

## **Social Practices in the Utilization of Financial Products and Services in Beneficiary Families of Social Assistance in Bogor Regency, Indonesia**

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— *Review of* —  
**Integrative  
Business &  
Economics**  
— *Research* —

### **ABSTRACT**

This research aims to explore social practices in the use of financial products and services by beneficiary families of the Family Hope Programme (PKH) in Bogor Regency, Indonesia. The research design used is a sequential explanatory mixed-method. Data collection includes quantitative data conducted through a survey of 399 families and qualitative data obtained through in-depth interviews with 13 families. The research population is the beneficiary families in Bogor Regency, with the qualitative data sample selected through purposive sampling technique. Quantitative data analysis uses descriptive statistics, while qualitative data analysis uses thematic coding. The research results reveal three main patterns of social practices, namely physical actions in the use of transaction channels, social interactions related to the role of family members in overcoming transaction constraints and challenges, and decision-making in family fund management. These findings indicate the potential for increased financial literacy and inclusion that can be adopted in various other sectors by considering cultural and economic differences between regions.

**Keywords:** Financial Product and Services, Social Assistance, Social Practices, Beneficiary Family.

Received 4 May 2024 | Revised 27 August 2024 | Accepted 27 October 2024.

### **1. INTRODUCTION**

Poverty experienced by families is a multidimensional social problem. Families face challenges of material difficulties, low education, limited access to information, and lack of capital resources (Doob, 2019). The challenges are causally reciprocal and result in social exclusion. Social exclusion limits the ability of families to participate in economic, social, and political life, and distances them from the systems in society, including the financial system. However, the financial system should function as a social mechanism to achieve goals, manage resources, and maintain long-term stability of society (Yushita, 2017). Every individual within the family must strive to overcome social exclusion by

including themselves in the community's financial system to achieve freedom from poverty and achieve well-being. Family participation can be achieved by ensuring that each individual has access to financial products and services according to their needs and abilities, resulting in participation in the community to eliminate exclusion and improve the quality of life (Dash and Mohanta, 2024). Effective participation in using financial products and services reflects financial literacy and inclusiveness in the financial system, thus helping families achieve well-being and be protected from the risks of poverty.

Indicators to determine literacy go beyond knowledge, skills, and self-confidence in improving the quality of decision-making (Gunawan, 2022). Therefore, attitudes and behaviours are also important indicators of the financial literacy index (Natalia *et al.*, 2020). The preferences of certain individuals, groups, or communities influence financial attitudes and behaviours in financial literacy based on the level of familiarity with financial service institutions. So the financial system can be considered inclusive when every member of society can use the available financial products and services through these institutions. The Financial Services Authority (OJK) has conducted surveys on the index of financial literacy and inclusion in Indonesia over the past 10 years. In 2013, the value of Indonesia's financial literacy index was 21.8% and the financial inclusion index was 59.7% (Otoritas Jasa Keuangan, 2022). In 2022, the value of Indonesia's financial literacy index became 49.7% and the financial inclusion index reached 85.1% (Otoritas Jasa Keuangan, 2022). This increase shows a positive trend, where the financial literacy index rose by 27.9% and the financial inclusion index rose by 25.4%. This positive trend has been consistently occurring from year to year, which can be interpreted that the Indonesian people are increasingly understanding and able to use financial products and services.

Although the increase in financial literacy and inclusion should help the community manage their finances better and reduce the risk of poverty, there is a gap with the poverty rate in Indonesia. The poverty rate in Indonesia reached 25.90 million individuals (BPS Indonesia, 2023), which has an impact on the increase in family participation in social assistance such as the Family Hope Programme (PKH) seen in Bogor Regency. This relationship is understood as a gap. The positive trend in financial literacy and inclusion indicates that the utilization of financial products and services is not evenly distributed or other factors such as inadequate income or other structural barriers. The tendency of beneficiary families of social assistance to be more dependent on informal financial services such as neighbours, arisan, or cooperatives causes them to be limited or excluded from access to formal financial services such as banks. Therefore, strategic steps such as conditioning beneficiary families of social assistance to the use of basic formal financial products and services such as banks can reduce social exclusion, increase financial management literacy, and reduce other risks (Anderson, Zhan and Scott, 2007; Beck, 2012; Kumar and Jie, 2023).

This strategy has been implemented by the Indonesian government by integrating financial services from formal institutions such as banks, with social protection programmes such as the Family Hope Programme (PKH). The Conditional Cash Transfer (CCT) scheme in PKH has helped the process of conditioning beneficiary families in using formal financial products and services in the social assistance distribution mechanism. In 2014, poor families or beneficiaries received cash assistance through distribution services from PT. POS Indonesia, which is a state-owned company responsible for providing postal services. Furthermore, the Ministry of Social Affairs of the Republic of Indonesia has established a non-cash assistance distribution mechanism

including HIMBARA (Association of State-Owned Banks) through financial products and services in the form of savings accounts. Under the new distribution mechanism, beneficiary families who initially received cash have shifted to non-cash transactions with the introduction of social assistance savings accounts from banks.

The social assistance savings account, introduced by the Indonesian government, accelerates the assistance distribution process and encourages the participation of poor families in banking financial services. Complementing this process, families are also facilitated with the Prosperous Family Card (KKS) which functions as an automated teller machine (ATM) card from the social assistance account and as an identity for social assistance beneficiaries (Anggleni, 2018; Indonesia, 2024). The KKS allows recipients to receive social assistance funds through inter-bank transfers and utilise e-money when transacting at ATMs, Banks, or Bank Agents from the Indonesian state-owned bank network or called HIMBARA (Fadlurrohimi, Nulhaqim and Sulastri, 2020).

Collaborating with HIMBARA, the social assistance distribution mechanism was piloted in 2014, with 1,600 households receiving PKH in four provinces (Humas Setkab RI, 2014). The output of this collaboration was positive, as beneficiaries felt the ease, security and convenience of social assistance transactions. Therefore, the integration of banking financial services and social assistance distribution mechanisms was then widely implemented in Indonesia until 2024. This is in line with the concept of financial inclusion by Hannig and Jansen to integrate populations without access to the formal financial system to have the opportunity to enjoy and utilise formal financial products and services (Habibullah, 2019). The continuous utilisation of banking products and services results in social practices. According to Anthony Giddens' Structuration Theory, the repetition of social actions forms patterns that create social practices (Giddens, 1984).

