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Structure, Agency and Position-Practice Relations in the Context of Accountability Praxis: An Examination of Two Credit Unions in Indonesia

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ABSTRACT

This paper uses strong structuration theory to examine how external and internal structures and in particular, position–practice relations influence credit unions' accountability praxis. Employing case study analysis in two Indonesian credit unions, primary data collection included 10 focus group discussions and 10 semi-structured individual interviews, involving a total of 32 agents from within and outside the credit unions. In addition, strategic planning documents and annual reports of each credit union were examined and thematically analysed. Analysis initially focused on the quadripartite nature of structuration, and subsequently involved a more detailed focus on position–practice relations. Findings reveal agents' internal structures were more influential than external structures in determining the nature of accountability praxis adopted. Rather than conflicting, external and internal structures were aligned and supportive in enhancing accountability praxis. Underscored, however, is the importance of agents' position–practice relations in influencing 'fit' between agents' internal structures (capabilities) and the external structures within and outside of the organisation. This fit has important enforcement (and reinforcement) implications for accountability theory and practice, highlighting the recursive nature of (basic or comprehensive) accountability praxis in a lightly-regulated environment. Close, collaborative position–practice relations reinforce comprehensive accountability praxis, while distant, more transactional position–practice relations reproduce limited or basic accountability praxis.

1 | Introduction

Accountability, encompassing being held to account by others, but also taking responsibility for one's own actions (Fry 1995), is a well-established concept in theory, but one which continues to be called into question in practice (Ebrahim 2009; Yang 2012; Williams and Taylor 2013). In the context of third sector

organisations such as credit unions (established for a social purpose), these notions of accountability are particularly important in terms of compliance (i.e., external accountability mechanisms), as well as being accountable internally for a mission of benefiting others; the reason such organisations exist (Sumarwan et al. 2021b). Hence, the relevance of both external and internal perspectives ('structure' and 'agency') are underscored.

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The importance of structure and agency has been explored in various organisational accountability research contexts (Roberts and Scapens 1985; Scapens and Macintosh 1996; Tiki et al. 2021). However, concerns have been raised that external structures in the form of onerous regulatory and legal requirements typically constrain agents in undertaking more effective accountability praxis (i.e., agents' actions) which support third sector organisations in fulfilling their mission (Ebrahim 2009; Macintosh and Scapens 1991). In a credit union context, these concerns are echoed by numerous researchers (Davis and Brockie 2001; Hyndman et al. 2004). Yet limited attention has been given to examining the influence of internal (agents') versus external structures on accountability and other influencing factors. This perspective is important given accountability is a social practice intended to improve an organisation's operations (Ebrahim 2009; Yang 2012). Hence, the purpose of this research is to examine *How do internal and external structures influence credit unions' accountability praxis?* This issue is particularly important, given that without understanding the internal and external influences which impact accountability at an individual and organisational level, it is difficult to know how it might be enhanced.

The credit union sector in Indonesia provides an interesting and unique context in which to explore these issues through the lens of structure and agency, given it is considered to be lightly regulated by government (Aspinall 2019), but has strong religious (Saragih 2019) and community ties. Similar to credit unions operating in various other countries, Indonesian credit unions aim to help those in need through financial security and empowerment, pursuing social and financial objectives (Martinez-Campillo and Fernandez-Santos 2017; McKillop and Wilson 2011), with accountability for both. Further, they operate in a sector with an established industry regulator; however, membership is voluntary. Last, as financial co-operatives, credit unions have various accountability structures embedded in their legal form (Sumarwan et al. 2021a), suggesting there are several influences that might impact their accountability.

Accordingly, this study explores two Indonesian credit unions, one large and one small, to examine how structure and agency influence these organisations' accountability praxis. Following Coad and Glyptis (2014), we define accountability praxis as what actually happens, that is, actual actions, and interactions related to accountability. Here, structures are considered 'both the medium and outcome of the reproduction of praxis' (Giddens 1979; Giddens 1984 in Coad and Glyptis 2014, 144). Praxis is considered to include 'the nature, conditions, and consequences' of agents' 'situated activities and interactions' (Cohen 1989 in Coad and Glyptis 2014, 144).

Specifically, accountability is examined in the context of internal (agents') and external structural influences, the latter including government (regulation), industry association (governance and guidance) and religious and local communities (values). Agents involved in this study include the credit unions' board directors, supervisory committee, managers and (ordinary) members. Thus, data include multiple perspectives.

Findings reveal agents view external structures as positive, supporting the organisation to achieve its mission, in contrast

to previous literature on credit unions (Davis and Brockie 2001; Wilson 2006). However, a comparison of agents' voluntary accountability praxis within the two credit unions reveals substantial differences. This is partly attributable to variation in capabilities and capacities of agents in these organisations, but also to the position–practice relations and conjuncturally specific structures of the agents within the two credit unions. Collectively, findings highlight the importance of 'fit' for supportive interaction between (reinforcement of) external and internal structures. However, variations in agents' position–practice relations and conjuncturally specific structures reveal markedly different accountability praxis. Potential risks are also noted regarding limited enforcement (and thus reinforcement) of basic (or limited) accountability praxis in lightly regulated environments, due to lack of intervention.

The following sections of this paper review literature on accountability in terms of structures and agents. The context of Indonesia's credit unions, considered through a structuration theory lens, follows. The method for this study is then outlined, followed by findings on the two credit unions, discussion comparing these findings with the literature, and conclusions.

2 | A Review of Accountability in Terms of Structures and Agents

Examining the accountability of credit unions as third sector organisations using structuration (Giddens 1984) and strong structuration theory (Stones 2005, 2015), highlights the importance of agents and context. While Giddens' structuration theory provides a broad framework, the additional detail in Stones' strong structuration theory draws attention to four key aspects: external structures (network of position–practice relations), internal structures (including individuals' general disposition and their conjuncturally specific knowledge of external structures), agents' practices, and outcomes. In the context of accountability, this framework provides a basis to examine internal and external structures influencing accountability praxis, conduct of those practices, and their effects. This perspective facilitates examination of not only what accountability processes have been adopted, but also the underlying forces or influences; *accountability why*.

Of note is the importance of contextual detail, to understand influences on accountability (Stones 2015). This includes exploring variations in context within individual cases, such as spatial dimensions, and the level and nature of social interactions within dense networks. Further, awareness of how the subjectivity of actors is anchored in a set of socio-structural relations within a contextual field, is underscored. This latter concept is what Stones (2015, 5) refers to as 'hermeneutic-structural engagement'.

2.1 | Factors Influencing Accountability and Accountability Praxis

Consistent with Roberts and Scapens (1985), accountability is considered a social practice involving the giving and demanding of reasons for conduct, involving structures and agency

(Macintosh and Scapens 1991). Here *structures* are understood as the structural properties (rules/authorities and resources governing and available to agents) drawn on by individuals and groups as they enact accountability. *Agency* is understood as the intentional actions of self-conscious human beings who have the ability to act based on intentions and capability (Giddens 1984).

