

THE IMPACT OF USING BANK KELILING (MOBILE BANK) AMONG THE PEOPLE OF KALIMOJOSARI VILLAGE

Zidni Arfani¹, Hendri Hermawan Adinugraha²

^{1,2} UIN K.H. Abdurrahman Wahid Pekalongan

Email: zidniarfani@mhs.uingusdur.ac.id¹, hendri.hermawan@uingusdur.ac.id²

ABSTRAK: Ekonomi menjadi salah satu permasalahan yang dialami manusia di kehidupan sehari-harinya terutama dalam hal pemenuhan kebutuhan. Manusia harus memenuhi segala kebutuhannya yang kompleks untuk bertahan hidup. Bank Keliling merupakan salah satu badan usaha yang memberikan pinjaman kepada masyarakat dalam bentuk kredit. Pendekatan Bank Keliling dilakukan dengan mendatangi rumah warga dalam rangka menawarkan pinjaman kepada calon anggota Bank Keliling. Penelitian ini menggunakan metode deskriptif kualitatif. Penelitian ini dilakukan di Desa Kalimojosari Kec. Doro. Kab Pekalongan. Subjek dalam penelitian ini yaitu masyarakat di Desa Kalimojosari yang menggunakan jasa bank keliling. Hasil penelitian ini menunjukkan bahwa bank keliling memiliki lebih banyak dampak negatif yang dirasakan oleh masyarakat dibandingkan dengan dampak positif. Meski memudahkan masyarakat untuk mendapatkan uang untuk memenuhi kebutuhan, namun dibalik kemudahan itu masyarakat sangat terbebani dengan bunga dan bahkan saat penagihan dengan cara memaksa, sehingga mengganggu ketentraman masyarakat.

Kata kunci: Bank Keliling, Dampak, Pinjaman

ABSTRACT: Economics is one of the problems experienced by humans in their daily lives, especially in terms of meeting needs. Humans must fulfill all their complex needs to survive. Bank keliling is one of the business entities that provide loans to the community in the form of credit. The Bank keliling approach is carried out by visiting residents' homes in order to offer loans to prospective members of the Bank keliling. This research uses a qualitative descriptive method. This research was conducted in Kalimojosari Village, Doro Kec. Pekalongan Regency. The subjects in this study are people in Kalimojosari Village who use bank keliling services. The results of this study indicate that bank kelilings have more negative impacts felt by the community than positive impacts. Although it makes it easier for people to get money to meet their needs, behind that convenience the community is very burdened with interest and even when collecting by force, thus disturbing the peace of the community.

Keywords: Bank Keliling, Impact, Loan

1. INTRODUCTION

Economics is one of the problems experienced by humans in their daily lives, especially in terms of meeting needs. Humans must fulfill all their complex needs to survive (Larasati & Setiawan, 2022a). Humans are social creatures so that in fulfilling their needs they need the help of others (Kurnia et al., 2021). Needs become something that is very necessary for humans to get a decent life, starting from primary, secondary or tertiary needs. Basically humans have the same desires in several ways, but to fulfill their needs it all depends on their income (Apriliani, 2022). To fulfill these needs, humans need a job that is in accordance with their expertise. So that the survival strategy can be achieved (Kurniyawati & Hayat, 2021).

So far, many people understand business as a business, whose main goal is to make as much profit as possible. The classical economic law that controls the smallest possible capital and extracts the largest possible profit has made 'business people' justify all means to achieve profits, starting from how to obtain raw materials, materials used, production sites, labor, management, and marketing are done as effectively and

efficiently as possible. It is not surprising that business people rarely pay attention to social responsibility and ignore business ethics (Saifullah, 2011).

The reality often does not go as expected. The complexity of human needs causes a mismatch between expenses and income generated. People's income tends to remain fixed, but needs always increase both in terms of price and the number of goods, resulting in a gap between expenses and income. To anticipate an economic crisis in the family, people usually take the action of lending to someone or to an institution that provides loans, both legal and illegal (Larasati & Setiawan, 2022b) .

Lending and borrowing is a common activity in the community, because this activity has been going on since ancient times. The loan itself is an obligation that must be paid by one party to another party and usually uses a certain agreement either orally or in writing (Ardiyos, 2004). Loans made from someone known do not require special requirements or agreements but only in the form of verbal words expressed by the borrower to the person who provides the loan regarding the grace period when the goods or services are paid. It is different if the loan is made to a certain financial institution, it is certain that there are requirements that must be met before applying for a loan (Rosanti & Sunarti, 2023).

