# Time Banking as an Alternative Social Movement: A Case Study of Time Banks in the United Kingdom

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| Keywords | ABSTRACT |
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| *Time Bank, Social Dynamics, Multitude, Alternative Social Movement, United Kingdom* | *This research investigates dynamics of time banking as an alternative social movement against current conventional economic system. This research examines internal elements (motives, consolidation processes, and resource mobilizations) as well as external elements (campaign processes, social dynamics, and impacts) of Time Bank across United Kingdom. This research seeks to explain the dynamics of Time Bank as a multitude to become alternative for current conventional economy. This study uses case study approach, especially in United Kingdom. The method used in this study is qualitative method. Resource data obtained through interviews and literature studies. The research's purpose is: abstracting the dynamics of Time Bank across United Kingdom as a multitude, and then elucidates Time Bank's opportunities &; challenges for their future developments.* |

## INTRODUCTION

Definition of Time Bank (*Time Bank*) can be interpreted as a social movement in which the services exchanged are time (Kakar 2020). Other definitions are also put forward by Referring Schor, Fitzmaurice, Carfagna, Attwood-Charles, & Poteat (2016) that the time bank is a multilateral barter-based service economy as an alternative to conventional markets. The history of time banks begins with a movement initiated by American socio-political activist Edgar Cahn as an attempt to socially critique economic disparities between regions and the fading of social culture due to the spread of individualism that results in high social exclusion in the United States (Cahn, 2000; Wilson, 2015). This movement then became massive and transformed globally with various adjustments in various countries.

In Great Britain, precisely in 1997. Time Banks in the United Kingdom come in a variety of business models (Whitham and Clarke 2016). The Time Bank in the United Kingdom is becoming a thriving social movement (European Commission, 2014). As of 2022, there are 3,713 affiliated institutions as Time Banks across the UK, with 18,179 members and over 6 million hours credits exchanged (Timebanking UK 2022). The way time banks work is quite different from other commercial banks, namely by exchanging time between members and not money (Cahn and Gray 2004). The exchange rate used is time. A A, for example, helped clean the garden behind B's house for 3 hours. A will get 3 interchangeable hour credits. One day later if A is sick and there is no one to take care of it at home, A can ask the help of Time Bank to send C to take care of it for 3 hours.

This time-based exchange system is what distinguishes Time Bank from conventional trading systems. As a result of this time-based exchange system, a common consciousness arises that is in line with the collective activities carried out by its members. From the ongoing activities, the Time Bank was finally able to transform into a social movement. According to Tarrow (1998), a social movement is a collective challenge that seeks to be answered by collective action based on common goals, a sense of social solidarity, and continuous social interaction between social actors, be they elites, opponents, or authorities in the social hierarchy. Social movements in general aim to respond to social changes that occur due to a policy that is not in accordance with the wishes of these social actors (Locher 2002). Discontent that occurs on a large scale at the same time, and is unable to be captured by existing social institutions, forms the initial process of a social movement that grows in a particular purpose.

In the study of political sociology, Macionists provide a separation of social movement categories based on the scope of change and the extent of change that occurs. According to Macionis (1999) Social movements can be categorized into: 1) reformative social movements, 2) revolutionary social movements, 3) liberation social movements, and 4) alternative social movements (Macionis 1999). Reformative social movements occur in the wider scope of society but their dimensions are limited. Revolutionary social movements occur on a broad scope with a radical dimension. Social liberation movements, occur in a limited scope but have a radical dimension. While alternative social movements occur in a limited scope and their dimensions are also limited.

Alternative social movements advocate for social change within a limited scope. The limitations of change resulting from alternative social movements are because only a small percentage of the population is moved to change the status quo (Macionis 1999). The destructive power of alternative social movements to the status quo conditions is also considered weak because the changes in values injected into society are not radical (Locher 2002). Despite its limitations, alternative social movements are still able to produce social change through the seedling of new value offerings that are disseminated (Locher, 2002; Sztompka, 2005). Like most social movements, alternative social movements will seek to achieve broader social structure change (Djafarova 2018). The main characteristics of alternative social movements are to encourage the struggle for public rights and justice, to seek to attract public participation through awareness campaigns, and to adopt avenues of non-physical violence (Khan, 2015; Fayyaz, 2019; Sardar &; Sardar, 2017). As a bearer of value change, this movement is certainly value-bound. The values championed by alternative social movements in general are universal values such as humanity and equality, although it is also often found that this movement carries the value of struggle based on the representation of the interests of minorities and oppressed groups among society (Fayyaz 2019).