Previous research on credit unions focuses more on dominant and conflicting external structures (Davis and Brockie 2001; Hillier et al. 2008; Wilson 2006), but pays less attention to agents' internal structures (dispositions), and the possibility of an alignment between the two. Similarly, prior studies predominantly investigate accountability at the organisational level in the context of responsibility/answerability, compliance, reporting, and disclosure (Davis and Brockie 2001; Hillier et al. 2008; Hyndman et al. 2004; Hyndman and McKillop 2004; Wilson 2006). However less consideration has been given to strategic aspects of accountability praxis, initiated or voluntarily adopted and adapted by agents. Further, while extant research has acknowledged the importance of individual agents' habitus (Daff and Jack 2018; Kennedy et al. 2021), there is limited empirical investigation involving position–practice relations. This concept focuses on patterns in relations between agents over time (Coad and Glyptis 2014), such as those within which accountability praxis emerges. Hence, the potential importance of a collective rather than individual perspective of agents and agency is noted.

A position–practice refers to 'a social position and associated identity and practice, together with the network of social relations which recognise and support it (known as "position–practice relations")' (Greenhalgh and Stones, 2010, 1288). These relations involve 'clusters of agents within the specific landscape under observation' (Coad and Herbert, 2009, 179) including 'various institutional reciprocities and asymmetric power relations, and institutional infrastructures' (Greenhalgh and Stones, 2010, 1288). In the context of accountability, those affecting or affected by that accountability (e.g., *who is accountable* and *to whom they are accountable*) may be regarded as the agent-in-focus and agents-in-context, respectively.

The notion of position–practices not only emphasises the networks and relationships among agents, but also communication, embedded rules and expectations within those networks and relationships (Coad and Glyptis 2014; Greenhalgh and Stones, 2010). 'Different roles or positions will have particular kinds of "games" that they are oriented towards' (Stones 2005, 89). Thus, each social position or role, which embodies capabilities (what Giddens calls 'power to') for mobilising relevant resources, may be analysed. This can be done both at an individual and collective level, where a cluster of agents has similar positions and roles (Giddens 1984; Stones 2005).

Within a credit union, the board, management, supervisory committee, and credit union members may each be regarded as clusters of agents (Sumarwan et al. 2021b). Each cluster has its own rights, prerogatives and obligations. The first three clusters have responsibility for managing the credit union. The latter cluster is responsible for using the credit union's services responsibly (e.g., timely repayment of loans), thereby contributing to its success. Within the wider industry environment, other

clusters of agents influencing credit unions include industry associations, regulatory bodies and other financial institutions (Sumarwan et al. 2021a). Previous research on accountability within third sector organisations indicates an awareness that agents are always situated among, and in relationships with, networked others (Ebrahim 2010). This is consistent with third sector accountability ultimately involving multiple parties (e.g., donors, beneficiaries and regulators).

2.2 | Reviewing Accountability Using Structuration Theory

Giddens' structuration theory, and Stones' strong structuration theory provide valuable foundations to examine the interrelationship between both internal and external structures (Stones 2005, 2015) and agency. Further, more recent research on structuration theory provides nuanced insights into aspects which impact on the interaction between structure and agency (Kennedy et al. 2021), including agents' position–practice relations (Coad and Glyptis 2014; Greenhalgh and Stones, 2010). These studies provide a valuable platform to guide examination of the individual and collective efforts and capabilities of those responsible for managing a credit union; the *agents-in-focus* (Jack 2017a, 2017b; Stones and Jack 2016). As noted above, however, agents' position–practice relations play an important role in influencing the interaction between structures and individuals' agency and their accountability praxis.

Consideration of different structures in terms of *domination* (based on power relations), *signification* (reflecting meaning and sense-making) and *legitimation* (encompassing morality, rights and obligations, norms and values) (Giddens 1984) highlights the nature of various structures as potentially constraining, guiding or enabling agents to enact accountability (Coad and Glyptis 2014; Roberts and Scapens 1985). Other concepts within strong structuration theory relevant to this study include *general disposition structures*, which can be considered in terms of agents' values, knowledge, skills, and capabilities and *conjuncturally specific* internal structures, meaning agents' knowledge of a specific context of action (Jack 2017b; Stones 2005). However, between these constructs is the role of organisations in providing structures for position–practice relations supportive of accountability practice, as well as agents' actions and interactions, producing and reproducing these structures (Coad and Glyptis 2014). Hence agents' intended practices of accountability may vary based on differences in organisations' collective capabilities and intentions influenced by agents' position–practice relations, as well as broader (typically external) environmental (structural) influences. Consideration of these issues in the context of Indonesia's credit unions is presented below.

3 | Background Context: Indonesian Credit Unions Viewed Through a Structuration Theory Lens

Credit unions operating in Indonesia provide a unique context in which to examine accountability through a structuration theory lens. Established as co-operatives, they pursue both social and financial objectives. As such, their legal form provides basic

mechanisms of accountability, e.g., member voting, voice, and exit (Hyndman et al. 2004; Sumarwan et al. 2021b). However, their accountability praxis goes beyond this, based on the influences of internal and external structures and agents' position–practice relations.

3.1 | Agents and Structure Relevant to Indonesian Credit Unions' Accountability Praxis

The agents-in-focus in the context of this study are the individuals within the credit union responsible for the organisations' effective operations: board of directors, supervisory committee, and management. Established as co-operatives with a strong social purpose, Indonesian credit unions are owned by members who are predominantly from low socio-economic backgrounds. Agents-in-focus within these credit unions are expected to share in and support the mission of these organisations (Sumarwan et al. 2021b), which aims to help their members through financial inclusion—encouraging savings and providing access to loans at reduced rates (e.g., <12% interest compared to more than 21% interest in the rural banking sector). They also provide assistance to members in the form of education and training for managing family finances and small (micro) businesses.

The board of directors and supervisory committee guide and oversee a credit union's operations. Management is responsible for the credit union's activities. Other individuals or agents who work within the credit unions' structure are members, who invest in the credit union with the intention of receiving (primarily financial) benefits. Joining credit unions to receive such benefits, members effectively contribute to the organisation's performance, based on their actions and interactions with the organisation (e.g., timely repayment of loans). The internal structures (*general disposition and conjuncturally specific* knowledge) of individual agents as well as their position–practice relations vary, influenced by various external structures within and outside the organisation.

External structures which influence agents' accountability praxis include the Indonesian Government, the industry association, and religious and local communities. Government is responsible for credit union regulation via co-operative law, which provides members with rights to voice (vote), requires an annual members' meeting (AMM), and submission of quarterly and annual reports, as well as pre-AMMs for large¹ credit unions. The industry association, membership of which is voluntary but widely adopted by credit unions, provides a governance function primarily through guidance and support to credit unions. This includes training and monitoring, promoting accreditation and the use of resources such as PEARLS² and ACCESS.³ Religious and local communities are another important structural reference for Indonesia's credit union sector given its history and establishment is linked to the Catholic Church (Sumarwan et al. 2021b). Credit unions' mission of helping the poor is closely linked to religious values (Irnawan 2010; Taruk 2018). However, credit unions with various religious affiliations (Protestant, Muslim) have since been established with that identity to operate in and engage with local communities and welcome individuals as members irrespective of their religious beliefs or faith.