In the context of the use of financial products and services, repeated actions using the KKS and complying with programme provisions in the distribution of social assistance, result in attitudes and behaviours in the assistance management actors within the beneficiary families. The reciprocal relationship between agents (families) and structures in society can emerge from the dynamics of social practices among beneficiary families in using financial products and services. Shove states that social change can be reproduced in the structure of society through an adaptive process that originates from the developing practices (Shove, 2022). This research aims to explore social practices in the use of financial products and services by beneficiary families of the PKH social assistance programme in Bogor Regency. Understanding local social practices and their influence on PKH as a CCT Programme is expected to become the social practices of families in utilising formal financial products and services. The knowledge gained from this research can further be utilised by other communities or industries outside of social assistance, given that similar socio-economic dynamics are also relevant in other developing countries.

## **2. LITERATURE REVIEW**

A literature review was conducted to understand the experiences and social context of beneficiary families in social practices using financial products and services. This includes the concept of social assistance, financial products and services, financial literacy and inclusion, as well as social practices within the framework of Anthony Giddens' structuration theory.

## 2.1. Social Assistance: Family Hope Program

Social assistance has undergone a transformation over the past few decades from informal charitable activities to structured methods for alleviating poverty that provide financial or non-financial support to individuals, families or communities to achieve well-being (Midgley, 2019; Gantini *et al.*, 2024). Examples of structured methods from the transformation of social assistance include unconditional cash transfer (UCT) and conditional cash transfer (CCT) schemes. The UCT scheme provides assistance without conditions, while the CCT requires certain criteria (Asian Development Bank, 2009; Fiszbein and Schady, 2009). The CCT scheme, which began in Latin America in the 1990s and has been adopted by 63 countries, including Indonesia through the Family Hope Programme (PKH) since 2007 (Dulkiah, Sari and Irwandi, 2018; Ladhani and Sitter, 2020).

In Indonesia, PKH provides conditional cash assistance to improve human capital and reduce poverty by increasing access to education and health, reducing household expenditure burdens in the short term, and breaking the intergenerational cycle of poverty (Zulhendra and Atika Surya Devi, 2021; Djulius *et al.*, 2022; Haliim, Ferdiansyah and Sasmita Sari, 2024). To obtain PKH, poor families must be registered in the Integrated Social Welfare Data (DTKS) and have household members who meet the criteria for health, education and social welfare that affect the rights and obligations of the beneficiary families (Chotim and Tedja, 2022). Health criteria include young children (0-5 years) and pregnant women (up to the second pregnancy). Education criteria include school-age children (elementary to high school). Social welfare criteria include the elderly (over 60 years) and severe disabilities.

PKH beneficiary families receive cash assistance and capacity building sessions, by fulfilling the obligation to access education and health services for household members who meet the PKH criteria. Cash assistance is distributed through banking financial services by transferring funds between banks from the government to the savings accounts of PKH beneficiary families through HIMBARA banks (Fitria and Amberi, 2020). This allows families to make non-cash transactions and access a variety of other banking financial services.

## 2.2. Financial Product and Service

Financial products and services include various facilities provided by formal financial institutions to facilitate buying and selling processes and other business activities (Setyaningrum, 2022). Categories in financial products and services consist of (1) Banking, with services such as savings accounts, current accounts, and loans; (2) Insurance, which provides financial protection against health, vehicle, and property risks; (3) Investments including stocks, bonds, mutual funds, and ETFs, to generate profits; (4) Pensions, related to personal or company plans that allow individuals to set aside income for retirement; (5) Other financial services, such as wealth management, financial planning, and advisory services. These financial products and services are developed to manage risk and achieve long-term goals (Judisseno, 2002; Gikay, 2021).

Individuals or families utilise financial products and services in daily activities with planning, management, control and entrepreneurship. This is reflected in opening savings accounts and purchasing insurance policies to prevent unexpected financial risks. In practice, individuals or families face obstacles including accessibility, low levels of literacy, issues of trust in financial institutions, and inadequate capabilities in managing

finances and businesses (Shaikh and Karjaluoto, 2015; Sun *et al.*, 2020; Maity and Sahu, 2022).

### **2.3. Financial Literacy and Financial Inclusion**

Financial products and services play an important role in economic growth, national development and community well-being (Izzun Khoirun Nissa, 2022). Knowledge and skills in financial products and services form human capital to manage money, save, protect themselves from risks, and improve critical thinking in making appropriate financial decisions. The provision of financial products and services, such as savings, credit, and investment, drives economic growth through consumption and production behaviour (Ong *et al.*, 2023). Good financial literacy can improve well-being and encourage participation in financial practices (Mendoza *et al.*, 2023). Meanwhile, by providing wider access to financial products and services, financial inclusion plays an important role in reducing poverty and enabling participation in the formal financial system (Lundberg and Mulaj, 2014).

Financial inclusion is the process of ensuring accessibility and utilisation of appropriate products and services, including affordable bank accounts and loans, to empower target beneficiaries or marginalised groups by increasing income opportunities, developing livelihoods, and reducing poverty (Mohammed and Uraguchi, 2018). This contributes to economic growth, with previous research showing that financial inclusion has a positive impact on reducing poverty (Erlando, Riyanto and Masakazu, 2020). Ease of access to financial products can increase investment and savings opportunities. However, there are still barriers such as the allocation of funds tending to favour individuals with strong capital, it is hoped that financial inclusion can create opportunities for economic equality. Financial inclusion supports economic growth through transaction services, payments and risk management (Erlando, Riyanto and Masakazu, 2020; Parsaulian, 2022).