Social movements are not always synonymous with mass mobilization in a large wave concentrated at one particular point. Alternative social movements can develop with a wide network even if the number of actors involved is limited (Macionis 1999). This vast network can be formed because of the common issues taken and managed by each actor, so that it can be a tool to shape the campaign model as well as the identity of the movement (Oliver and Myers 2003). Through this extensive network, their support and influence will be even greater. The interconnected network of social movements across regions formed what Michel Hardt and Antonio Negri called *Multitude* (plural network). According to Hardt & Negri (2004) A plural network is a social network that operates within one common ideal value, although its components are compound. The diversity of internal components of this plural network makes each individual given a sovereign space and free from the risk of occupying oppressive interests from the hegemonic system that Hardt and Negri refer to as *Empire* (Hardt and Negri 2004). Plural networks are described as autonomous movements that spread across regions, but remain connected in struggle value and technically through technological devices.

Plural networks are formed by one common enemy, the global capitalist system (Hardt and Negri 2004). This common awareness of resistance to the practice of global capitalism encourages interconnectedness between social movements in different regions. Various individuals from various racial, religious, economic, and practical political affiliations, are able to move in a common goal to resist the domination of the global capitalist system and offer alternatives. One of them is the Time Bank which seeks to provide an offer for the conventional economic system through the credit-time

system (Whitham and Clarke 2016). In practice on the ground, social movements must develop attractive communication and marketing strategies to build awareness and mobilize the public (Gregory 2012). Time Banks in the United Kingdom are also experiencing this challenge. Time Banks in the United Kingdom must deal with complex issues in order to grow their organizations and extend their influence to the public. As a network, Time Banks in the United Kingdom also experience challenges to be able to move together.

This research will discuss the Time Bank in the United Kingdom as an alternative social movement and plural network. The research examines the internal elements (motives, consolidation process, and resource mobilization) as well as external elements (campaign process, social dynamics and impacts) of the Time Bank. The analysis will focus on identifying the problems facing Time Banks in the UK, and how they can deal with problems to be able to develop themselves going forward. This research has two main objectives. First, it seeks to provide a descriptive analysis of the Time Bank in Great Britain as an alternative social movement. The analysis was conducted by looking at the internal aspects (motives, consolidation process, and resource mobilization) as well as external elements (campaign process, social dynamics and impact) of the Time Bank in the United Kingdom. Second, it seeks to provide further analysis of the opportunities and challenges faced by Time Bank in order to continue to exist in the midst of social changes that occur in the United Kingdom.

Alternative social movement theory is one part of social movement theory (Archer 2005). This theory is one of the studies in sociology and political science that seeks to explain the dynamics of social change through dialectical processes in society. According to Macionis (1999) Alternative social movements are characterized by their character that wants to change values to a limited extent and the scope of change is not broad. This limited change is a response to a dominating system that is perceived as incompatible with group identity and goals that are not in line with the majority in society (Snow, 2004).

According to Porta &; Diani (2020) Alternative social movements as a movement in society seek to propose structural changes in society by offering alternatives that are different from the dominant economic, political, and social systems in society. The alternative offers consolidated by these movements usually contain specific issues from specific groups of people who are dissatisfied with the dominant agenda at work (Snow and Soule 2010). In some cases, alternative offers are made in a limited scope, involving a small number of community members or groups, but championed sustainably within a well-organized agenda.

Alternative social movements also try to be open to the current dynamics of society. This was done as an effort to attract more community members to be involved in the movement. Openness is carried out by accommodating the needs and desires of certain groups of society, making adjustments to the ongoing movement activities, in order to embrace a wider range of components (Lashko 2012). In this study, alternative social movement theory will be used as a theory to analyze the character of Time Bank, internal and external elements in the development of Time Bank, and how Time Bank can face existing social challenges to survive and defend itself.

