
THE RELATIONSHIP BETWEEN THE SELF-CONCEPT OF DIGITAL IMMIGRANT ENTREPRENEURS IN BALI AND TRI HITA KARANA

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ABSTRACT

This study explores the relationship between the self-concept of digital immigrant small business owners in Bali and the Tri Hita Karana philosophy, examining how their self-concept influences their adaptation to modern business demands. The purpose of the research is to understand how digital immigrant entrepreneurs in Bali, primarily from Generation X, navigate the digital economy while maintaining cultural values rooted in Tri Hita Karana. A qualitative research method with an interpretive approach was used, involving face-to-face interviews with 30 digital immigrant small business owners in Bali. Data were analyzed using NVIVO software, which facilitated the coding and identification of themes. The results show that the self-concept of these entrepreneurs is strongly aligned with Tri Hita Karana principles, including goodwill, openness, and realism. The study also found that the entrepreneurs' self-concept significantly influences their ability to balance modern business practices with cultural traditions. The implications of this study suggest that digital immigrants can successfully adopt modern business strategies while preserving their cultural values, and that integrating self-concept with Tri Hita Karana can lead to more harmonious business practices. This research contributes to the understanding of digital immigrants' adaptation processes and provides insights into how cultural values can guide successful entrepreneurship in the digital age.

KEYWORDS *self – concept, digital imigrant, Tri Hita Karana, communication*



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INTRODUCTION

The concept of self is understood as a relatively stable, multidimensional, hierarchical, and clear structure, which is most frequently studied (Schroeders & Jansen, 2022). Self-concept refers to an individual's self-perception of their abilities

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within domains of personal expertise and serves as an important motivational factor in an individual's psychology (Marsh et al., 2017; Schroeders & Jansen, 2022). Having a clear understanding of oneself is crucial as it helps individuals adapt psychologically (Yang et al., 2022). This includes the ability to solve problems adaptively through planning and action, which enhances life satisfaction, as well as helps individuals find direction and meaning in life (Yang et al., 2022). Self-concept is an individual's understanding of themselves, encompassing awareness of strengths, weaknesses, and needs.

Experts have various views on self-concept, generally viewing it as the way individuals perceive themselves, shaped by personal experiences and interpretations (Yusuf et al., 2021). It is also explained as the process of self-recognition through physical and non-physical aspects, resulting in self-description (Yusuf et al., 2021). A different perspective is presented by Yusuf et al. (2021), emphasizing that self-concept significantly influences an individual's mindset, emotions, desires, values, and life goals. It is further stated that self-concept is not only a description of the self but also includes self-evaluation. Based on these various perspectives, it can be concluded that self-concept is the overall knowledge of oneself, which includes three main aspects: physical, psychological, and social. This knowledge is formed through personal experiences, how individuals interpret those experiences, and the results of interactions with others (Yusuf et al., 2021).

This relates to the Communication Theory of Identity (CTI), developed by Michael Hecht, Mary Jane Collier, and Sidney Ribeau, which emphasizes that identity is a dynamic social and communicative phenomenon, rather than a single and static aspect of a person (Littlejohn et al., 2021). They argue that individuals possess complex, evolving, and shifting identities that they adapt according to situational contexts. Hecht and his colleagues identified four frames or layers of identity that portray identity as a social process. The personal frame refers to the self and self-concept—how individuals conceptualize and express themselves during communication (Littlejohn et al., 2021).

In this research, the Communication Theory of Identity (CTI) is applied as a foundation to examine the self-concept of digital immigrant entrepreneurs in Bali in relation to the local philosophy of Tri Hita Karana (THK). In communication studies, CTI falls within the sociocultural tradition, with a focus on communicators (Littlejohn et al., 2021), and is positioned in the interpretive paradigm. CTI is used as an approach to identity studies that highlights the interdependent relationship between identity and communication. In this study, identity is linked to the research subjects—small business actors in Bali. These entrepreneurs' identities are examined as they have the potential to internalize social roles and relationships through communication, which is reflected in their social behavior. Their social roles as individuals mirror the dynamics of life and social relationships, which are

formed through interaction and communication (Wagner et al., 2016).