### **2.4. Social Practices in the Framework of Anthony Giddens' Structuration Theory**

Anthony Giddens' Structuration Theory shows a concept that emphasises the interactive relationship between social structure and agents in generating social practices (Giddens, 1984). Social structures and rules are not isolated, but rather a medium and result of social practices that emphasise the duality of structure. Giddens explains that social practices are shaped by the routine actions of individuals, where agency and reflexivity influence the reproduction and transformation of these practices in a social context (Tretiakov, Jurado and Bensemann, 2023). The structure that influences action is influenced by location, which consists of space and time (Sica and Giddens, 1986). Social practices are recursively shaped by the interaction of structure and agent, where knowledge, norms and resources influence behaviour and decision-making (Raho, 2007; A. Kinseng, 2017; Tretiakov, Jurado and Bensemann, 2023). Agents can change the existing structure through intentional actions based on rational considerations.

Rational considerations in decision-making indicate the presence of awareness in social practices. Agent and actor awareness is categorised into three forms, namely unconscious motives, practical consciousness, and discursive consciousness. Unconscious motives are unrecognised desires that influence actions. Practical consciousness involves routine actions created from social experience, while discursive consciousness is the ability to understand and use language and symbols for communication. Discursive and practical consciousness enable agents to navigate and shape social structures through their actions and interactions (Heracleous, 2013).

In this context, capability becomes crucial. Amartya Sen's capability approach shows the close relationship between awareness and their ability to understand social practices, especially in the context of poverty. So physical actions, social interactions and decision-making become key aspects in the formation of social practices. Structuration theory strengthens the understanding of how beneficiary families increase their capabilities in dealing with poverty through social practices. Assessing knowledge, skills and behaviour alone is not enough because agency is often seen as a means of empowerment, but they still require supporting structures to overcome challenges in various aspects of life (Potocki and Cierpiak-Wolan, 2019).

### **3. METHODOLOGY**

#### **3.1. Research Design**

This research uses a sequential explanatory mixed-method research design, which involves the collection, analysis and integration of quantitative and qualitative data in a single study (Battista and Torre, 2023). This research was conducted through quantitative and qualitative stages in a single study (Ivankova, Creswell and Stick, 2006). The quantitative approach was used to present data from 399 PKH beneficiary families, including demographic information, use of financial products and services, and financial transaction patterns. Then, the qualitative approach was used to explain the social practices of PKH beneficiary families in the utilisation of financial products and services from 13 selected families, in order to provide an in-depth understanding of their experiences and behaviours.

#### **3.2. Data Collecting**

In the initial stage, data collection was carried out through a structured survey using a questionnaire that covered questions about demographic characteristics (age and gender), use of financial products and services, obstacles faced, and patterns of fund management. Then, in the second stage, data collection was carried out through semi-structured in-depth interviews and observations of 13 families. The interviews focused on the experiences and practices carried out by the families as per the three patterns found in the quantitative data.

#### **3.3. Participant**

The research population of this study is the beneficiary families of the Family Hope Program (PKH) in Bogor Regency, Indonesia, with a total of 142,185 families. The researchers took a sample size for quantitative data of 399 families, selected using random sampling technique and the Slovin formula for sample size calculation. Then, further from the 399 families, a qualitative sample was selected using purposive sampling technique with a total 13 families, based on the socio-economic characteristics of the region with the lowest assistance termination.

#### **3.4. Measurement**

Our quantitative data measurement began with collecting responses from the questionnaire, arranging the data into frequency tables for each answer choice. Each question had several answer options, allowing the respondents to choose the one that best matched their experience. Frequency and percentage calculations were then made to identify patterns. Visualizations were then created to represent the data clearly. Descriptive statistics used, such as the mean, helped summarize the research findings.

#### **3.5. Data Analysis**

The data analysis integrates quantitative and qualitative approaches, guided by structuration theory, to explore social practices in the use of financial products and services. Quantitative data analysis was obtained from statistical calculations of frequency and mean from the data, thus obtaining patterns of use of financial products and services. Through this quantitative data, triangulation was carried out, and deeper exploration was done through qualitative data analyzed based on thematic codes. Each response was associated with one code, category, and theme. The dialectic is reflected in the social behavior of the beneficiary families when receiving the PKH social assistance, which occurs repeatedly and results in practices

## **4. RESULT AND DISCUSSION**

Over the last decade in Bogor Regency, beneficiary families have utilized banking products and services in the process of social assistance distribution. This has created a dialectic between structure and agency in the utilization of financial products and services.

### **4.1. Implementation of Social Assistance**

The implementation of social assistance is a structured process aimed at distributing aid to beneficiary families. In the context of social assistance with a CCT scheme like PKH, implementation includes identifying beneficiaries, distributing assistance, capacity building, as well as monitoring and evaluating the distribution of assistance (Asih, Saif Askari and Trianah Sofiani, 2022; Andayana, 2023; Annisya and Novira, 2023). The identification of potential beneficiaries is carried out through a series of stages, starting with a field survey, checking socio-economic data, verifying the target criteria, and determining the beneficiaries. In Indonesia, the implementation of the identification of beneficiaries for social assistance with a CCT scheme like PKH is carried out at the village level, where the survey and checking of socio-economic data are included in the DTKS. This is achieved through the SIKS NG application managed by the Indonesian Ministry of Social Affairs. Furthermore, the data submitted by the local government at the village level through SIKS NG data input is processed by the Indonesian Ministry of Social Affairs. This is done to determine the target criteria for PKH, including assistance components such as health, education, and social welfare. After being registered in the DTKS with the PKH component criteria, the family will officially qualify as a beneficiary by the Indonesian Ministry of Social Affairs.

After the identification stage, beneficiary families are entitled to receive cash assistance and social support in the form of capacity building. The amount of assistance provided is adjusted to the PKH target criteria. This assistance is distributed through non-cash social assistance activities using banking products and services. However, in the context of this research, there has been an adjustment in the distribution method related to the distribution agency. Initially, the distribution agencies only included banks under HIMBARA, but beneficiary families received assistance through services provided by PT. POS Indonesia. This change was due to adjustments in the payment system in social protection programs in targeting and payment systems after the COVID-19 pandemic (Guyen, Jain and Joubert, 2021). Distribusi bantuan juga telah disesuaikan dalam hal periodisitas dan pada tahun 2019, The distribution of assistance has also been adjusted in terms of periodicity, and in 2019, the distribution of PKH was changed to every two

months. Changes in the disbursement period affect the value of the assistance index per distribution stage but do not change the annual assistance.