While government is typically considered a structure of domination, Indonesia's credit union sector is considered to be lightly regulated, due to minimal government regulations in general, and various regulations not being strictly enforced (Aspinall 2019). Structures of signification may be perceived as the mission and religious principles guiding the credit union movement—helping those in need. Structures of legitimation may be considered in terms of the credit unions' recognition (certification) by Government and/or industry association endorsement or accreditation. Beyond this, other accountability requirements or structures are largely voluntary. While these are typically considered to be dependent on individual agents who work in and engage with these structures, we consider both clusters of agents and their position–practice relations as factors potentially influencing accountability.

4 | Methodology

The research utilised a qualitative, interpretive approach (Berger and Luckman 1967) to investigate the influences on agents' accountability praxis using Indonesian credit unions as the study context. We initially focused on how external and (agents') internal structures influence accountability praxis. However, adopting methodological bracketing (Kennedy et al. 2021; Stones 1991), our analysis moved beyond these foundational concepts to agents' positions–practice relations (Coad and Glyptis 2014) and the influence of structures provided by the organisations.

The study used a multiple-case design (Eisenhardt 1989; Scapens 1990), involving two credit unions, both of which emphasised social goals of improving members' welfare and empowering them through social and financial inclusion. However, the organisations chosen differed in scale (number of staff, members, asset value), given accountability praxis is considered to vary based on organisational size and resources (Williams and Palmer 1998).

The first credit union (CUA) was a large, mature organisation, approximately 16 years old, with growth in both members and assets in the 5-year period to 2022. The second credit union (CUB) was a small organisation of similar age (operating for approximately 20 years), but had experienced a decline in both members and assets during the same period. Table 1 summarises the profiles of the two credit unions as at 2022.

Both credit unions were members of the same branch of the industry association: 'District Coordination of Credit Unions' (DCCU) in Kalimantan, considered one of the most advanced DCCUs in Indonesia, recognised for its strong performance in guiding credit unions, and were chosen on that basis. This provided the opportunity to explore the potentially positive influence of external structures on the two credit unions. However, selecting organisations of different sizes also provided the opportunity to compare different credit unions' accountability praxis under a range of different organisational structural influences (Glass and McKillop 2006).

Following ethics approval, primary data was collected through a combination of 10 focus group discussions and 10

semi-structured individual interviews involving a total of 32 agents. They included agents within (board directors, supervisory committees, managers, and members) and outside (industry representatives and local government officials) each credit union. This approach provided rich data from multiple perspectives regarding internal and external structures, as well as agents' position–practice relations.

The primary data was collected in mid-2019. Prior to travelling to Indonesia for data collection, contact was made with senior management of the two credit unions and industry and government representatives (identified from a search of publicly available records) to obtain organisational consent. Aided by the management of each credit union, contact details of individuals from three levels of management (board, supervisory committee and managers) and the credit union's membership

who agreed to participate in this research, were provided to the lead researcher. He then contacted each of these individuals, formally inviting them to participate in a focus group discussion (based on their position/role in the credit union), and potentially an individual interview. Each person contacted confirmed their willingness and availability to be part of this study. Primary data collection took place over a 2-week period, and both focus group discussions and interviews involved similar protocols, exploring to whom individuals were (or felt) accountable, for what, how, and why, in the context of the credit unions' operations. Discussions were conducted in person in Bahasa Indonesia, the native language of both the interviewer (lead researcher) and interviewees. All discussions were audio-recorded (with participants' consent) for completeness and accuracy. Transcription and translation were then done by the lead researcher.⁴ While this was not difficult, given they are fluent in both Bahasa and English, the process was time-consuming. It did, however, ensure close familiarity with the data prior to analysis.

TABLE 1 | Profiles of the two credit unions.

	CUA 2022	5year % change	CUB 2022	5year % change
Branches	14	17	3	−50
Membership	44,945	37	2601	−22
Assets (\$US)	\$45.4m	34	\$1.7m	−37
Assets per member (\$US)	\$1010	−3	\$667	−17
Ave members per branch	3210	18	867	55

Source: CUA and CUB Annual reports.

Thematic analysis and coding were an abductive (Dubois and Gadde 2002, 2014), iterative process undertaken and refined over several months, as the research team moved between data and theory to develop nuanced understandings and insights relevant to both theory and practice (Alvesson 2003, 2009). The coding process was undertaken by the lead researcher, with regular checking, discussion, and, where necessary, amendment of codes agreed among the research team. Thus, intercoder agreement and interpretation of themes were a recursive process, as initial coding classifications and themes were deliberated upon and refined. Table 2 details a summary of the coding phases, using Stone's quadripartite nature of structuration as an initial frame of reference, identifying themes from the data, and

TABLE 2 | Thematic analysis process using Stones' (1991) quadripartite nature of structuration.

Themes	External structures	Internal structures	Agency/practices	Outcomes
1st order	<i>Positive support from:</i> <ul style="list-style-type: none"> Credit union association Government Religious and local communities 	<ul style="list-style-type: none"> Supportive of the credit union's Mission—social and financial benefits 	<ul style="list-style-type: none"> Similar compliance-based accountability praxis (externally focused) Substantially different internal accountability praxis 	<ul style="list-style-type: none"> Light regulation effectively accommodating accountability praxis adopted by individual organisations Reinforcing effects of organisational structure (environment, behaviour) and agency
2nd order	<ul style="list-style-type: none"> External structures supportive and aligned with internal structures Signification and legitimation, rather than domination 	<ul style="list-style-type: none"> Agents' general identification with and support of external structures 	<ul style="list-style-type: none"> Differences in agents' capabilities largely influenced by organisational context* 	<ul style="list-style-type: none"> Risk of low enforcement from external structures reinforcing (allowing reproduction of) weak accountability praxis Recursive nature of organisational structure and agency

*Agents' position–practice relations

- Reflected in the behaviour and structures collectively created and reinforced by agents within the organisation
- Represented by the human and intellectual capital developed (and reproduced) within the organisation
- Implications for capability, accountability, and performance outcomes

TABLE 3 | Data sources.

Data sources	Focus group discussions (no. of participants)	Interviews	Documents
CUA			
Board directors	1 (3)	2	3 annual reports; 2 strategic (3 year) plans
Supervisory committee	1 (3)	1	
Managers	1 (4)	1	
Members	2 (3, 2)	1	
Average length	1 h 56 min	1 h 4 min	
CUB			
Board directors	1 (4)		3 annual reports; 2 strategic (3 year) plans
Supervisory committee	1 (2)		
Managers	1 (5)	2	
Members	1 (3)		
Average length	1 h 30 min	41 min	
Government	1 (3)	1	
Industry association (DCCU)		2	
Average length	1 h 8 min	52 min	
Total	10 (32)	10	10

re-assessing and reconciling these themes with relevant theoretical constructs.