Meanwhile, the theory of plural networks is a theory first proposed by the social philosopher-thinker duo, Michael Hardt and Antonio Negri. This theory was one of the most important revisions to Political Marxism. If classical political Marxism seeks to see social ontology as a dualism between the proletariat and the bourgeoisie, both represented by workers and owners of capital, Hardt-Negri seeks to break away from the frame of that social structure (Lotringer, Marazzi, and Power 2008). Hardt-Negri in his book *"Multitude"* (2004) seeks to build a new theory that social and political classes cannot rely on dualism like classical Political Marxism, but rather interconnection between social pluralities to communicate and move together in one collective action without losing the spirit of struggle against the world system that exploits them.

The condition of global capitalism that makes major changes in the living order of the world community, makes every social movement must transform in realizing a more just form of world order. The strengthening of the *Multi-National Corporation* In global supply chains, followed by lifestyle injections produce a form of biopolitics, namely the determination of contemporary capitalism that enters every form of people's lives (Lazzaratto, 1996;. Foucault, 2003). Biopolitics itself is a manifestation of the nature of liberalism that produces systemic repression of society, with the fact of domination by a certain "class" (Foucault 1976). Hardt and Negri see this domination as

the fruit of global capitalism, with its hegemonic representation *Empire* (Lemke 2018). The plural network is a bid of resistance from the Empire. According to Hardt-Negri, biopolitical conditions are changing *landscape* The social world can no longer be countered by a single class identity as the approach of classical political Marxism. It is an undeniable fact today that reality *base* Plural, cross-identity, and interconnected spatial spaces make social movements must move in an inclusive, open form, and provide democratic space for every component within (Hardt and Negri 2004)*.* In this sense, plural networks are representations of the collective identity of each network of individuals who come together voluntarily because they are guided by similar values of resistance; i.e. resistance to the biopolitical system itself (Lemke, 2018; Hardt & Negri, 2004)*.* In this study, plural network theory will be used as a theory to analyze the dynamics of Time Banks in Great Britain.

Researchers are looking for previous references about time banks, including: 1) Sefyang researcher. Seyfang sought to find a common thread between the concepts of the sharing economy (*Sharing Economy*) Time Bank with social impact occurring. Seyfang found that the Time Bank could be a means for a more inclusive pattern of economic relations in British society (Seyfang 2003). Time Banks became an alternative form of money economy practice (Seyfang 2003). In line with Time Bank activities, the members and communities involved become more open to diversity and become motivated to cultivate a sustainable economy with a strong and deep-rooted small community base (Seyfang, 2016); 2) Glynos & Speed research titled *"Varieties of co-production in public services: time banks in a UK health policy context"* is one of the collaborative studies in critical public policy studies. The results of their exploration show that the Time Bank produces a distinctive form of co-production that makes it tied to society. Through a qualitative approach, Glynos & Speed found that Time Banks in Great Britain produce different, typical, and demanding forms of co-production of different shades; 3) Wilson's research entitled "*Time Eases All Things: A Critical Study of How Time Banks Attempt to use Time-Based Currency to Alleviate Social Exclusion*" was his dissertation research while Wilson was completing his doctoral education at the University of Salford. Wilson's research in 2015 used critical ethnographic methods. Wilson tried to find a relationship between the practice of applying the time exchange rate used by the Time Bank and the systematic efforts of the Time Bank to reduce the number of social exclusion that occurred in Great Britain. Wilson dissects the application of time exchange rates by abstracting them through the social capital theories of Putnam and Bourdieu; 4) Teppo Eskelinen research entitled *"Social Space for Self-Organising: An Exploratory Study of Timebanks in Finland and in the UK."* Eskelinen analyzes the resilience system of social space when the Time Bank is active. A comparative study was conducted by Eskelinen by comparing the dynamics of Time Banks in traditional welfare states (*Traditional Welfare State*) in Finland and the country *Big Society* like Great Britain. The country's financial system can be regulated by banks (Mylonakis 2020).