The researcher uses CTI through the four identity layers proposed by Littlejohn et al. (2021): [1] Personal Identity, which relates to the personal frame dimension and includes one's self-concept and self-image, including spiritual aspects (Wagner et al., 2016) [2] Enactment Identity, which focuses on how individuals communicate their identity through verbal and non-verbal communication (Wagner et al., 2016) [3] Relational Identity, which refers to how business actors form their identity through relationships with other entrepreneurs, being known by their practices of managing business cooperatively; and [4] Communal Identity, which refers to the identity shaped through membership in a community (Wagner et al., 2016).

Amid increasingly intense competition in today's ever-evolving era and to meet the growing expectations of consumers, many traditional service providers have begun a journey of adaptation and survival in recent years (Blengini & Maria, 2020; Evjemo et al., 2019). Digital immigrants are part of the Baby Boomer and Generation X cohorts (Filho et al., 2021), and they are currently in the process of learning and adapting to the distinctive aspects and characteristics of digital natives. This includes rapid information processing, a preference for non-linear content access, and multitasking abilities. It illustrates how digital immigrants must learn to use the "digital language" anew. Although they strive to adapt to the digital natives' way of life, they still exhibit distinct traits in adopting new technologies (Filho et al., 2021).

As time advances, digital immigrants continue to uphold the noble values they believe in, particularly *Tri Hita Karana* (THK). THK is essential for maintaining harmony and balance in life (Bagus Putu Eka Suadnyana et al., 2020). The implementation of THK teachings aims to foster harmonious relationships between humans and others (*pawongan*), humans and the environment (*palemahan*), and humans and God (*parahyangan*) (Agung et al., 2020). *Tri Hita Karana* is a core part of Balinese local culture and is deeply embedded in the lifestyle of Balinese Hindu society. The THK philosophy serves as a foundation for the Balinese in nurturing harmonious connections with God, fellow human beings, and nature (I. G. A. O. Dewi, 2018).

The identity and self-concept of an entrepreneur contribute significantly to their awareness in practicing the teachings of *Tri Hita Karana*. How they view themselves as entrepreneurs, the values they uphold, and their perception of technology greatly influence how open they are to developing their self-concept (Khan et al., 2021). To succeed, an entrepreneur must be able to align their self-identity with the beliefs they hold (Branje et al., 2021; Ni et al., 2018). This alignment creates a consistent and appealing image for customers and business partners. Not only does the immediate environment shape one's identity and

awareness in maintaining the THK philosophy, but broader social conditions also play a significant role (Reynolds, 2015).

In Bali, digital immigrant small business owners, typically from Generation X, face significant challenges in adapting to modern business demands, particularly in navigating the digital landscape. These business owners, many of whom were not raised in the digital age, must now engage with technology-driven platforms to remain competitive. Despite their efforts to adapt, they often struggle to incorporate the latest digital tools effectively into their businesses, which can impede their growth and success. This issue is compounded by the broader cultural context of Bali, where local philosophies, such as Tri Hita Karana, continue to influence entrepreneurial practices and self-concept. Understanding how digital immigrants manage this transition while maintaining cultural values is crucial for supporting their integration into the digital economy.

Furthermore, the self-concept of these business owners plays a pivotal role in their ability to adapt to digital business environments. Their identity and self-perception, shaped by both modern technological tools and traditional Balinese values, impact how they approach business practices. The challenge lies in balancing the modern business world's technological demands with the deeply ingrained cultural expectations of Tri Hita Karana, which promotes harmony among humans, nature, and the divine. Therefore, this study explores how the self-concept of digital immigrant entrepreneurs in Bali influences their adaptation to the digital business world, guided by the principles of Tri Hita Karana.

This research is particularly urgent given the rapid pace of digital transformation across the globe and the increasing reliance on technology in business operations. In Bali, small business owners, especially from Generation X, must navigate the challenges of digital adoption to stay competitive in an increasingly digital world. Understanding the intersection of their self-concept with the Tri Hita Karana philosophy is essential for developing strategies that support their business growth. By examining this relationship, the research aims to provide insights that can help policymakers, business leaders, and educators offer tailored support to digital immigrant entrepreneurs, facilitating their transition into modern business practices while preserving cultural values.