As noted in the table, one underlying theme which emerged from the analysis (position-practice relations) provided explanations for the variations in accountability praxis identified within the two credit unions, and thus became a key focus of our analysis and the findings from this study.

While interviews are a common method of data collection in qualitative research (de Villiers et al. 2019), the study design incorporated focus group discussions as a first step to access collective (and at time divergent) insights from groups of individuals with similar roles and responsibilities (Morgan 1997). This was a collaborative process, which benefited from multiple, shared perspectives and interactions within the room. However, the complement of individual interviews with select focus group participants provided valuable opportunities to delve further and explore potentially divergent or minority views raised in the focus group discussions. Hence, the combination of these methods was particularly valuable (Dewi et al. 2021), yet is under-represented in qualitative research.

In addition, strategic planning documents⁵ and three annual reports (requested for the corresponding years and one subsequent, more recent year) of each credit union for the period between 2010 and 2022 were reviewed. These documents were compared with primary data, providing further insights into how the credit unions communicated accountability publicly versus privately. (By way of example, CUA in particular, used both forums to emphasise a collective commitment to mission through shared values, and noted internal monitoring

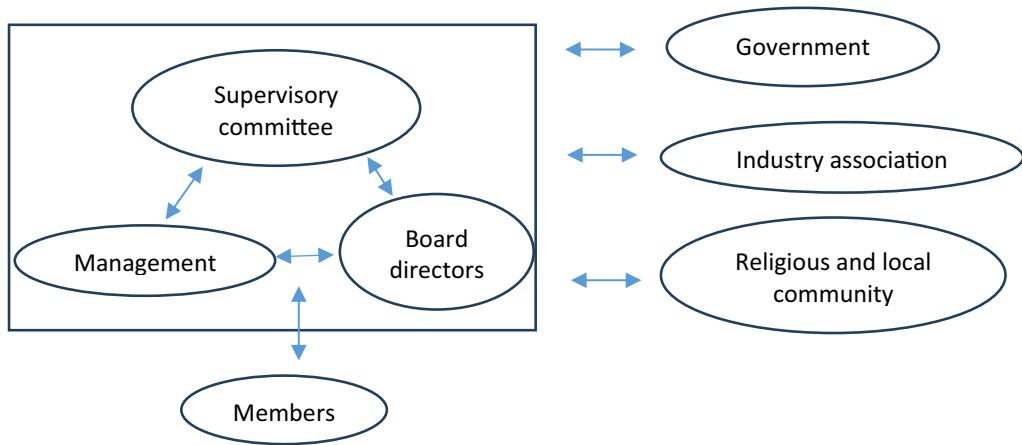
and meetings as important processes to achieve this.) Thus, this process facilitated data triangulation, helping to validate and strengthen the findings. Table 3 summarises the focus group discussion participants, interviewees, and archival data examined.

The transcripts of the focus group discussions and interviews, along with the secondary data, were systematically analysed to identify and interpret meaning within the data (Scapens and Macintosh 1996), with structure and agency providing valuable foundations. The thematic analysis process compared findings across the two cases, identifying similarities and differences (Eisenhardt 1989; Scapens 1990), to understand how external and internal (agents') structures influence credit unions' accountability, and what other factors might also be important (Jack 2017b; Stones 2005).

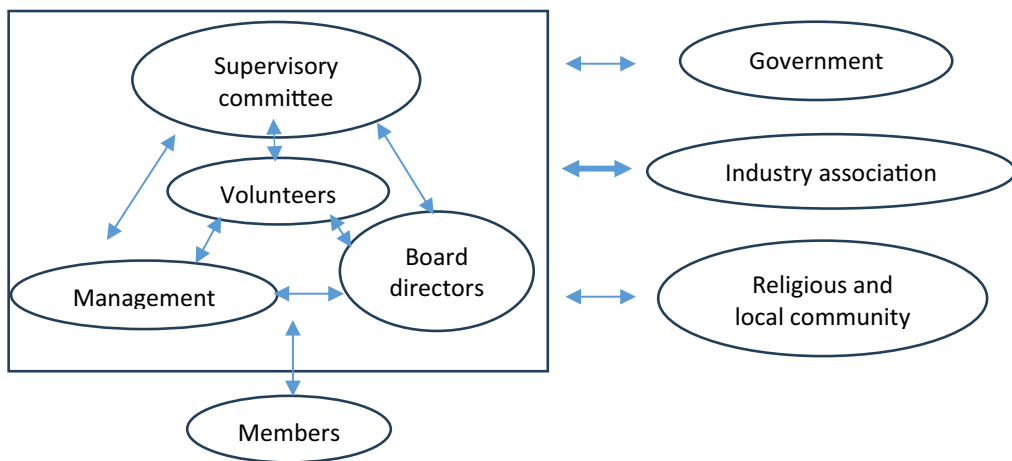
5 | Findings

Figure 1a illustrates the expected network of position-practices within the two credit unions' accountability relationships based on background research of Indonesia's credit union sector. Figure 1b,c show the identified position-practice relations of CUA and CUB, respectively, detailing agents within and outside the credit unions. CUB's position-practice relations involved the board of directors, supervisory committee, and management as the clusters of agents-in-focus who were accountable to members and other external agents (i.e., the government, industry association, and religious and local communities), as clusters of agents-in-context. However, these position-practice relations were noticeably distant and

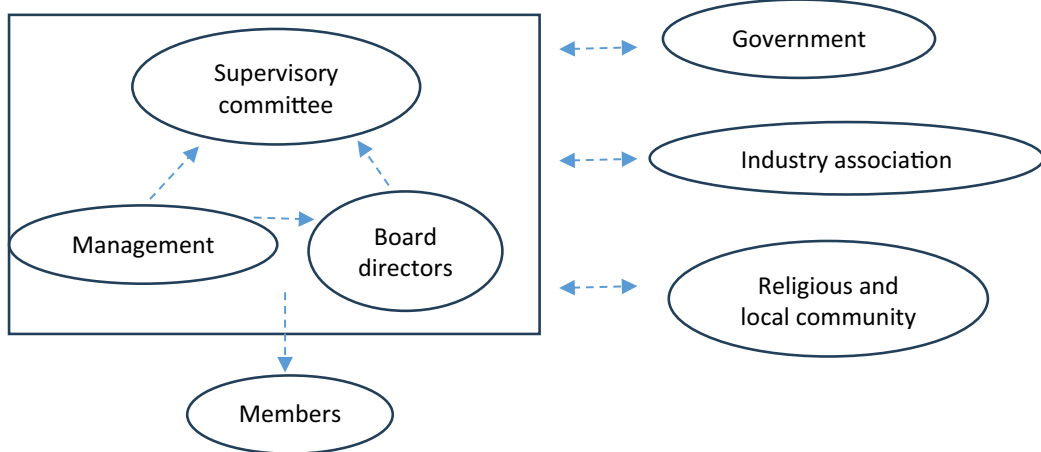
1a Expected position-practice relations



1b CUA's position-practice relations



1c CUB's position-practice relations



↔ Close, interactive relationship
- - -> Distant relationship, predominantly unidirectional communication

FIGURE 1 | Position-practice relations. (a) Expected position-practice relations. (b) CUA's position-practice relations. (c) CUB's position-practice relations.

predominantly unidirectional in their form of interaction or communication exchange. CUA's position-practice relations involved similar clusters of agents to those of CUB, but with volunteers as an important additional cluster. In contrast to CUB, CUA's position-practice relations were particularly close and interactive. How the clusters of agents practised accountability and what kind of structures influenced those practices are considered below.