The two different systems generate different social pressures for Time Banks, pushing on their social ontology categories to be strengthened in activities towards their respective goals. Through a qualitative approach, Eskelinen collected data by interviewing 30 participants both Time Bank members, coordinators, and Government representatives; 5) Rodrigo Perez-Vega &; Cristina Miguel's research titled "*Time Banks in United Kingdom: An Examination in Evolution"* is one part in a collection of research on the sharing economy in Europe published by Pallgrave McMillan in 2022. The Time Bank in the United Kingdom is able to show that participants involved can exchange skills & services in a neat system. In their historical study, Perez-Vega & Miguel also saw a change from the Time Bank which was purely initiated by social groups and the Time Bank which was born later after Government intervention. Differences in tidier organizational governance and different activity orientations are one of the impacts of the growing Time Bank in the United Kingdom.

## METHODS

This study used qualitative research methods. Refer to Cresswell (2012) Qualitative research is a process of exploration and systematic interpretation of certain understandings, both individuals and groups. This qualitative research used case studies in the United Kingdom. Case studies help the author to explore a phenomenon in a limited scope, with various data sources and lenses to uncover the conditions of the phenomenon (Baxter and Jack 2008). This case study research will use semi-structured interview techniques and literature studies.

Data in this study was obtained from primary and secondary sources. The author sorts primary and secondary data as a methodological step to provide limits to the scope of research, so that research can lead to the desired results. In this study, the authors executed data collection through official documents from the United Kingdom Government institutions and the European Union which contained: names, numbers, characters, and other things related to the Time Bank. Secondary data from official institutions of the UK Government and the European Union will be the initial data of the study. The data analysis process is carried out by dissecting data from various sources obtained with theoretical tools that have been selected to reach in-depth research conclusions. Data analysis involves critical analysis and a process of generalization.

## RESULT AND DISCUSSION
### Time Bank as an Alternative Social Movement

The mushrooming banking practices of the time in various countries are a form of unconventional economy that is considered to have begun to have a place in the hearts of the public (Válek and Bureš 2018). Modern society sees that the collaborative digital economy model or *Peer-to-Peer Production System* is growing rapidly (Benkler and Nissenbaum 2006). The neat organization of economic power in supply chains that are increasingly globalized, makes unconventional economic practices such as Time Banks an attractive option for the public. Refer Arcidiacono &; Podda (2017), These unconventional economic activities are on the rise because they are formed from a kind of hybridization between production and consumption, as well as between professionalism and hobbies.

The peculiarity of unconventional economies lies in their ability to reproduce power through the dissemination of their primary values through a wide variety of mediums. The form of socially reciprocal economy, which is the main value of the non-conventional economy, for example, has proven successful in spreading widely through the medium of the internet (Arcidiacono and Podda 2017). Provision of information, thought formulation, to service-based applications *end-users* is an attempt by non-conventional economic actors to utilize the internet as a way for them to find market share. The use of the internet as a medium for social campaigns is a form of social innovation, which is used to revive social networks and trust for social development in the local sphere (Fukuyama, 1996). On the other hand, social networks that are built are also very important assets for the expansion of their market (Hamalainen et al, 2007).

Time banking as a living social network, contains several elements that Macionis (1999) can be categorized as a social movement. According to Macionis (1999)Social movements are concrete forms of collective behaviors. Collective behavior is the accumulation of collective actions. Own collective action, according to Van Zomeren & Iyer (2009) defined as actions taken to increase the status, power, or influence of a set of people or groups. The spirit of collective action is the common interest or common interest carried as a common agenda by the group (Oliver 1993).

Time banking has a similar character. Each Time Bank has a neat organizing process. Each Time Bank chooses its organizational form, is headed by a chosen influential figure, and in the process of its business has a central figure that regulates the technical organization of the exchange of services called time brokers (Simon 2004). Time Bank as an organization also regularly holds meetings and activities, formulating their strategic and tactical steps to increase the number of members. Every detail of campaign steps and service exchange activities is neatly arranged through organizational mechanisms (Lasker et al. 2011). In an interview with Eric Sutton, the author also managed to confirm that Time Banks in the United Kingdom also have strong resilience because they are able to carry out activities to date with regular member regeneration (Sutton, 2022). Improvements to the bank's regulatory system should be aligned with appropriate guidelines to prevent universal banks from advancing loans to customers with high credit risk (Korankye 2022).