Table 1. Transformation of Distribution Period and PKH Assistance Index Value 2019 to 2024

Beneficiary Component of PKH	Category	Amount of Assistance Per Year	Amount of Assistance by Scheme Distribution Period			
			2019	2020	2021 – 2022	2023 - Now
			Every 3 Month	Every Month	Every 3 Month	Every 2 month
Education	Elementary School	IDR 900.000	IDR 225.000	IDR 75.000	IDR 225.000	IDR 150.000
	Junior High School	IDR 1.500.000	IDR 375.000	IDR 125.000	IDR 375.000	IDR 250.000
	Senior High School	IDR 2.000.000	IDR 500.000	IDR 166.000	IDR 500.000	IDR 333.333
Health	Pregnant Woman	IDR 3.000.000	IDR 750.000	IDR 250.000	IDR 750.000	IDR 500.000
	Early Childhood	IDR 3.000.000	IDR 750.000	IDR 250.000	IDR 750.000	IDR 500.000
Social Welfare	Elderly	IDR 2.400.000	IDR 600.000	IDR 200.000	IDR 600.000	IDR 400.000
	Person with Disability	IDR 2.400.000	IDR 600.000	IDR 200.000	IDR 600.000	IDR 400.000

Based on Table 1, the transformation of the time frame shows that the dataset covers several years and indicates changes in assistance from 2019 to the present. This also applies to the distribution period, as assistance is distributed at different intervals, which can affect the total amount received. Meanwhile, the COVID-19 pandemic situation has demanded adaptive mechanisms in the distribution period interval.

According to the survey results, in terms of gender, the implementation of PKH in Bogor Regency is still dominated by female beneficiaries, amounting to 386 respondents. This is in line with the initial design of PKH, where the recipients of PKH social assistance are married or adult women, although in its development in 2024, men have started to be included, as the factor of vulnerability cannot only be seen from the gender side. Then, in terms of age, it is known that the majority of beneficiaries are in the productive age range, especially in the 31-50 year range, amounting to 367 respondents.

As proof of participation, beneficiary families receive the Prosperous Family Card. This card serves as proof of participation and functions as a debit card in the distribution of social assistance funds from the Indonesian Ministry of Social Affairs. The name on the Prosperous Family Card is the individual authorized to manage the PKH social assistance. Therefore, the names of family members registered on the Prosperous Family Card are registered, and accounts are created by HIMBARA. Bank Mandiri is appointed as the disbursement agency for PKH assistance in Bogor Regency. This bank partners with the Indonesian Ministry of Social Affairs to store and distribute social assistance funds to beneficiary families. However, in the last 2 years, PKH membership is not always seen from the ownership of the Prosperous Family Card, as there are some beneficiaries who receive social assistance through the PT POS Indonesia distribution agency. In line with the survey results, where 388 families have PKH social assistance accounts at Bank Mandiri and have the Prosperous Family Card, while 11 respondents receive assistance through the PT POS distribution agency.

The implementation of the distribution of PKH social assistance follows a structured mechanism consisting of seven stages, namely (1) opening a social assistance account, (2) socialization and education, (3) distribution of the Prosperous Family Card to beneficiaries, (4) transfer of PKH social assistance funds, (5) withdrawal of PKH social assistance funds, (6) utilization of PKH social assistance by beneficiaries, and (7)



monitoring, evaluation, and reporting of the distribution process. In the first stage, social assistance accounts are opened collectively and centrally based on the data provided to the disbursement bank. This is followed by the printing of passbooks, Prosperous Family Cards, and PIN Mailers by the disbursement bank. In the second stage, after the passbooks and Prosperous Family Cards are ready, the Indonesian Ministry of Social Affairs, together with the disbursement bank and local government, conducts socialization and education on the distribution of non-cash social assistance, including the use of the Prosperous Family Card for cash withdrawals.

In the third stage, the disbursement bank hands over the Prosperous Family Card, passbook, and PIN Mailer to the beneficiary families, including the Social Service Office in each district and city, as well as PKH implementers. In the fourth stage, the Indonesian Ministry of Social Affairs transfers the funds to the accounts through the disbursement bank, according to the distribution schedule in Table 1. In the fifth stage, PKH social assistance funds can be withdrawn using the nearest banking services provided by the disbursement bank, including ATMs, bank branches, and agents. In the sixth stage, social assistance is used independently for health, education, business capital, and other needs that support the objectives of PKH. The distribution mechanism is complemented by a series of monitoring, evaluation, and reporting activities carried out by the Indonesian Ministry of Social Affairs, PKH implementers in Bogor Regency, and the disbursement bank. These activities are crucial to ensure that the funds are received by the beneficiary families.

In the implementation of social assistance, the role of human resources is very important. This team consists of district coordinators and social assistants. The district coordinator is responsible for organizing and managing the implementation of PKH at the district level. Meanwhile, the social assistant is tasked with providing direct support to the beneficiary families, including behavior change, advocacy, facilitation, and education. In the implementation of PKH, PKH assistance funds are withdrawn during each distribution period to increase the knowledge and skills of beneficiary families in using banking products and services. In addition to facilitating withdrawals, technical support is also provided for banking issues, such as damaged Prosperous Family Cards, lost Prosperous Family Cards, blocked PINs, Prosperous Family Cards left in ATMs, and the death of account holders. In the context of utilization, the district coordinator is responsible for recording, analyzing, and reporting to the Indonesian Ministry of Social Affairs and the disbursement financial institution regarding the reconciliation of fund withdrawals. Bogor Regency, with its challenging terrain of highlands, almost daily rainfall, and a wide coverage area, often presents unique difficulties for beneficiary families in using financial products and services within the framework of social assistance.