5.1 | External Structures, Position Practice Relations, and Agents-in-Focus Accountability Praxis

The government, credit union association, and religious and local communities were external to the credit union and provided basic structures intended to support agents-in-focus within the two credit unions (i.e., the board, supervisory committee, and management) to enact accountability, focused on mission. The influence of and agents' responses to (interactions with) these structures are detailed below.

5.1.1 | Government/Regulatory Structures

Government considered their purpose was to 'guide and supervise by issuing regulations for cooperatives in general' (Government, interview) in order to strengthen and support credit unions' operations. This regulation shaped the credit unions' fundamental accountability praxis to members (e.g., requiring an AMM). Government typically attended the AMM and used this mechanism as the basis for assessing co-operatives' health and providing guidance, support, or administering sanctions (e.g., revoking legal status due to mismanagement) as appropriate. However, Government interviewees⁶ acknowledged their lack of human and financial resources to monitor all cooperatives regularly and thoroughly: 'the budget for the Department of Cooperatives is limited' (Government, focus group). As such, they relied on the supportive 'parental' guidance of industry regulators (Government, interview).

Other regulations included submission of quarterly reports, government health assessment, and for large credit unions being audited by a public accountant. The agents-in-focus of CUA met each of these requirements and viewed them positively; audits being considered beneficial in ensuring the organisation's health, gaining knowledge on how to improve, and increasing trust and confidence from members and the public. Members also appreciated CUA's openness to external influences, which they viewed as positive in supporting internally driven accountability and achievement of the organisation's mission:

Although we are sure that we have done all things rightly, we could not correct [improve] ourselves without the help of external auditors.

(Member 2, interview, CUA)

In contrast, CUB only complied with having an AMM on the basis that its resources were limited (Management, focus

group, CUB) and the engagement of auditors was a significant expense.

5.1.2 | Industry Association Structures

CUA and CUB were both members of Kalimantan DCCU, which provided financial services (i.e., savings, loans and insurance), training, audits, and technical assistance to the credit unions as well as organised meetings where the credit unions could learn from one another. Through these interactions, the DCCU provided some requirements, recommendations, and tools (structures) which agents-in-focus within the two credit unions drew upon in their accountability praxis. For example, submission of monthly reports was a prerequisite for receiving financial services from the DCCU and a mechanism for monitoring, and both credit unions complied with this requirement.

Kalimantan DCCU aimed to foster a supportive environment, creating a robust sector through regular training, monitoring, and audits, setting high standards for its members (General Manager, interview, Kalimantan DCCU). It focused strongly on credit unions' governance and empowerment of members, with clear formulation of members' rights and responsibilities, encouraging credit unions 'to create good and healthy governance and assist productive business groups among their members' (General Manager, interview, Kalimantan DCCU). The DCCU helped credit unions create a manual of procedures for their operations, emphasised the use of PEARLS, and encouraged its members to be accredited by ACCU. The agents-in-focus within CUA adopted these structures (e.g., PEARLS ratios as a monitoring and performance management framework) primarily because of their belief in the value of these structures. However, they also helped CUA through ongoing recognition (e.g., Government awards) and support received from regulatory agents, and its aspiration to be accredited by ACCU (The Supervisory Committee, focus group, CUA). For these agents-in-focus, this accreditation was a signal of professionalism, excellence, and a hallmark of accountability.

After getting [ACCU's] ACCESS accreditation, we are even more careful... the CU is managed more orderly ... so that it runs well, we learn all of these from ACCESS.

(Management, focus group, CUA)

In contrast, CUB's agents-in-focus did not consider accreditation as a priority due to the limited internal skills and resources available, and more urgent challenges. Goals prioritised within CUB, for example, included internal performance (members' welfare and the organisation's financial health) rather than external accreditation:

The members should prosper, and loan defaults should be minimal...If our credit union is financially healthy, it means our members are thriving.

(The Supervisory Committee, focus group, CUB)

As such, it responded by adopting basic accountability mechanisms (enforced requirements).

5.1.3 | Religious and Local Community Structures

CUA's establishment was inspired by the call of the Indonesian Bishops' Conference in 2006 "to side with those who are socially and economically vulnerable" (Board, focus group, CUA). Although institutionally independent of the Catholic Church, it received financial assistance (i.e., loans) in its early stages of development and recruited board members, supervisory committee members, management, and volunteers from within the Catholic Church. Further, the agents-in-focus within CUA often considered their activities in the credit unions as a part of the realisation of the Church's social teachings.

CUB was established in Muslim-based communities by a non-government organisation to serve those who were financially excluded. In contrast with its Catholic peer, the agents-in-focus within CUB needed to justify that its operations were acceptable from a religious perspective. This was considered relatively easy through the credit union's emphasis on conformity with industry requirements, and promotion of underlying Muslim values ('improving the Muslim community's economy' (Management, focus group, CUB)) to legitimise their operations. Hence potential conflicts between Sharia law (prohibiting the giving and receiving of interest) and credit unions' operations, were put aside.

Regarding the local community, the agents-in-focus within CUA explicitly stated their aim 'to incorporate the local community's values' (e.g., being environmentally friendly (Board, focus group, CUA)) into its organisational values and operations. In contrast, the agents-in-focus within CUB regarded local communities only as potential members to serve. While CUB's interactions with religious and local communities were not as strong as that of CUA, religious and local structures reinforced the organisational values of both credit unions (e.g., responsibility, honesty, trust, and care for the poor), supporting their practices of accountability to mission.

5.2 | Internal Structures, Agents-in-Focus Position-Practice Relations, and Accountability Praxis

In exploring agents-in-focus internal structures, findings revealed some similar *general dispositions* in both CUA and CUB. This included agents' support of the credit union movement, identifying with the importance of helping members through the organisations' financial and social objectives. Agents-in-focus of both credit unions emphasised that their credit unions belonged to members and were established to enhance members' welfare.

The main goal of this CU is not profit but to support members to develop their business ... through loans with low interest rates and financial literacy training.
(Board, focus group, CUA)

Agents-in-focus in both credit unions were clear in their objective of financial inclusion and recruited members mainly from middle-low income and less educated groups.