Time Banks in the United Kingdom have various forms of organization (Perez-Vega et al. 2021). In general, the organization of the Time Bank consists of leaders, administrative staff, and members (Simon 2004). Leaders function dually, in addition to being the main driver of routine activities within the Time Bank, they are also responsible for building networks to external parties, be it other Time Banks, donor agencies, to the government. Administrative staff serve as intermediaries between members and leaders, managing all administrative processes and preparing reports. The administrative staff in charge of specifically organizing the exchange of services

between members are time brokers, and they are usually the central figures in the governance of the Time Bank. Members are tasked with turning the wheels of the organization actively in every activity of the Time Bank, inseparable from their right to actively propose campaign activities and techniques to external parties of the organization so that the Time Bank is increasingly popular.

The main basis for Time Banks to network is their common goal to present alternative forms of economic practice that further strengthen social cohesion (Seyfang 2004). Refer Válek &; Bureš (2018), in general, Time Bank has 5 main values, namely: everyone is a valuable asset, redefinition of work, reciprocity, social capital, and respect. The five main values are the ideology of the Time Bank (Bird and Boyle 2014).

It is these common views and ideologies that encourage Time Banks throughout the United Kingdom to continue to be active and networked. According to the results of the author's interview with Eric Sutton, all Time Banks in the United Kingdom see that the form of exchange of services at the time exchange rate is a better alternative concept for people's social life (Sutton, 2022). The main objective of the Time Bank campaign movement is to provide new options for the conventional economic system that has been running. As a social network, Time Bank in the United Kingdom is oriented to effect real social change with time banking activities.

According to Shepard & Greene (2002), the main characteristics of social movements, among others: 1) Consisting of many people; 2) Have a common goal to encourage or hinder social change; 3) Have a widely agreed organizational system; 4) Have widely recognized leadership; 5) Carry out joint activities carried out for a long time; 6) Always try to add members to make the movement bigger, and 7) Have a certain identity to identify with others

From the characteristics of social movements according to Shepard & Greene, it can be seen that social movements are social activities that are neatly organized continuously in the long term. In the case of time banking in the United Kingdom, it appears that their activities meet the criteria of Shepard & Greene's view. The Time Bank in the United Kingdom was formed as a standard membership organization. In the Time Bank organizational system, there is a leader who occupies the organizational hierarchy officially. The organizational form chosen by each Time Bank may be different. Although the organizational form is not uniform, Time Banks in the United Kingdom still have a standard mechanism for selecting leaders in their organizations. Organizing activities to realize a particular idea is one of the characteristics of social movements.

## Social Challenges for the Development of Time Banks in the UK

Social movements will seek to instill values, recruit new members, and disseminate ideas through media that allow them to connect with a broad mass (Castells, 2012). Time banking in Great Britain, as an alternative social movement, also undertook all consolidation efforts to strengthen their movement. Time Bank holds various activities to get public attention, find new members, find funding sources, and also conduct capacity building for its members.

From the author's interview with Anne Oxwall, one of the administrators of the Time Bank in London, the author found that the majority of active Time Banks in the United Kingdom regularly hold activities as a process of consolidation of power. According to Oxwall (2023), Time Banks work together to create activities that lead to cohesiveness between members, while showing the public that their movements are valuable. Time Bank is also consolidated nationally through TBUK, where they will regularly gather and determine what movements will be carried out in response to the latest social conditions.

As an alternative social movement, time banking activities certainly do not run smoothly. Referencing an opinion Locher (2002), Any social movement will aspire to change in society, and since not everyone wants change to the movement's liking, resistance will always arise. Resistance to a social movement is part of the social dynamics that are common in a society. Locher himself said that there are at least 4 forms of resistance from a social movement that develops in society. The forms can be ridicule, co-optation, formal social control, and violence (Locher 2002).