#### **4.2. Use of Financial Products and Services**

The use of PKH financial products and services is influenced by the assistance disbursement agency for each beneficiary family. The survey results show that 91.48% of respondents have experience using bank financial products and services, while 8.52% have not utilized them in the social assistance distribution process. This research found 3 patterns in the use of financial products and services in the distribution of PKH social assistance, namely the use of the Prosperous Family Card and bank accounts, distribution obstacles, and fund management. The first pattern related to the experience of using bank accounts and the Prosperous Family Card focuses on the family's experience using the transaction channels for assistance and the accompanying financial services.

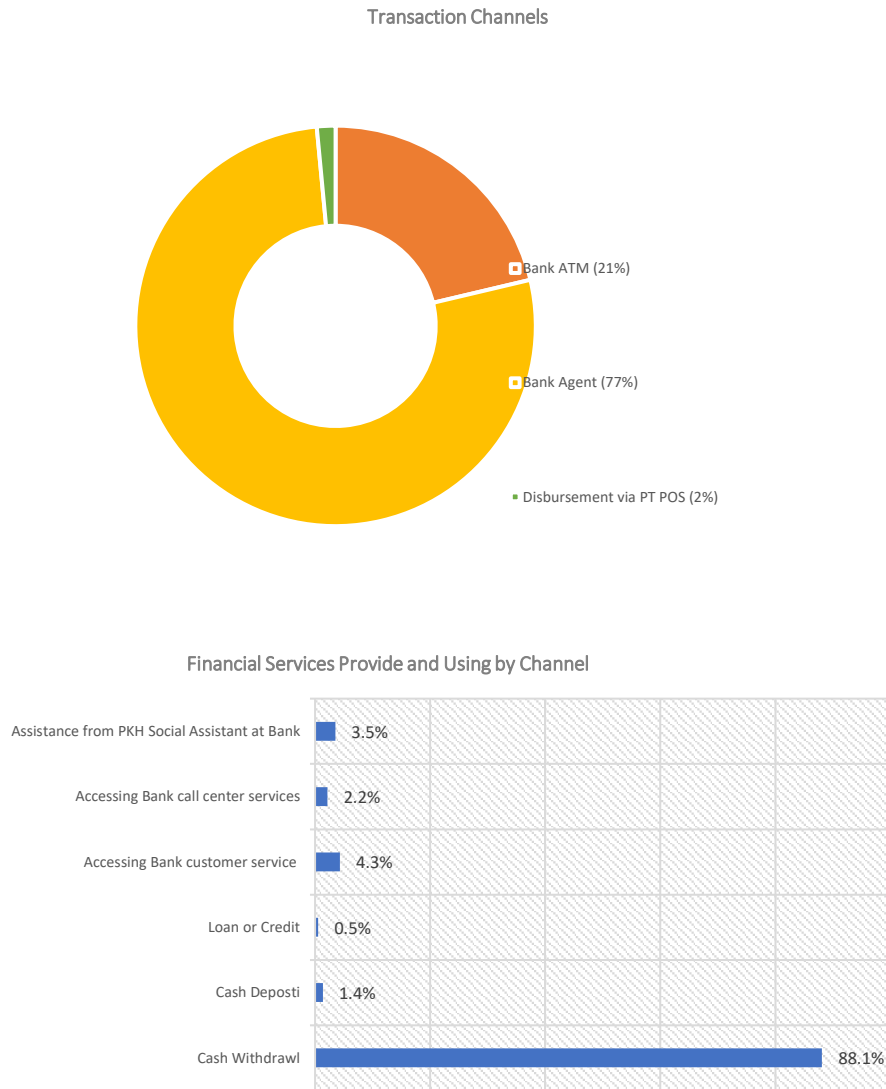


Figure 1. Using KKS and Bank Accounts in Distributing Social Assistance

In recent years, social assistance programs, particularly PKH, have integrated digital banking products and services. Beneficiary families in Bogor Regency before 2021 have used banking financial products for the distribution of PKH assistance in the form of savings accounts. The funds received through transfers to each account are PKH assistance. Withdrawals are usually made using passbooks, withdrawal slips, receipts, or ATMs (Agarwal, Pan and Qian, 2020; Jain, Subhedar and KumarGupta, 2021). Similar to regular bank customers, poor families can also withdraw funds using these methods. However, due to having the Prosperous Family Card, beneficiaries use ATMs for independent withdrawals. Individuals can also access banking services related to the assistance account.

The implementation of PKH in Bogor Regency initially introduced the Prosperous Family Card with two functions in the context of assistance transactions. The first function is a debit card used for transactions through ATMs and accessing the assistance funds stored in the account. Meanwhile, the second function is a combo card that can store funds in the form of electronic money, allowing electronic payment transactions for other non-cash assistance distributions that are complementary. This is because PKH beneficiary

families also receive complementary assistance through an unconditional cash transfer scheme known as Sembako Social Assistance, previously called Non-Cash Food Assistance before 2020. The electronic money feature is integrated into the Prosperous Family Card to enable beneficiaries to make electronic payments by directly exchanging the funds provided by the government for goods such as food items. The funds stored as electronic money are also designed to ensure that the assistance intended for purchasing food to improve family nutrition is used exclusively. Electronic money functions as a digital financial service in the inclusion strategy, where the distribution of social assistance encourages a shift from cash to non-cash transactions (Djameluddin, Hidayanto and Wardhani, 2016). Although PKH funds can be withdrawn at ATMs or directly at HIMBARA bank branches, Sembako Social Assistance is transacted at partner agents. These agents act as merchants who provide food commodities that can be purchased by beneficiaries. In this process, families are introduced to electronic data capture (EDC) machines, which are devices for receiving payments using debit cards, credit cards, prepaid cards, and QRIS. However, the Sembako Social Assistance scheme has been adjusted to a cash assistance scheme to accelerate distribution (Wisnuboroto, 2022).

The second pattern related to the obstacles in using financial products and services in the social assistance distribution process focuses on the types of obstacles faced by beneficiary families and the available services to overcome these obstacles.