However, differences were noted in the agents-in-focus position-practice relations influencing their *conjuncturally specific* knowledge across the two credit unions. These differences were largely influenced by each organisation's structures, reflected in the accountability praxis adopted, resulting from different individual and organisational capabilities.

5.2.1 | Organisational Structure, Agents-in-Focus' Position-Practice Relations, and Accountability Praxis

As noted in Table 1, there were distinct differences between the two credit unions based on size (number of members, branches, and assets). However, as detailed in Table 4, there were also distinct differences in organisational capabilities due to the number of staff, governance approaches (e.g., development of, incorporation of, and reliance on, volunteers in CUA's accountability praxis), and financial capability, resulting in distinctly different position-practice relations. Collectively, these differences were reflected in the accountability praxis of the two organisations, with CUA adopting *comprehensive* accountability praxis, involving thorough processes across a broad range of areas. In contrast, CUB adopted only *basic* (primarily externally imposed and enforced) accountability praxis.

This approach was a reflection of the limited resources (both financial and non-financial) in CUB. In contrast, CUA, with substantially more assets and individuals collectively contributing to the management of the credit union, adopted more extensive accountability praxis. These included monthly branch meetings, quarterly monitoring and evaluation meetings, within and across different levels of management, each of which was intended to promote awareness of performance, encourage participation, learning and engagement, active and collective monitoring, management, and improvement. These practices were guided by various internal accountability mechanisms and tools (e.g., standard operating procedures and manuals). Further, the involvement of volunteers (being members) was considered an important mechanism; being an opportunity both to learn from and train them for future management positions.

At volunteer meetings, our volunteers inform us of members' suggestions or complaints and their own. As the staff, we could learn from them too. So, we learned from one another.

(Management, focus group, CUA)

Agents-in-focus within CUA conducted extensive internal meetings for various groups of management at the branch and central levels (400) compared to CUB (12, based on annual report data, 2018). These meetings were considered an important mechanism of CUA's internal accountability praxis facilitating trust in systems and agents, differentiating the two credit unions.

TABLE 4 | Organisational context of the two credit unions.

	CUA 2022	5 year % change	CUB 2022	5 year % change
Organisational governance				
Board members	7	0	5	0
Supervisory committee	3	0	3	0
Staff	154	20	13	-41
Volunteers	449	18	0	0
Member/staff ration	292	14	200	32
Financial performance				
Profit/assets	0.4%	0.0	-2.0%	-2.3
Net institutional capital/assets ^a	10.6%	2.0	-13.7%	-10.1
Provision for loan losses ^b	100%	0.0	52.0%	3.4

Note: Suggested target for this PEARLS (industry) efficiency ratio is 10%.

^aNet institutional capital = retained earnings-delinquent loans > 12 months.

^bAllowance for loan losses/allowances required for delinquent loans > 12 months.

We have built the system together, and the system assigns roles and responsibilities to each of us... With members' support, we help the board and management ensure that our institution is running on track.

(The Supervisory Committee, focus group, CUA)

In CUA, meetings reinforced the importance of and accountability for clear roles and responsibilities, communicating programs and targets to promote shared understanding, with rewards as performance incentives. However, CUB relied mainly on management's actions, and had not thought about performance indicators for other positions, meaning their accountability mechanisms were limited and at times lacked consequences. For CUA, this 'system' resulted in supportive position-practice relations where a sense of community, shared goals, and trust were reinforced through regular collective action. However, in CUB, organisational goals and accountability for mission (social and financial performance) were pursued through a more individualistic approach to managing the organisation.

Those attending meetings in CUA collectively focused on how to address unachieved targets, and examined 'the core of the problems', 'together looking for solutions', (Management, focus group, CUA), indicating the importance of communication, co-operation, and high levels of trust among agents. These meetings were viewed as 'a collective responsibility... an opportunity to improve on what has not been achieved' (Board 1, interview, CUA). Given the large number of agents involved in managing CUA, it could easily recruit members with appropriate skills to volunteer for appointments as board, supervisory committee, and management positions (human capital). It was also able to recruit a substantial number of volunteers who were trained for future governance roles, to assist with the credit union's operations (reflecting both human and intellectual capital development). In contrast, CUB did not have volunteers, the same

voluntary spirit, nor the high levels of confidence and trust in the ability of the agents and systems in place. Rather, it relied upon a limited number of management, which was less effective in terms of accountability praxis given some members of the board and the supervisory committee were less active (Management, focus group, CUB).

Agents-in-focus within CUA indicated strong commitment (dedication) to work for the credit union and sufficient knowledge and skills to manage the credit union, and were supported by organisational structures which encouraged members and staff to be critical.⁷ While these qualities reflected individuals' values and actions, they were also a reflection of the organisation's 'systems' (The Supervisory Committee, focus group, CLCU), structures, design, and intent.

All of us have the voluntary spirit. What makes us enthusiastic to [develop this credit union] together is the fact that we have already felt the benefits of the credit union... Therefore, I feel responsible for contributing to this credit union.

(Board, focus group, CUA)

Thus, these structures facilitated comprehensive accountability praxis, as well as enabling agents to practice their personal and religious values.

In the credit union community, we can practise the values written in the Holy Bible...We seek to embody values taught by the scriptures here.

(Board, focus group, CUA)

Of note, is that the knowledge and skills of CUA's agents-in-focus to effectively manage the credit union were predominantly developed through organisational processes (structures) embedded in the credit union. For example, CUA provided extensive training for members, volunteers, and

management, encouraging them to be critical (i.e., ask questions concerning the credit union's policies, services, and operations). This was further supported by the board's encouragement of members to express their views and give input regarding the credit union's progress. Individuals within the organisation were eager to learn and willing to spend time on training, highlighting the interrelationship among (agents') internal structures, supportive external structures, close position-practice relations, and agency.

In my opinion, all board members are very capable ... competent in the knowledge of credit union. Our branch committees, the board, the supervisory committee, and staff are provided with basic knowledge and skills related to their duties. We always give them opportunities to develop their capacities through training. Therefore, the knowledge and skill of [the] credit union are spread out at all levels.

(Board, focus group, CUA)

There was no notable gap in knowledge or skill identified among CUA's agents-in-focus due to the training they participated in, allowing them to effectively work together as a team to manage the credit union. Further, they made regular and careful use of various accountability tools (structures) provided by the credit union association (e.g., job descriptions, standard operating manuals and procedures, key performance indicators (PEARLS and ACCESS) to guide their operations).

As a framework for assessing credit unions' financial health and soundness, PEARLS was considered essential in CUA, providing criteria to formulate the organisation's expectations. 'Everything is measured against it' (The Supervisory Committee, focus group, CUA). However, PEARLS was less emphasised in CUB's planning,

resulting in fewer organisational references for making sense of what was happening, what agents had to do, and how they might allocate resources. Importantly, however, CUA had strong financial performance to fund and conduct training and adopt various accountability tools. In contrast, CUB's agents-in-focus did not consider their credit union was in this position and thus did not allocate substantial resources (time or money) for training.