Through interviews with Pascal-Lewis, the authors confirm that forms of resistance to time banking activities do occur. According to Pascal-Lewis (2023), some people still view Time Bank activities as ridiculous. Some people do ridicule the activities carried out by the Time Bank as parental activities, absurd activities, and some other designations that have negative connotations. In the interview,

Pascal-Lewis also mentioned that she had encountered co-optation efforts, in the form of health volunteer events whose titles were made similar to events made by Daventry Timebank. The goal is to create distractions for people who want to take part in the event, so that the event made by Daventry Timebank becomes empty of enthusiasts. In the dynamics of social movements, often the expected process of social change experiences obstacles due to the actions of other social actors and existing social institutions. The obstacles that arose in the course of Time Bank in Great Britain were part of the social response to the working system of Time Bank as a living social movement. Based on the results of an interview with Oxwall, the author found that there were problems in the management of service exchanges in the Time Bank business process. According to Oxwall (2023), interactions between members are often not in accordance with ideal conditions because of the distance between service demand and service availability. When a member submits a request for a specific service such as computer repair, Time Bank tends to have difficulty fulfilling the request because other members are not willing. The internal problems of the Time Bank are not only about disagreements about the meaning of the redefinition of work and the exchange rate of time. The next internal problem is the relatively uniform composition of Time Bank membership.

In addition to internal problems in Time Bank, there are social problems that occur outside Time Bank. These external problems occur in a wider scope, between the Time Bank as an alternative social movement entity, with other components of society such as government institutions and other community groups.

## Time Bank Social Strategy to Survive: Social Adaptation and the Potential for Multiple Networks

According to the results of an interview with Oxwall (2023), the internal barriers experienced by Time Bank as an alternative social movement are members' disagreements over the redefinition of work & exchange rates, pragmatic use of applications, and relatively uniform membership composition. On the other hand, external barriers experienced are funding, access to public space, government policies that have a social impact, and changing services to digital.

Social strategy itself is an important method so that a social movement can be integrated with the broad social environment (Smithey 2009). The implementation of the right strategy will be able to direct social movements to further expand their reach. The potential for expansion takes advantage of public attention and sympathy, so that they are moved to make social changes desired by ongoing social movements (Tarrow, 2011).

According to Oxwall (2023), the first problem is member disagreement over the redefinition of work & exchange rates based on conditions where there is a gap between members who are ideologically established and members who are relatively new and not yet ideologically established. Oxwall emphasizes the strategy of handling cases as mentioned above in various ways. First, prepare a ready organization, with all administrators including time brokers and administrative staff, to be involved in handling service supply vacancies. The main goal is to ensure business processes run smoothly. Second, regularly and gradually build the strengthening of the main value of Time Bank to members through a series of seminars to non-formal events to build cohesion. Third, the board invites senior members to be actively involved in making personal approaches to new members outside of official activities.

The second problem is the pragmatic use of the app. This issue was circumvented by the management of the Time Bank by actively inviting members to actively organize activities to strengthen members' ties to ideology and social cohesiveness. On the other hand, Time Bank also understands that improving services through applications also results in a new problem, namely limited personal intentions. According to Oxwall, the Time Bank gets around the weak bonds between members and cases of pragmatism of these members in several ways. First, make sure all service requests can get a quote. Second, build solidity between members with a variety of activities that are not even related to banking activities at the time, in order to create strong ties to the organization. Third, creating an online service system that is competitive with competitors. Through this effort, Oxwall said that cases of deviant member pragmatism could be suppressed.

The third obstacle is the relatively uniform composition of the membership. According to Oxwall, Time Bank administrators sometimes experience obstacles in determining the direction of

the movement because they have to prioritize the interests of members who are mostly elderly and women, while on the other hand they also have to accommodate popular activity proposals to target the younger generation in order to expand. As a strategy, the institutional cooperation process is the strategic choice of Time Bank to add members from new social segments, to enrich the composition of existing membership.