Prior research has examined the impact of self-concept on entrepreneurial success, particularly in adapting to new technologies. For example, studies by Branje et al. (2021) and Ni et al. (2018) highlight that a clear and positive self-concept enhances an entrepreneur's ability to embrace change, fostering greater business adaptability and success. Similarly, research by Prensky emphasizes the divide between digital natives and digital immigrants, suggesting that the latter group faces unique challenges in integrating technology into their businesses. These studies provide a foundation for understanding how self-concept influences

digital adaptation, but they do not fully explore the role of cultural values, particularly in non-Western settings like Bali.

Furthermore, the work of Hecht et al. on Identity Communication Theory (ICT) has laid the groundwork for examining how self-concept is shaped by social and cultural influences. ICT suggests that identity is not static, but rather evolves through communication and interaction within specific cultural contexts. This theory is particularly relevant in understanding how Balinese entrepreneurs integrate both their self-concept and cultural beliefs into their business practices. However, there is a gap in research regarding how digital immigrant entrepreneurs in Bali blend modern technology adoption with traditional cultural values like Tri Hita Karana.

In addition, previous studies on Tri Hita Karana have primarily focused on its application in social and environmental contexts, as explored by I. G. A. O. Dewi (2018) and Agung et al. (2020). These studies underscore the importance of the philosophy in promoting harmony among people, nature, and the divine. While these studies have explored its relevance in daily life and business ethics, there is limited research on how Tri Hita Karana influences the self-concept of digital immigrant entrepreneurs in the context of their adaptation to modern business practices.

While much has been written about self-concept in entrepreneurship and the influence of cultural values like Tri Hita Karana, few studies have explored the intersection of these factors in the specific context of digital immigrant small business owners in Bali. Most existing research either focuses on Western contexts or examines self-concept and culture separately from digital adoption. This study fills this gap by exploring how the self-concept of digital immigrant entrepreneurs in Bali is shaped by their cultural values and how this influences their adaptation to digital business practices. It also provides insights into how Tri Hita Karana can guide this transition.

This research introduces a novel approach by integrating the concept of self-concept with the Tri Hita Karana philosophy to explore how digital immigrant small business owners in Bali adapt to the digital economy. Unlike previous studies that examine self-concept or cultural values in isolation, this study uniquely combines both dimensions to understand the broader impact of cultural identity on business practices. Additionally, it contributes to the literature by applying Identity Communication Theory in the context of small business owners in a non-Western setting, offering fresh insights into how digital immigrants balance modern business demands with cultural traditions.

The objective of this study is to explore the self-concept of digital immigrant small business owners in Bali and how it is influenced by the Tri Hita Karana philosophy. Specifically, the research aims to examine how these entrepreneurs

adapt to the demands of modern business through their self-concept, while integrating the cultural values of Tri Hita Karana. The study also seeks to assess how this integration affects their approach to adopting digital technologies in their businesses.

This research offers several benefits, both for academic scholars and practitioners. For scholars, it contributes to the literature on entrepreneurship, self-concept, and cultural values, particularly in the context of digital adaptation. For practitioners, the findings provide insights into how digital immigrant entrepreneurs can successfully navigate the digital transformation by aligning their self-concept with cultural values, helping them preserve their traditional beliefs while adapting to modern business demands. Furthermore, the study offers practical recommendations for policymakers and business support organizations on how to assist small business owners in Bali in their digital adoption journey while respecting their cultural heritage.

RESEARCH METHOD

This research adopts a qualitative approach to explore the self-concept of digital immigrant small business owners in Bali. Using an interpretive method, the study examines how these entrepreneurs perceive their identity as small business owners and how their self-concept aligns with the Tri Hita Karana philosophy. The research involves expert informants, supporting informants, and 30 key informants who are digital immigrants operating small businesses in Bali. Data collection is conducted through face-to-face interviews over a one-month period, from July to August 2024. The goal is to understand how the self-identity of these digital immigrant entrepreneurs influences their efforts to preserve and adopt cultural values, with a focus on the integration of modern business practices and traditional Balinese beliefs.

Data processing is carried out using NVIVO software, a tool developed by QSR International for analyzing qualitative data. NVIVO aids in managing, organizing, and analyzing various forms of data such as text, images, and audio, simplifying the research process and facilitating content and narrative analysis. It enables the identification of themes, insights, and conclusions from the collected data. The steps in using NVIVO include data management, idea management, generating queries, data visualization, and reporting. To ensure the credibility of the findings, source triangulation techniques are applied to validate the data, ensuring academic rigor and alignment between key and expert informants.