A bank keliling is a non-bank institution or individual that lends money, usually at a high interest rate and with daily or weekly collections. These bank kelilings are usually called tongol banks. There are many terms used to refer to bank kelilings because there is no standardized name for this type of institution, but the meaning remains the same, namely the provision of loans with high interest rates without collateral and quick disbursement. Thus, this bank keliling is a distributor of funds whose entire activity is to seek profit (Regar Elisa, 2017). The Bank keliling approach involves visiting people's homes in order to offer loans to prospective members. In general, Bank Keliling provides loans to the lower middle class. Income from Bank Keliling can be used as capital in starting and developing a business, but there are also those who use it for living needs. The attraction of this community that makes the Bank keliling as the main alternative to borrowing both for capital and to meet the needs of life is the absence of collateral that can burden the community but without realizing the interest offered by the Bank keliling is quite large (Prissilia et al., 2022).

People who use bank keliling services are usually people with middle to lower economic levels and low levels of knowledge. They borrow from more than one bank without thinking about their ability to repay. Customers in this bank keliling are mostly housewives who have no income so they depend on their husband's income for their daily needs. Because they feel that the money given by their husbands is not enough to buy household needs and their own needs, they usually secretly borrow from bank kelilings without their husbands' knowledge. Bank kelilings have caused several problems in the community, such as the number of people who are entangled in a situation of digging holes closing holes because of debt (Larasati & Setiawan, 2022b).

Larasati and Rizki conducted a study "Borrowing Behavior of Bank keliling Service Users" with the results of many people being ensnared by this bank keliling. Many problems arise, ranging from the family economy getting strangled, the destruction of family relationships, to social relationships with neighbors becoming less good (Larasati & Setiawan, 2022b). Furthermore, Adinda Prissilia et al conducted a study "Bank Keliling Function for Society at Pasir Ipis Lembang in West Bandung Districts" with the results The results showed that the function of the Bank keliling to the community was real to increase the accessibility of business capital provided by the Bank keliling while the latent

function was high Interest and Bank kelilings that committed violence when collecting loans. The conclusion of his research is that the Bank keliling has a function to the community (Prissilia et al., 2022).

In the community of Kalimojosari Village, Doro District, Pekalongan, researchers obtained information that people there use bank keliling services because of the urge in the form of pressure on economic needs to maintain their lives and see the number of people in their neighborhood using bank keliling services making individuals who have never used this service become interested so that gradually they are trapped in debt. Based on the above background, this research will focus on how the impact of using bank keliling services on the people of Kalimojosari Village who become customers of the bank.

2. METHOD

This research uses a qualitative descriptive method. Descriptive method is a method of examining the status of a group of people, an object, a set of conditions, a system of thought or a class of current events. The types of data used are primary data and secondary data. Primary data is in the form of interviews and observations. Secondary data in the form of references from various data sources such as books, journal articles, and others. (Sugiyono, 2014).

This research was conducted in Kalimojosari Village, Doro Kec. Pekalongan Regency. The subjects in this study are people in Kalimojosari Village who use bank keliling services. To collect data, the author used two sources, namely primary data and secondary data. Primary data was obtained by in-depth interviews with people who are customers of the bank keliling to complete the data. Secondary data obtained from literature studies is by collecting some materials that can complement the data, obtained from some literature such as books, journals, articles, and others.

The technique used in the research is through interviews with informants / sources and supported by literature studies in adding some literature and data to gain an understanding of concepts, theories, information, facts, and data. Data analysis uses data reduction techniques, data presentation and conclusion drawing.

3. RESULT AND DISCUSSION

a. Lending procedures at the Bank keliling

Bank kelilings themselves are providers of money lending and borrowing services (credit/debt) to lower middle class people who usually work in rural areas (Nugroho, 2001). In society, bank kelilings are classified with other credit or debt systems such as loan sharks, middlemen and loan sharks. The way they work is basically almost the same, namely providing loans or debt with a repayment system made in installments and accompanied by interest. Loan sharks are money lenders (creditors) with interest of around 10-30 percent per month in normal economic conditions with the average interest on commercial bank loans being approximately 1-2 percent per month. The loan ceiling given is usually between Rp. 50,000 up to Rp. 1,000,000. Their target borrowers (debtors) are usually people with weak economies who live in cities or suburbs, such as small workers, small employees and small craftsmen or in other terms people who are economically disadvantaged (Fajar & Uwita, 2009)).