Given their credit union was well-managed, CUA's agents-in-focus were collectively confident to open themselves to scrutiny and input. They used internal structures such as pre-AMMs as an important mechanism of both reporting and getting branch members' feedback, collaborating to 'find solutions' (Members 2, focus group, CUA).

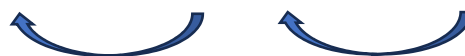
On the one hand, pre-AMM is a form of accountability to the members. On the other hand, it is a means for exploring members' aspirations.

(Members 2, focus group, CUA)

CUB not only lacked agents to manage the credit union but also lacked agents' dispositions mentioned above. Further, without supportive organisational structures to guide and limited interaction of agents in their position-practice relations, CUB's agents-in-focus enacted only basic accountability praxis. They did not use accountability mechanisms such as pre-AMMs, due to limited financial and management (human) resources (Manager, interview, CUB). They also did not involve members in their organisation's governance beyond inviting them to attend AMMs, which were primarily used to report to and inform members (unidirectional communication). Table 5 summarises the influence of structures and agents within the two credit unions, highlighting the importance of position-practice relations, impacting on both agents' accountability praxis and individual and organisational outcomes.

TABLE 5 | Influence of structures on organisations and agents, in the context of accountability praxis.

Organisation: External structures	Agents' position-practice relations	Agents' praxis	Individual and organisational outcomes
CUA: <ul style="list-style-type: none"> • Government+ • DCCU ++ • Religious & local community + 	<ul style="list-style-type: none"> • Strong collaborative approach • Developing and leveraging from human, social, and intellectual capital 	<ul style="list-style-type: none"> • Comprehensive accountability praxis 	<ul style="list-style-type: none"> • Reinforcing (higher) levels of agency and resources
CUB <ul style="list-style-type: none"> • Government+ • DCCU + • Religious & local community + 	<ul style="list-style-type: none"> • Individualistic approach 	<ul style="list-style-type: none"> • Basic accountability praxis 	<ul style="list-style-type: none"> • Reinforcing (lower) levels of agency and resources



Note: +, positive influence; ++, strong positive influence.

6 | Discussion

An examination of the two credit unions highlights similarities, but also distinct differences regarding structures influencing agents-in-focus accountability praxis, resulting in markedly different accountability praxis and outcomes. Viewed through a structuration theory lens, external structures of the Government (regulation), industry association (governance and guidance), and religious and local communities (values) were positive influences on the credit unions, supporting the credit unions' operations and accountability, consistent with their mission of helping others through financial inclusion. Further, these influences were driven predominantly by legitimation and signification, rather than domination (Giddens 1984; Roberts and Scapens 1985), in that the credit unions worked with these structures for support and endorsement, rather than regularly being subject to control, coercion, and sanctions by them. In general, agents-in-focus within both credit unions considered these structures as supportive influences. However, the extent to which these external structures influenced the organisations' accountability differed substantially.

There were also some similarities in the general dispositions of the individual agents within the two credit unions, in terms of supporting the values of the credit union movement. However, distinct differences were noted in how agents approached this within the individual credit unions, largely based on differences in the agents' positions–practice relations, influenced by structures within the organisations. These influences and differences are considered below.

6.1 | Influences of External Structures

Unlike other contexts (e.g., the United Kingdom; Davis and Brockie 2001; Hyndman and McKillop 2004), Ireland (Hyndman et al. 2004), and Australia (Hillier et al. 2008; Unda 2016; Wilson 2006), Government structures were positive, but not strong influences, given Government's confidence in the sector's industry association, and the limited Government resources available. This contrasts with findings in other contexts (Hyndman et al. 2004), and highlights the different roles 'authoritative' structures might adopt, particularly when industry associations are better placed to monitor and guide the sector. Thus, unlike government in heavily regulated contexts which have been found to impose onerous accountability requirements, detracting from credit unions' operations (Davis and Brockie 2001; Hyndman and McKillop 2004), in this study Government was considered supportive.

Similarly, among the two credit unions, religious and local community structures, while not strong influences, played a broadly supportive role; religious teachings aligning with the credit unions' operations, providing structures of legitimacy. This is perhaps surprising given the credit unions were influenced by distinctly different religious structures; one with principles regarding the provision of finance potentially conflicting with industry practice. However, underlying religious principles (helping those in need) were prioritised. Hence, in a country

where shared religious values in general are a strong structural influence (Saragih 2019), general rather than specific principles were evident.

The industry association was arguably the strongest external structure influencing the credit unions, CUA in particular. The role of the credit union association (Forker and Ward 2012), establishing standards ('self-regulation'; Ebrahim 2010; Gunningham and Rees 1997) to institutionally strengthen the credit unions, provided structures of signification and legitimation. This is consistent with previous studies noting the importance of industry networks in enhancing third sector regulation and accountability (Goodin 2003; Gugerty 2009; Gugerty and Prakash 2010). Yet, despite having access to similar industry association guidance (Forker and Ward 2012), the credit unions adopted markedly different internal accountability praxis, highlighting the importance of close position–practice relations of the agents within the organisations.

6.2 | Importance of Position-Practice Relations

CUA established an environment of comprehensive accountability, supported by values of trust, participation, collaboration, learning, and improvement (Ebrahim 2007), resulting in close and productive position–practice relations and comprehensive accountability praxis (Coad and Glyptis 2014). This accountability praxis was enacted by individuals who collectively supported the values and structures created within the organisation. Hence, organisational structures reinforced shared values, with internal processes of educating and training reproducing the associated human, intellectual, and financial capital. In contrast, CUB, with limited resources, adopted a more individualistic environment within the organisation, resulting in more distant position–practice relations and limited (basic) accountability praxis. Further, this environment of agents with fewer resources, capabilities, and interactions reproduced limited organisational structures and position–practice relations with limited interaction.

From an organisational perspective, CUA deliberately introduced structures which facilitated its agents-in-focus to more effectively manage the credit union. This included the establishment of volunteer positions, playing important and ongoing roles. Specifically, volunteers represented members and interacted both with the broader membership and the various management levels. Hence, they provided a valuable relational bridge and close connection between actors within the organisation. Further, the engagement of volunteers in training and managerial meetings, acquiring valuable conjuncturally specific knowledge, enabled them to capably assume management roles in the future. This arrangement is an important distinction between the two cases, but also between findings from this study and prior literature.

Further, having highly interactive and supportive position–practice relations for accountability praxis, CUA agents collectively embedded, understood, and comprehensively used those accountability praxes to enhance performance. This was evident through the training of management and volunteers and adopting systems and processes to regularly manage and monitor

performance. In contrast, CUB adopted a more limited range of accountability praxis but also had fewer resources (trained management/staff, systems) in the organisation to undertake their accountability praxis. The interrelated nature of these characteristics is shown in Table 5, which highlights the contextual importance (Coad and Glyptis 2014; Stones 2005, 2015) of organisations and positions-practice relations when examining structuration and accountability in the two credit unions.