RESULTS AND DISCUSSION

Layer Pertama *Personal Identity*

Tabel 1 Hasil Coding Layer Personal Identity(Olahan Peneliti, 2024)

	Number of coding references	Percentage
Nodes\01. Personal Identity\Good Will	162	35%
Nodes\01. Personal Identity\Positive Thinking	144	31%
Nodes\01. Personal Identity\Optimistic	82	17%
Nodes\01. Personal Identity\Self Development	48	10%
Nodes\01. Personal Identity\Pessimistic	20	4%
Nodes\01. Personal Identity\Introvert	13	3%
	469	100%

The first layer discusses the Personal Identity of small business owners in Bali. This layer relates to their self-perception—how these individuals view themselves as unique persons. Based on data processed through NVIVO, the researcher found that 35% of small business owners in Bali exhibit a Goodwill personality. This is followed by Positive Thinking (31%), Optimistic (17%), Self-Development (10%), Pessimistic (4%), and Introvert (3%). In this layer, Goodwill emerges as the highest value, reflecting that the digital immigrant small entrepreneurs in Bali possess traits such as perseverance, honesty, and resilience in running their businesses.

Figure 1 shows that the majority of informants (28 out of 30) expressed statements that reflect goodwill. Most of them demonstrate kindness and good intentions, which include values such as honesty, persistence, and determination. The connection between personal identity and goodwill lies in how individuals perceive themselves and consciously express the values they attribute to their own identity. This self-concept contributes to creating harmonious relationships between humans and others (pawongan), humans and the environment (palemahan), and humans and the Divine (parahyangan) (Agung et al., 2020)

harmony between humans and the Creator; Palemahan, which focuses on balance between humans and nature; and Pawongan, which regulates harmonious relationships among fellow human beings (C. I. R. S. Dewi et al., 2024).

Human spiritual awareness develops through the understanding of the concept of *Karma Phala*, a teaching that believes every good deed will yield a good result. This principle motivates individuals to consistently practice religious teachings and adhere to moral guidelines that distinguish between good and evil. In social life, moral and ethical norms serve as behavioral guidelines. *Dharma*, which represents eternal truth, along with the understanding of human nature, plays a role in strengthening faith and guiding individuals toward the truth of God. *Tri Hita Karana* is mentioned as a deeply rooted spiritual foundation within Balinese society. When individuals are able to build harmonious relationships with others, it fosters equal social interactions based on respect and compassion, while avoiding conflict and disputes. As social beings, humans have the obligation to treat one another humanely, guided by ethical values (Sujaya et al., 2024).

This is what leads small business owners in Bali to base all their activities on good intentions, in alignment with the teachings of *Tri Hita Karana*. God created everything within certain limits, and thus humans must learn to control their greed. Harmony in life can only be achieved when there are boundaries and self-restraint. Quoting the wise words of Mahatma Gandhi: "The world has enough for everyone's need, but not for everyone's greed." Therefore, it is essential for humans to maintain balance across all three aspects of relationships in order to attain true happiness. The essence of *Tri Hita Karana* lies in the creation of cooperation and harmony among all elements of human action and behavior. These values are highly relevant to be applied in daily life. Although rooted in Hindu teachings, this philosophy carries universal values because it prioritizes togetherness and harmony—principles that are applicable to everyone regardless of their religious or spiritual background (I. G. A. O. Dewi, 2018).

In Nietzsche's view, the transformation from divine consciousness to human consciousness is essential to ensure human existence and to create social harmony. This awareness requires individuals to uphold religious values that serve as the foundation of moral and ethical behavior. These values function as a compass to distinguish between good and bad actions, while also encouraging greater devotion to God—a reflection of the fundamental nature of humans as religious beings (*homo religious*) (C. I. R. S. Dewi et al., 2024; Werasturi, 2017). As moral beings who uphold religious values, humans have the responsibility to fulfill their life obligations, particularly in practicing noble values such as loving the truth, doing good, maintaining honesty, nurturing sincerity, and upholding justice (I Made Budiastika, 2022).