The distribution process through the use of technology in financial services overcomes problems of time, distance, and accuracy in delivery. However, this concept has the potential to create challenges for low-income communities (Gikay, 2021; Martinelli, 2021). Low-income segments of the population rarely use formal financial products and services such as banks for several reasons. The first reason is cost barriers because banking services require administrative and transaction fees. The second reason is accessibility in some areas of Indonesia, such as rural areas in Bogor Regency. The number of bank branches that can be accessed by villages is limited, even though this district is a buffer city for large cities like Jakarta. The third reason is the lack of financial education, resulting in low-income families lacking sufficient knowledge about the benefits of banking. These three factors indicate that poverty creates barriers that exclude beneficiary families from the financial system. Therefore, similarity experience and knowledge in the banking financial system is excluded. The lack of prior experience before becoming PKH beneficiaries presents technical challenges for beneficiary families.

To overcome technical challenges, the disbursement agency (HIMBARA) and the Indonesian Ministry of Social Affairs have developed standard operating procedures for each banking service. These procedures are used to provide the best service to social assistance recipients. Although these procedures do not differ significantly from those for regular customers, adjustments are made to suit the social assistance scheme. The disbursement bank offers support to assist beneficiary families facing technical issues. This support includes customer service representatives and complaint channels through call centers. During the distribution process, beneficiary families who are inexperienced in using banking products may encounter technical problems such as forgetting the Prosperous Family Card PIN, losing the Prosperous Family Card, damaged or blocked Prosperous Family Cards, or Prosperous Family Cards left in ATMs. These procedures are used to resolve issues through customer service or call centers. In using this process, PKH social assistants accompany families to understand and navigate banking services.

The third pattern related to fund management in the distribution of social assistance. The research findings show the management of PKH assistance funds, focusing on the aspect of managing assistance funds starting from the independence of actors in withdrawing funds and determining the decision to use the funds for family needs.

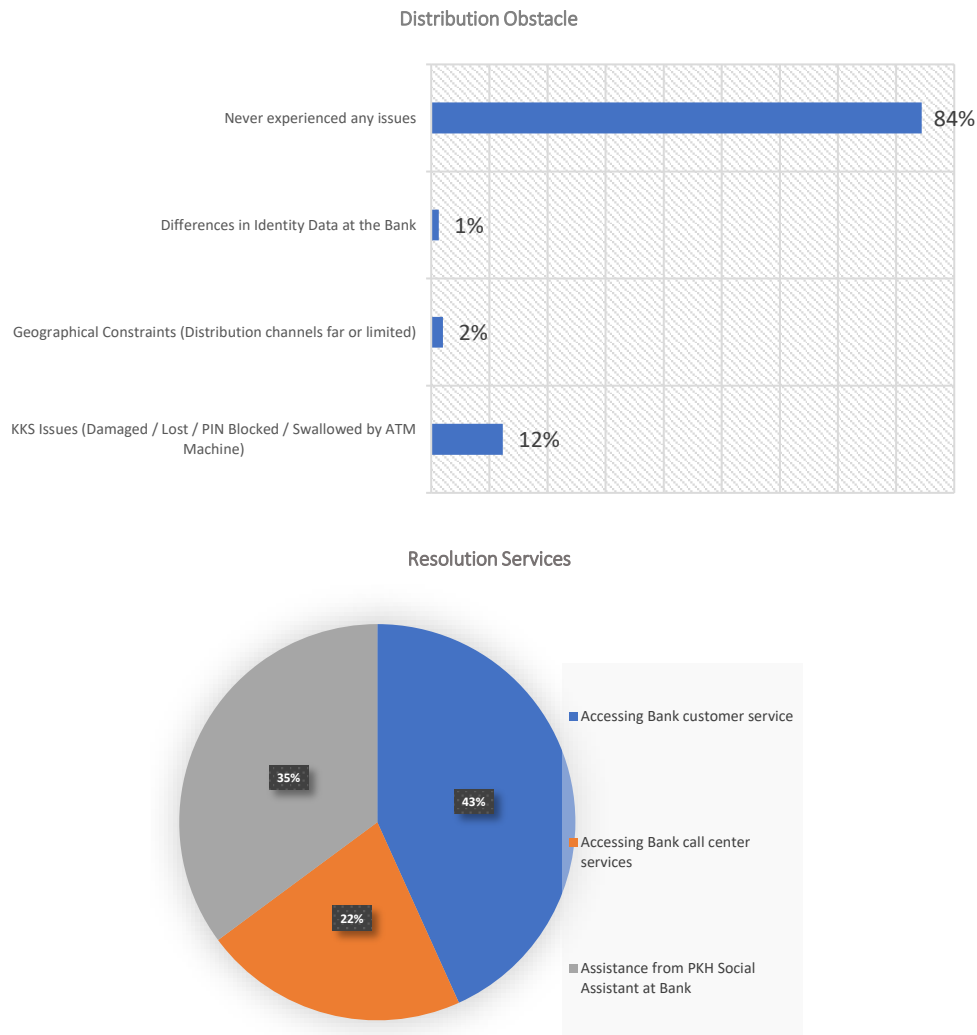


Figure 2. Obstacle in Using KKS and Bank Accounts in Distributing Social Assistance

Further exploration of the data above shows that there are social practices that consistently reproduce new structures within the family, especially regarding how the routine actions of assistance distribution in the first and second patterns interact with each other to form the third pattern in the distribution of PKH assistance by beneficiary families. This is in line with several previous studies that have conveyed that the routines formed through the PKH distribution requirements have ensured compliance with program requirements, encouraged the involvement of family members, and structures within the family that prioritize the use of funds for family needs (Jehamat, Jelahun and Meka, 2021; Handayani and Aliyudin, 2023). The significant difference in the findings of this research is how it further explores how the practice of using financial products and services in this distribution is formed in the lives of beneficiary families.