Specifically, the duality of organisational structures and agency, and the reinforcing effects of outcomes (in terms of levels of agency and performance management) within the credit unions, is noted. Openness to external structures supportive of the organisations in achieving its mission, and development of comprehensive organisational structures influenced CUA's (comprehensive) accountability praxis. This subsequently resulted in positive outcomes (e.g., learning, collaboration). In contrast, limited openness to and adoption of external structures, and limited and individualistic approaches to accountability within CUB, resulted in basic accountability praxis and lower levels of agency (i.e., ability to monitor and manage the organisation). Thus, the reinforcing effect of organisational structures, agents' positions-practice relations, accountability, and individual and collective agency is noted. Also of note, is that while strong external structures beyond the organisations (industry association) were positive influences, they were often not obligatory (industry association) or enforced (government regulation). As such, the adoption of (and benefit from) these structures (closeness or distance of position-practice relations) depended on agents' collective openness to them. Such openness, however, was strongly linked to the organisational context in which agents worked, highlighting and reinforcing the development and strength of agents' collective capabilities (CUA) or limits of agents' individualistic actions and organisational resources (CUB).

Consistent with a strong structuration theory perspective (Stones 2005), agents' accountability praxis may affect structures, resulting in them being changed, elaborated on, reproduced or preserved. However, findings from this study underscore the importance of agents' position-practice relations as a conceptual and practical bridge between individual agency and structure (Coad and Glyptis 2014). CUA's internal accountability tools, embedded in the organisation's routines, were supportive in enhancing position-practice relations and accountability praxis. Further, organisational structures were aligned with other supportive external structures. Thus, in the context of CUA, a synergy was evident in terms of external and organisational structures being openly adopted, and agents capably managing these. In contrast, CUB was far more selective in the adoption of organisational and other external structures of accountability, but felt this was appropriate given the limited agents and capabilities available. Hence, two issues are highlighted. First, the risk associated with voluntary or light-regulatory structures, where more direct supervision may be required. Second, the importance of not only how external structures outside the organisation are perceived (i.e., supportive or constraining), but also how appropriately they align with an organisation's structures and agents' capabilities. This alignment is reflected in CUA's position-practice relations supporting comprehensive accountability praxis.

These findings support previous studies suggesting that accountability is enhanced by organisations' financial resources (AbouAssi and Trent 2016), as well as the existence of felt responsibility (Agyemang et al. 2017; Fry 1995), social capital (Awio et al. 2011), and trust (Dewi et al. 2019; Yang and Northcott 2019). Collectively viewed as organisational structures, these aspects were associated with a high level of collective agency in CUA. However, when comparing the two cases, findings echo prior warnings regarding the danger of imposing a 'one-size-fits-all' accountability system on organisations without considering each organisation's capabilities and capacities (Cordery et al. 2017; Davis and Brockie 2001; Kearns 2011). Specifically, third sector organisations need to adopt an accountability strategy that suits their capabilities and capacities (Brown and Moore 2001), to avoid unintended, adverse effects. Arguably, the challenge for regulators is providing structures that remain supportive and aid in building capacity to enhance accountability. This notion represents an important alternative to findings from this study regarding the reinforcing effects of low accountability demands on organisations (and individuals) with limited capabilities and resources. It also highlights a difference between findings from this study and research in more developed countries where consistently high levels of accountability demands from external structures result in perceptions of accountability as a constraint.

7 | Conclusion

This study has used structuration theory (Giddens 1984) and strong structuration theory (Stones 2005, 2015) as theoretical foundations to examine accountability in the context of two Indonesian credit unions. Building on these perspectives, findings highlight the importance of internal and external structures as well as agents' position-practice relations in deepening understanding of third sector accountability practice. Findings thus progress theoretical development and advance third sector accountability research at an organisational and individual level (Ebrahim and Weisband 2007), detailing the interrelated influences of structures (internal and external), agents, and position-practice relations on accountability praxis.

External agents (i.e., the Government, credit union association, religious and local community) provided supportive structures in the form of regulation, standards, and values; being primarily structures of signification and legitimation. However, the credit unions' openness to these external structures, and their influence on organisational context and structures varied, largely due to the organisations' structures and capabilities. These concepts strongly influenced agents' individual or collective skills and resources as well as their position-practice relations, reinforcing skills and resources at an organisational level. Further, the important role of volunteers in CUA is noted, providing a valuable connection between the wider membership and management, and a pathway for future management roles. Thus, findings highlight the importance of agents' position-practice relations as a valuable connection, linking external structures agents work within and agents' internal structures.

In the lightly regulated context of Indonesia, the Government monitored credit unions, often from a distance. However, they

did this with the understanding that their resources were limited and that the industry association was well placed to monitor and guide the sector. Thus, implications highlight alternative approaches to restrictive government regulation, such that Government may collaborate with or defer to industry associations that may be better equipped to constructively support and guide third sector organisations' accountability (Forker and Ward 2012; O'Dwyer and Unerman 2010; Sumarwan et al. 2021a; Uddin and Belal 2019). However, for those organisations needing to improve, a more active role (e.g., authoritative guidance, closer monitoring, and support through intervention) is perhaps important. This represents a valuable alternative to the more onerous external regulatory requirements commonly associated with credit unions. Underscored, however, is a necessary balance in the development of agents' (collective) capabilities and increased structural requirements.

Although limited to two cases, this qualitative study provides detailed insights in an environment with multiple and potentially complex external structures. Investigation of credit unions and other third sector organisations in different contexts is an important area for future research which will add to the understandings gained from this study. In particular, further examination of the internal and external structures agents work within is valuable to consider whether those structures logically conflict or align. This facilitates a more nuanced awareness of different agents' position-practice relations and where attention or change might be required. Consideration of the different forms of external structures which might support accountability and the nature of those structures (e.g., government as structures of legitimation and signification rather than domination) is also an important area for investigation and reconsideration. Only by doing so can research further enhance our theoretical understandings and offer actionable and useful knowledge of accountability to regulators and practitioners (Yang 2012).

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Ethics Statement

This research was reviewed and approved by Queensland University of Technology (approval number 1900000126).

Data Availability Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

Endnotes

¹ Large credit unions refers to those with more than 500 members, and requires pre-AMMs at branch locations before the formal AMM.

² PEARLS is a performance assessment tool for credit unions provided by the World Council of Credit Unions. It consists of 44 ratios within six key areas of credit unions' operations (protection, effective financial structure, asset quality, rates of return and cost, liquidity and sign of growth) (Richardson 2002).

³ ACCESS is an accreditation tool for credit unions in Asia provided by the Asian Confederation of Credit Unions (ACCU). Based on the balanced scorecard, ACCESS can be used as a management tool and a framework for strategic and business planning (ACCU 2010).

⁴ Participants were offered the opportunity to review transcripts, but none chose to do so.

⁵ Strategic planning documents for the two credit unions were published every 3 years.

⁶ For ease of reference, individual interviewees and focus group discussion participants are referred to as 'interviewees'.

⁷ 'Critical' in this context is understood positively, referring to attentive, interested and questioning.

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