Speech or spoken words form the primary foundation that shapes an individual's behavior. In building relationships with others, the way we communicate and speak greatly influences the quality of those relationships (Agung et al., 2020). Positive and respectful speech leads to good behavior, which is a fundamental aspect of human life. By practicing ethical and virtuous behavior, individuals can improve their quality of life—not only in the physical realm (sekala) but also in the spiritual dimension (niskala) (I Made Budiastika, 2022). The good intentions shown by business actors in Bali are rooted in the teachings of Tri Hita Karana, which serves as a life guide for the people of Bali. Additionally, the concept of Karma helps them live more orderly and consciously, avoiding harmful actions.

Layer Kedua *Enactment Identity*

Tabel 2 Hasil *Coding Enactment Identity*
(Olahan Peneliti, 2024)

Codes	Number of coding references	Percentage
Nodes\02. Enactment Identity\openess	189	36%
Nodes\02. Enactment Identity\Passionate	164	31%
Nodes\02. Enactment Identity\Respect	89	17%
Nodes\02. Enactment Identity\Flexible	79	15%
Nodes\02. Enactment Identity\Static	10	2%
	531	100%

The second layer discusses the *Enactment Identity* of small business owners in Bali. This layer focuses on how they express their character as digital immigrant entrepreneurs in Bali. Based on data processed using NVIVO, the researcher found that 36% of small business owners in Bali exhibit the personality trait of *Openness*, followed by *Passionate* (31%), *Respect* (17%), *Flexible* (15%), and *Static* (2%). In this layer, *Openness* emerges as the highest value, reflecting the personality of Bali's digital immigrant entrepreneurs. This refers to their willingness to share information, thoughts, and feelings honestly and transparently with others, including their readiness to listen to and consider others' perspectives.

The majority of informants (28 out of 30) expressed statements that indicated *Openness*. Most of them demonstrated open-mindedness and sincerity toward others. The connection between *Enactment Identity* and *Openness* lies in the extent to which individuals feel comfortable presenting authentic aspects of

their identity in their enacted behavior. Individuals who are more open are likely to express themselves more fully and honestly. This is reflected in the words that appeared in the word cloud generated from the informants' responses.



Gambar 4 Wordcloud Enactment Identity

The coding for “Openness” is reflected in the words that appear in the word cloud, as shown in Figure 10. This is further illustrated through the following informant responses:

Informant 12: “I am genuine and very open.”

Informant 23: “I am very open to anyone.”

Informant 9: “I am very friendly to everyone.”

Informant 7: “People say I am very humble, and I agree.”

Informant 5: “If there’s something that makes it easier, I’m very open to learning it.”

These representative responses reflect the coding for “Openness”, highlighted by the frequent use of the word “very.” The word “very” acts as a key term that strengthens and bridges the informants’ intent to express openness. It emphasizes their self-concept as individuals who embody “Openness.” This trait enhances one’s ability to adapt within their enactment identity. Open individuals are often more flexible in adjusting their behavior to various social situations without compromising their core identity. As revealed in the coding, this forms the self-concept of small business owners in Bali.

Openness can be seen as a behavior rooted in the good intentions held by each individual. The concept of self-openness has a significant correlation with the

teachings of Tri Hita Karana in fostering life harmony. In the context of Parhyangan, self-openness facilitates a more sincere and honest relationship with God, allowing one to acknowledge their shortcomings and deepen their spiritual awareness (Eriyanti & Astuti, 2022). In the dimension of Pawongan, self-openness acts as a catalyst for building harmonious human relationships, encouraging effective communication, trust, and empathy (Hutasoit & Wau, 2017). Additionally, self-openness contributes to the Palemahan aspect, where being open to environmental issues can increase awareness and foster more responsible resource management (Budianto et al., 2020). Self-openness is a key element in creating effective communication that supports the comprehensive implementation of Tri Hita Karana. Moreover, integrating self-openness with Tri Hita Karana values not only promotes individual balance but also contributes to the development of a more harmonious and sustainable society.

Layer Ketiga *Relational Identity*

Tabel 7 Hasil Coding *Relational Identity*
(Olahan Peneliti, 2024)

Codes	Number of coding references	Percentage
Nodes\03. Relational Identity\Realistic	224	74%
Nodes\03. Relational Identity\Supple	50	17%
Nodes\03. Relational Identity\Responsible	29	10%
	303	100%

The third layer discusses the *Relational Identity* of small business owners in Bali. This layer focuses on how they shape their character when interacting with others as digital immigrant entrepreneurs. Based on NVIVO data analysis, the researcher found that 74% of small business owners in Bali exhibit a “*Realistic*” personality, followed by “*Supple*” (17%) and “*Responsible*” (10%). The highest value in this layer, “*Realistic*,” reflects the dominant personality trait among digital immigrant small business owners in Bali. This trait refers to how their character is shaped through communication with others and through dynamic changes in their interactions.