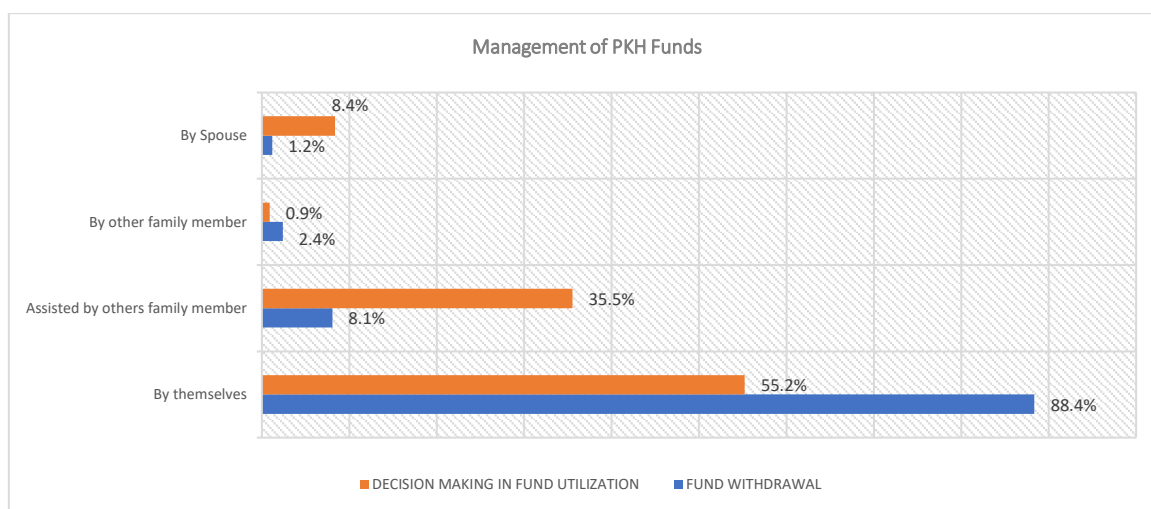


Figure 3. Fund Management by Beneficiary Families

### 4.3. Social Practices of beneficiary Families

Referring to the results of the survey data processing on PKH beneficiary families in Bogor Regency, the sustainable pattern of using financial products and services among beneficiary families has formed social practices. In line with the mechanism of social assistance distribution, beneficiary families are introduced to the banking system. This introduction shows savings account products and assistance fund management, which serve as the initial step in financial literacy. In this context, the formal financial system is no longer just a mechanism to improve the welfare of the middle and upper-income groups. Efforts to increase participation in using financial products and services as a method of distributing social assistance have resulted in a transformation of daily behavior in accessing funds. This behavior includes physical actions, social interactions, and decision-making in managing funds.

#### 4.3.1. Physical Actions

Daily activities are increasingly centered on formal institutions such as banks, and periodic distribution motivates the active use of the Prosperous Family Card. Beneficiary families are expected to use ATMs to check account balances, review fund transactions, withdraw cash, and change PINs. In addition, the electronic money feature encourages involvement in electronic transactions to purchase commodities or receive food assistance. These activities familiarize individuals with PINs, account numbers, and customer data. The findings in Figure 3 have reflected the physical actions of beneficiary families in ensuring that PKH funds are received through the Prosperous Family Card in each disbursement period, contributing to the social reproduction and stability of the social structure while opening up the possibility of change.

All physical actions in the context of checking balances, withdrawing, and utilizing funds reflect the process of adaptation and learning in financial literacy. Initially, beneficiary families were reluctant to use banking services such as ATMs, Bank Agents, or directly visit banks. However, with the need to access PKH funds, they routinely perform these actions. Beneficiary families in Bogor Regency, learning about bank agents and realizing that many banking service branches are more accessible than going directly to the bank branch office. Efficiency considerations became a research finding that encourages them to tend to choose transactions through bank agents.

### **4.3.2. Social Interaction**

The role of family members appointed as managers of social assistance has increased women's participation in financial management. Adult women are appointed as account holders and become key actors in social practices. Social interaction is also reflected in obtaining support outside the inclusivity of the distribution actors in the family. For example, when difficulties arise in using banking products and services, the beneficiary families are expected to get help from external parties. In this context, relationships are built with PKHs' Social Assistant, other beneficiary of PKH, disbursing bank, and law enforcement agencies such as policies. Furthermore, as the research findings show, although there are PKH beneficiary families with male members, the management of assistance encourages interaction within the household. Where the expectations, roles, and dynamics of power in the household are no longer carried out unilaterally by emphasizing the husband receiving the funds and the wife managing the expenses. Rather, there is cooperation between the two through joint discussions or making initial agreements that the funds can only be used for the needs of family members included in the social assistance component..

### **4.3.3. Decision Making**

Agreements within the household in managing assistance have helped mutual understanding of finance. Discussions and agreements between partners align financial goals, budgeting, and understand each other's priorities. The dialectical relationship between physical action and social interaction ensures that financial decisions are based on mutual agreement within the household, initiating the application of financial knowledge principles, thereby reducing conflicts. Financial principles are understood in the use of savings accounts and transaction security. This includes regularly checking balances, keeping PIN confidentiality, and ensuring that the KKS is stored securely. In addition, the time function during the disbursement period is used to calculate the assistance funds received through the ATM. The application of new principles and understandings related to the distribution of social assistance through savings accounts forms the basis for decision making. This includes assessing various alternative options available in accordance with the family's financial goals. In addition, simple risk analysis and evaluation of financial decisions are applied in managing assistance funds. For example, there is greater confidentiality in using ATMs without the help of others to prevent KKS card PIN leaks. In the process, families are sometimes faced with dilemmas, particularly regarding ensuring transaction security. For example, the elderly and people with disabilities experience physical and psychological declines, which affect their ability to use digital technology in financial transactions. The need to engage in activities using the social assistance distribution mechanism through banking encourages individuals to build relational relationships, including getting support from younger family members to check balances and withdraw PKH funds. Younger community members are also willing to help vulnerable groups due to local wisdom such as respecting the elderly.

## **4.4. Discussion**

The life of beneficiary families is shaped by the relationship between structure, agency, and routines. Financial behavior, as reflected in the distribution of assistance through banks, has formed routines that shape interconnected financial capabilities. Regulations governing distribution mechanisms, local wisdom, and banking resources shape the structure of social practices in using financial products and services. This structure affects individuals' ability to act independently and make decisions. In addition, education facilitated through the use of banking products and services has promoted financial

inclusion, resulting in healthier behaviors (West and Friedline, 2016). Families are expected to think, understand, and adjust their actions in using these products and services. Increased capabilities are observed in terms of knowledge, skills, and beliefs that influence financial behavior (Endah Amaliyah, Prabasari and Rohmawati, 2023). This increase indicates developing literacy, including self-awareness and understanding of actions.

