istighfarani, 2024). Consequently, the resilience narratives identified in this review reveal that borrower families actively negotiate meanings of endurance, sacrifice, and hope while navigating recurring debt-related pressures.

Another important contribution of this study lies in the conceptualization of the negotiation of space within the Bank Emok context. The reviewed evidence indicates that debt obligations are not confined to financial transactions but frequently extend into domestic and community environments. Weekly collections, public reminders, and collective repayment responsibilities transform debt into a socially visible experience that reshapes interactions within neighborhoods and households. In this regard, negotiation of space refers to how borrower families reorganize domestic boundaries, social relationships, and collective responsibilities in response to debt obligations. Rather than functioning solely as economic actors, borrowers continuously negotiate their identities as parents, spouses, neighbors, and group members while attempting to maintain social acceptance. This interpretation advances previous discussions on Bank Emok by positioning social space as an analytical dimension through which the consequences of informal lending can be better understood. Therefore, the concept of negotiation of space provides an important bridge between economic realities and sociological experiences within borrower communities.

From a financial perspective, the reviewed findings further suggest that financial attitudes may influence how households respond to economic pressure and debt obligations. Families exhibiting prudent financial attitudes are more likely to prioritize budgeting, expenditure control, and future-oriented decision-making, thereby reducing the likelihood of excessive borrowing. Conversely, weak financial planning combined with high consumption pressures may increase dependence on informal credit arrangements. This observation aligns with studies indicating that financial attitudes significantly shape financial behavior and financial well-being (Bhatia & Singh, 2024; Permana & Lutfi, 2022; Widjayanti *et al.,* 2025). Therefore, interventions to address Bank Emok dependency should go beyond providing formal financial alternatives and incorporate financial education programs to strengthen household financial attitudes and decision-making capacity.

The juridical findings of this review also warrant careful consideration. Although several studies argue that Bank Emok practices may conflict with existing financial regulations and consumer protection principles, the evidence indicates that the legal status of Bank Emok cannot be generalized without considering its institutional characteristics. The distinction among informal lending practices, cooperatives, microfinance institutions, and unauthorized banking activities remains essential to prevent oversimplified legal conclusions. Consequently, legal responses to Bank Emok should emphasize both regulatory clarity and borrower protection. Policies focusing exclusively on prohibition may overlook the structural conditions that encourage households to rely on informal financial services. Instead, multidimensional strategies combining financial inclusion initiatives, legal education, community empowerment, and accessible formal credit alternatives may provide more sustainable solutions.

This review demonstrates that the Bank Emok phenomenon represents a multidimensional issue situated at the intersection of economic vulnerability, family resilience, social negotiation, and legal ambiguity. The originality of this study lies in integrating resilience narratives and the negotiation of space into a single analytical framework, thereby extending existing Bank Emok literature, which has predominantly focused on economic impacts. By synthesizing economic, sociological, and juridical

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DOI: https://doi.org/10.60079/acsr.v4i2.899
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perspectives, the findings contribute to a more comprehensive understanding of how informal lending practices shape household experiences and community dynamics. Future studies may further strengthen this line of inquiry through empirical investigations exploring how resilience processes evolve and how policy interventions influence the everyday realities of families involved in informal borrowing arrangements.

5. Concluding Remarks and Recommendation

This study employed a Systematic Literature Review (SLR) with a descriptive-qualitative approach to synthesize empirical evidence concerning the Bank Emok phenomenon from economic, sociological, and legal perspectives. Guided by four research questions, the review examined the profile and motivations of borrower families; the implications of the joint liability mechanism for family resilience and the negotiation of social space; shifts in objective and subjective economic pressure following borrowing; and the juridical position of Bank Emok practices within the Indonesian financial framework. The findings reveal that Bank Emok borrowers are not limited to households experiencing absolute poverty but also include economically vulnerable families characterized by urgent liquidity needs, weak financial attitudes, and limited access to formal financial services. Furthermore, the joint liability mechanism extends beyond its economic function by reshaping domestic interactions and community relationships, thereby transforming debt into a socially visible experience. The review also demonstrates that Bank Emok borrowing frequently intensifies post-loan economic pressure, reducing financial flexibility and weakening subjective family well-being. From a legal perspective, the evidence suggests that Bank Emok practices require a more nuanced juridical assessment because their characteristics may overlap with, yet remain distinct from, those of cooperatives, microfinance institutions, and unauthorized lending activities.

The present study contributes theoretically by integrating resilience narratives and negotiation of space into the analysis of informal lending practices, thereby extending the predominantly economic orientation of previous Bank Emok research. The concept of resilience narratives provides insight into how families construct meanings of endurance, adaptation, and hope while navigating recurring debt obligations. Meanwhile, the negotiation of space highlights how financial relationships reshape domestic boundaries and social interactions within communities. In practical terms, the findings emphasize the need for interventions that go beyond restrictive legal approaches and address the underlying vulnerabilities that sustain dependence on informal credit systems. From a policy perspective, local governments and relevant institutions should expand access to rapid, simple, and affordable formal microfinance services through village-owned enterprises (BUMDes), cooperatives, and community-based financing initiatives that residents trust. Simultaneously, financial literacy programs should strengthen households' abilities to distinguish productive from consumptive borrowing and to make more rational financial decisions.

Despite these contributions, several limitations should be acknowledged. First, the review relied exclusively on published studies included within the predefined review scope, which may have limited the representation of regional variations in Bank Emok practices across Indonesia. Second, although this study synthesized multidimensional evidence, the findings remain dependent on the methodological quality and reporting standards of the reviewed studies. Third, the legal analysis presented in this review was interpretative and based on existing empirical discussions rather than doctrinal legal examination.

Volume 4, Issue 2 (2026). 120-134
DOI: https://doi.org/10.60079/acsr.v4i2.899
OPEN ACCESS
e-ISSN: 2985-9778

Therefore, future studies are encouraged to employ primary empirical approaches to explore resilience narratives and negotiation processes directly from borrower experiences. Further research may also investigate the relationships among digital financial literacy, illegal fintech lending, and shifting community preferences away from traditional informal lenders such as Bank Emok toward emerging high-risk online lending platforms. Such investigations may contribute to the development of more inclusive financial policies that protect vulnerable households while expanding equitable access to formal financial services.

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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DOI: https://doi.org/10.60079/acsr.v4i2.899
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Advances in Community Services Research
Volume 4, Issue 2 (2026). 120-134
DOI: https://doi.org/10.60079/acsr.v4i2.899
OPEN ACCESS
e-ISSN: 2985-9778

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