All 30 informants expressed statements that indicated a “*Realistic*” attitude. A review of their responses shows that the majority of individuals displayed traits aligned with realism—such as accepting reality, being more objective, and being fact-oriented in the field. The link between *Relational Identity* and *Realistic* suggests that behavior and attitudes may shift depending on the nature of the relationships they engage in, highlighting the dynamic nature of relational identity.



Gambar 6 *Wordcloud Relational Identity*
(Olahan Peneliti, 2024)

The coding for “*Realistic*” is reflected in the keywords that appear in the word cloud, particularly the word “*Character*” as shown in Figure 13. This is evident in the following responses from informants: Informant 1: “In business, I show my character by maintaining product quality. Don’t sell products too cheaply—if it’s authentic, say it’s authentic; if it’s ordinary, say it’s ordinary.” Informant 10: “I’m always honest about the product quality I share with others. My straightforward character makes people trust me.” Informant 16: “Outside of business, I’m just myself. I show who I really am when describing my character.” Informant 21: “I’m more assertive with this character because I get straight to the point.” Informant 30: “With this character, I always want to show my best capabilities to everyone.”

The connection between a realistic nature and the *Tri Hita Karana* philosophy in fostering human life balance is fundamental. This self-concept supports alignment with one’s beliefs. Understanding reality objectively and acting accordingly—as encouraged by a realistic attitude—aligns with the principle of harmony in *Tri Hita Karana*. It involves being aware of one’s own abilities and adapting to changing circumstances. In relation to the divine (Parhyangan), a realistic attitude helps individuals acknowledge their limitations, deepening spiritual awareness by accepting life as it is—an act of surrender to God’s will that reflects humility and acceptance of destiny. Effort and prayer

become essential roles in this journey. With humility and good intentions, this mindset aligns closely with the teachings of *Tri Hita Karana* (Roth & Sedana, 2015).

In human-to-human relationships (Pawongan), realism fosters sincere and meaningful social interactions that are authentic and straightforward. A realistic approach facilitates honest communication, reduces conflict, and increases empathy. This is in line with the first layer, where good intentions influence human behavior. Objectively understanding reality enables more harmonious relationships. In relation to the environment (Palemahan), a realistic mindset is key to sustainable resource management. A realistic approach promotes conservation and ecological balance, emphasizing the importance of nature for human life. It also guides how small business owners in Bali operate their businesses based on the values and beliefs of *Tri Hita Karana* (I. G. A. O. Dewi, 2018).

Being realistic is a vital element in realizing the harmony of *Tri Hita Karana*. Philosophical realism does not merely involve acceptance but also entails actively working toward creating better conditions. This aligns with the informants' statements about authenticity and honesty—examples of harmonization between belief and lived experience. Academically, the relationship between realism and *Tri Hita Karana* can be understood as a holistic approach to achieving life balance. A realistic attitude allows individuals to act constructively in maintaining harmony between humans, nature, and the spiritual realm. With self-concept and commitment to living by *Tri Hita Karana*, small business actors consistently recognize limits on their actions, especially those that could negatively impact others. In conclusion, realism is not about resignation, but about awareness of life's complexities in alignment with *Tri Hita Karana*—encouraging a dynamic balance between spiritual idealism and pragmatism in daily living (Budhiastra, 2016).