The fourth obstacle is funding. The ideal idea of establishing the Time Bank as an alternative movement to suppress social exclusion by encouraging the exchange of services based on the time exchange rate, seeks to be realized with free services. But behind that, Time Bank also has the financial burden to manage the administration of the organization, hold activities, and campaigns. According to Oxwall, from the results of coordination between Time Banks in TBUK, they implemented 3 strategies to overcome funding problems. First, follow the needs of donor agencies by prioritizing their activities according to specific issues raised by donor agencies. The majority of donor agencies provide financial assistance for activities with health, environment, social services, and minority rights advocacy. Second, utilize a network of umbrella institutions such as TBUK, NEF, or local organizations to move to find irregular funding through *fundraising* activities. Third, work with *local councils* and other government agencies, to get access to grants or other grant channels managed by the government.

The fifth barrier is access to public space. In the dynamics of time banking, consolidation activities of movements and campaigns always require public space. According to Oxwall, the administrators of Time Bank felt that their bargaining power to the government was high enough, but it was not converted into commercial bargaining power when in the media room. In anticipation of this, the management of Bank Time agreed to aggressively invite public figures who have a large following on social media and political figures to become their media ambassadors to the public. Some Time Banks invite local figures to be their campaigners on social media, and are encouraged to amplify the idea of this social movement more massively. Banks should leverage social media as a two-way communication medium to listen to audiences and gain insights, with the aim of providing customers with targeted and differentiating solutions that solve their financial needs (Zelenović 2018). In addition, traditional versus digital banking customer preferences need to be studied to provide a better banking experience for customers (Kingdom 2020).

The sixth obstacle is socially impactful government policies such as: *lockdown*. At a time when the government of Great Britain enacted policy *lockdown*, banking activities in general come to a complete halt. However, thanks to TBUK's efforts to lobby the Government, Time Bank's business activities can run again. The policies of banks such as national banks are centered on government policies (Sluis 2022).

The last obstacle is the change of services to digital. As social changes after the lockdown policy in the United Kingdom, Time Bank's business processes are also increasingly shifting to digital. If previously the Time Bank service was community-based with a territorial approach, after the Covid19 pandemic there has been a change towards a more complex digital one. According to Oxwall, digitalization requires Time Bank administrators to not only be able to manage application services, but also must balance with efforts to build the solidity of their movement with a new approach. Oxwall explained that the Time Bank began to change the pattern of activities from ceremonial events to non-formal activities. The main goal is to accommodate differences in old members, the majority of whom come from the same area, the same community, and are relatively the same age, with new members who are non-members of the community and are younger. The next strategy chosen by Time Bank is to build interpersonal relationships between members using social media.

## CONCLUSION

The author finds out the facts of some of the social challenges and barriers faced by Time Bank. The social challenge that Time Bank experienced was the ridicule and co-optation of the movement. Internal barriers experienced by Time Bank as an alternative social movement are members' disagreements over the redefinition of work & exchange rates, pragmatic use of applications, and relatively uniform membership composition. On the other hand, external barriers

experienced are funding, access to public space, government policies that have a social impact, and changing services to digital.

From these existing obstacles, the Time Bank tries to find the formulation of an organizational social strategy to counteract it. The problem of members' disagreement over the redefinition of work & exchange rates is addressed by the implementation of responsive organizations, increased ideological understanding through a series of activities, including non-formal activities. The factual barriers to pragmatic use of applications are overcome by creating services that ensure all service requests will get offers from other members, building movement solidity both formally and informally, and creating online services through applications that are competitive with other service platforms. Meanwhile, the problem of a relatively uniform membership composition is circumvented by the division of activity segmentation, followed by institutional cooperation with other parties to facilitate expansion.

The next obstacle in the form of funding is circumvented by adjusting issues & priorities of activities in accordance with donor agencies, optimizing the role of umbrella institutions for fundraising activities, and collaborating with government agencies. The next obstacle is access to public space which is circumvented by penetration of the government by cooperating with public figures and political figures. Government policy obstacles, such as lockdowns, are circumvented by merging business activities with government programs. Finally, obstacles to changing services to online are circumvented with an emphasis on building member solidity through online services, followed by the addition of management staff as consolidators of the movement.

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