The use of financial products remains limited to basic banking services and has not yet expanded to more advanced services. This practice focuses on skilled behavior in using banking products and services such as savings accounts and has not yet developed to include capabilities including credit and loans. Meanwhile, this relationship does not change the consumption capacity or purchasing power of beneficiary families. This is in line with previous research where banking access increases consumption by reducing savings constraints (Somville and Vandewalle, 2023). In this context, social practices in using banking products and services primarily emphasize changes in saving behavior and financial management. This is in line with Rothwell, Khan, and Cherney, where social practices should focus on basic knowledge of financial products and services to achieve economic well-being (Rothwell, Khan and Cherney, 2018). However, beneficiary families need to be continuously strengthened to reduce poverty.

Repeated social interactions between beneficiary families and the structure provided through PKH in utilizing financial products and services make decision-making an integral part of the family's social practices. Families act as active agents in planning, rationalizing, and reflecting on their routine activities. Beneficiary families are no longer just driven by unconscious motivation and practical awareness. Instead, their decision-making begins to enter discursive awareness, where their capacity to reflect and provide detailed explanations of their actions becomes real. Learning from past mistakes due to the pathology of poverty has influenced the way they interpret signs and discourse in decision-making, especially related to finance. The active role of families in decision-making to participate in banking mechanisms, while social assistance strengthens this process, has improved their financial literacy and helped them catch up. This opens up greater opportunities to improve their quality of life.

Our analysis reveals that social practices in the use of financial products and services by families can be understood from the perspective of Giddens' structuration theory. The concept of the duality of structure is clearly visible in the way families (agency) interact with the existing financial system and assistance programs (structure). Our findings are in line with Somville and Rothwell's research on the adaptation of KPM in using financial products and services as a result of social assistance participation, which has built a basic financial knowledge base. Our findings regarding the dilemmas found by families in decision-making in the context of social assistance programs interact in a complex way with structural factors such as the accessibility of financial services themselves and the social norms formed in the community. On the one hand, social assistance policies and financial infrastructure form a structure that limits family choices. On the other hand, families must represent agency in a creative way in utilizing limited financial resources. Therefore, financial inclusion interventions need to consider not only the increase in knowledge and adaptation of groups excluded from the financial system, but also the transformation of the broader structure.

The adoption of the use of financial products and services that we have found and examined in this study concludes that the social practices of beneficiary families are not a linear process, but rather diverse stages. Some beneficiary families are in the

contemplation stage, while others have successfully reached the stage of honing and further developing skills in the use of formal financial services. The implications of this study are significantly aimed at the development of social assistance program designs and financial inclusion strategies. A more contextual approach in ensuring equitable access to the financial system is no longer just to invite poor families to use it, but to enter the stage of creating an environment that escalates the positive financial practices of KPM to be able to continue to develop and be maintained. The insights from this research can be applied to improve the effectiveness of other programs that have the spirit of financial inclusion, such as PKH in other regions of Indonesia. For example, by considering local social practices and the potential dynamics of families in the approach to financial literacy rather than being limited to a top-down policy approach.

Beyond the specific context of the PKH program in Indonesia, we recognize that similar characteristics may be found in other communities, such as different regions (suburban, urban, rural), different occupational groups (informal or formal sector workers), or other unique communities (indigenous communities, religious communities). Many developing countries face similar challenges with financial inclusion, and insights from this research can inform strategies for social assistance programs globally. This condition is relevant to the World Bank's report on the Global Findex Database 2021. The World Bank shows that around 1.4 billion adults worldwide do not have access to formal financial services due to costs, distance, and burdensome requirements (Demirgüç-Kunt *et al.*, 2022). For example, countries like India and Brazil, which have large populations without banking access, can benefit from an understanding of family social practices in using financial products and services to improve financial literacy and access. The financial capabilities of beneficiary families and their gradual participation in accessing financial products and services will gradually eliminate the exclusion that has occurred. This approach has the potential to be adapted to other sectors, such as microfinance initiatives or digital banking adoption strategies in emerging markets. However, cultural and economic differences between countries may require careful consideration when applying these insights more broadly.

While our study provides new insights, it should be noted that the sample is limited to one Regency in West Java. This becomes a limitation of this research in terms of data representation. Future research may consider expanding the geographical scope of the research locus to compare trends in cultural and economic contexts in Indonesia.

## 5. CONCLUSION

The implementation of the Family Hope Program (Program Keluarga Harapan or PKH) in Bogor Regency has resulted in a dialectical relationship between the structure (the mechanism of PKH assistance distribution) and the agency in the use of financial products and services by the beneficiary families. Social practices are formed from physical actions in using channels for assistance transactions, social interactions related to the role of family members in overcoming transaction constraints, and decision-making through understanding financial principles, financial risk analysis, and ways to manage funds within the family. These findings have supported Giddens' structuration theory, where social practices are formed through the dialectical interaction between structure (rules, systems, and resources) and agency (actions and decision-making) in a social context. The social practices of the beneficiary families show the potential for increased financial literacy and inclusion, which can be adopted in various other sectors, such as the initiation of microfinance or digital banking strategies in emerging markets. However, the



consideration of cultural and economic differences between countries should be a concern in the widespread adaptation of these inputs and findings. The social assistance scheme of the Family Hope Program has had a positive impact in changing the behavior of the beneficiary families in accessing banking products and services, integrating practices into their daily routines, and influencing the social structure. However, these practices still focus on planning, control, and decision-making related to consumption behavior and saving, and have not yet fully formed the ability to achieve financial independence.

### ACKNOWLEDGEMENT

The authors are grateful to all parties who provided support in the process and the writing of the research. In addition, the authors are also grateful to Beneficiary Families of PKH, the Implementers of PKH, and the Local Government of Bogor Regency for the participation from the inception to the completion of the research.

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