Layer Keempat *Communal Identity*

Tabel 4 Hasil Coding Communal Identity

Codes	Number of coding references	Percentage
Nodes\\04. Communal Identity\Cooperative	53	70%
Nodes\\04. Communal Identity\Competitive	11	14%
Nodes\\04. Communal Identity\ScreeningSituation	10	13%
Nodes\\04. Communal Identity\Listener	2	3%
	76	100%

(Olahan Peneliti, 2024)

The fourth layer discusses the *Communal Identity* of small business owners

in Bali. This layer refers to the identity formed and shared within a particular group or community. It represents how individuals identify themselves as part of a larger collective. Based on NVIVO data analysis, the researcher found that 70% of small business owners in Bali exhibit a “*Cooperative*” personality, followed by “*Competitive*” (14%), “*Screening Situation*” (13%), and “*Listener*” (3%). The highest trait in this layer is “*Cooperative*,” which reflects the personality of Bali’s digital immigrant small business owners—specifically their actions and attitudes of working together with others to achieve common goals. Almost all informants (26 out of 30) expressed statements indicating *cooperative* behavior. Most of them emphasized clear collective goals, which serve as the foundation for cooperative behavior. *Communal identity* is often built upon shared values, which also underpin cooperative actions.

The coding for “*Cooperative*” is reflected in the keywords that appear in the word cloud, particularly the word “*Relationship*”, as shown in Figure 14. This is evident from the following informant responses: Informant 13: “I build good relationships with fellow business owners because I often receive fortune from these relationships.” Informant 26: “I always maintain good relationships with others.” Informant 29: “I have fairly good relationships with fellow business actors.” Informant 6: “With fellow entrepreneurs, I build good relationships while remaining humble.” Informant 11: “I have good relationships with other business owners, and we often promote each other’s businesses to guests.”

Cooperative behavior reflects mutual assistance, collaboration, and unity in pursuing a shared goal—survival. *Tri Hita Karana* is a teaching in Balinese Hinduism that emphasizes harmony between humans and God, among fellow humans, and with the environment. The concept of cooperation itself emphasizes working together and supporting one another, which aligns closely with the values of *Tri Hita Karana*. This creates a strong, mutually reinforcing bond between both principles. The informants’ emphasis on maintaining good relationships with fellow business owners indicates their ability to collaborate (Clementson, 2018).

The relationship between cooperation and the *Parhyangan* aspect (human relationship with God) lies in the idea that cooperation within *Tri Hita Karana* is not only worldly but also spiritual. When individuals collaborate toward a shared goal, they indirectly acknowledge their dependence on a higher power. This aligns with the principle of *Parhyangan*, which teaches that all success and blessings come from God. Through cooperation, individuals demonstrate gratitude and devotion to God through collective effort (I Made Budiastika, 2022).

The connection between cooperation and *Pawongan* (interpersonal relationships) is also strong. *Pawongan* emphasizes the importance of harmonious

relationships among humans. Cooperation, as a form of positive social interaction, is highly relevant to this aspect. Through collaboration, individuals learn to respect, understand, and tolerate one another. Values such as empathy, mutual support, and kinship embedded in cooperative behavior align perfectly with the *Pawongan* principle (Arimbawa et al., 2023; Eriyanti & Astuti, 2022; I Made Budiastika, 2022).

Understanding the relationship between cooperation and *Tri Hita Karana* has significant implications for social life and society at large. In the context of business competition, applying a cooperative model rooted in the values of *Tri Hita Karana* can foster healthy competition among business actors while maintaining good character. At the community level, promoting cooperative activities can strengthen a sense of togetherness, enhance social welfare, and preserve the environment. Cooperation and the teachings of *Tri Hita Karana* are two complementary concepts. Cooperation, as a form of positive collaboration, reflects the core values embedded in *Tri Hita Karana*—harmony in human relationships with God, with others, and with nature. Thus, it can be concluded that promoting the spirit of cooperation is one of the ways to realize the noble values contained in the *Tri Hita Karana* philosophy.

CONCLUSION

The formation process of the self-concept among digital immigrant small business owners in Bali begins with the foundation of good intentions that every individual must possess. These good intentions inherently carry a strong desire to make their businesses sustainable and grow in the future. Their belief in the *Tri Hita Karana* philosophy serves as a powerful supporting concept in maintaining positive values. Honesty, authenticity, and cooperation form a harmonious foundation in their lives. These qualities play a significant role in shaping the self-concept of digital immigrant small business actors in Bali. Given this strong connection, *Tri Hita Karana* continues to serve as a guiding life philosophy for the Balinese community. The strength of this study lies in its potential to serve as a reference for people in various regions to sustain their businesses in today's era through goodness and positive intention. However, the limitation of this research is that it has yet to explore the factors that may reduce public trust in the *Tri Hita Karana* philosophy.

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