The very easy procedure compared to formal financial institutions such as commercial banks, BPRs, cooperatives, or pawnshops is one of the attractions for

bank keliling clients. To obtain a loan, clients only need to provide a photocopy of their ID card at their local bank. Even individuals who have already paid a certain amount of installments can receive a new loan without any conditions.

b. Factors Causing the Use of Bank kelilings in Kalimojosari Village

The beginning of the entry of bank kelilings in the social structure of the community, because the knowledge of the community is minimal, coupled with economic pressures that are increasing day by day. The burden of living in rural communities continues to increase, both in the transportation sector of communication, social, political and other aspects of life that also follow the times. The development of an increasingly advanced era, especially in urban communities, has a direct and indirect impact on people in the village. An example is the use in the communication sector, which is now increasingly sophisticated telecommunications tools (cellphones). This existence also affects the behavior and attitudes of the village community itself in the form of a consumptive culture of using cellphones and other supporting tools.

Bank kelilings are generally very helpful for people who need money for their needs, for example for additional trading capital, school needs, their daily needs and even to fulfill consumptive needs that are really just to satisfy their own desires. In the beginning, bank kelilings helped and made it easier to borrow money but in the end they made it difficult for the community, because they gave loans with large interest, to the point that the interest given could exceed the principal loan that we borrowed from the loan sharks. The interest they give is what they want, for example, they are given a maturity of one month, but the interest given is every day so that after one month the interest becomes large, not to mention those who are late in paying, to pay the interest they are not able to let alone pay the loan money, then the bank keliling confiscates their valuables that they have, ranging from gold, electronic devices, to house documents they confiscate arbitrarily.

Several factors cause people to make bank keliling loans, namely, need factors and social factors. The need factor is the most dominant reason for the community in making the decision to borrow from bank kelilings. Borrowing is done to fulfill their daily needs, such as food staples and to buy clothes for themselves and their children. The money borrowed is also used to repair the house and pay for children's education. Social factors are groups that consider everything together. This social factor can be seen in family relationships, friends or the surrounding community. According to Lusardi (Mukhtaliana, 2020) in providing an overview of information, friends are one of the keys when someone makes a decision, friends are always involved in it. Certain groups or friends have a big influence on a person's behavior. Therefore, in deciding to borrow a bank keliling, they usually get this information from friends or the surrounding community. Based on the results of the interviews, it was revealed that the community knew information from friends, relatives and the surrounding environment about bank kelilings as well as schemes for applying for loans and installments that must be paid every week.

c. The Impact of Using Bank keliling Services in Kalimojosari Village

People's daily lives always require money to fulfill basic needs. At this time, people with small incomes are often faced with situations where they have to spend large sums of money on things such as non-negotiable health expenses. Moreover, since they have no savings, they may have to borrow from other banks to meet their

needs. Factors that encourage people to borrow unsecured money are the ease of borrowing.

In this study, from the results of interviews with several respondents, the positive impacts that can be felt from loans from bank kelilings are as follows:

- 1) In times of urgency, credit institutions/bank kelilings can help with temporary financial crises.
- 2) Loans are made with very easy procedures without any collateral, and are practical in disbursement.
- 3) It is often the bank keliling that comes directly to the customer, or seeks customers by going directly to the community to borrow the services of the bank keliling.

Meanwhile, the negative impacts for the community after borrowing from the bank keliling felt by the respondents through researcher interviews are as follows:

- 1) Borrowers may complain or object, or even run away from their responsibilities because the interest rate is too high. Usually, bank kelilings charge interest rates ranging from 10% to 30%, which is a far cry from the interest rates charged by conventional banks.
- 2) The practice of bank kelilings can result in unfairly earned income. Creditors are required to always make a profit when processing borrowed money, so people who borrow are forced to return borrowed funds along with interest.
- 3) The continuous dependence between the bank keliling and its customers, because on the other hand the bank keliling provides assistance to customers in meeting their needs for money.
- 4) The practice of bank kelilings in the economy is very detrimental to the community, because in its activities people with net income from trading / salaries every day are uncertain.
- 5) There is coercion during collection, which has an impact on the peace and tranquility of the community.
- 6) The most severe impact is that borrowers who cannot pay the installments of the bank keliling, then they will borrow elsewhere in order to cover the loan, so that the borrower practices digging holes cover holes

Based on interviews with several respondents, bank kelilings have more negative impacts on the community than positive ones. Although it makes it easier for people to get money to fulfill their needs, behind this convenience the community is heavily burdened with interest and even when collecting by force. This disturbs the peace of the community.

4. CONCLUSION

A bank keliling is a non-bank institution or individual who lends money, usually at a high interest rate and with daily or weekly collections. These bank kelilings are usually called tongol banks. The very easy procedures compared to formal financial institutions such as commercial banks, BPRs, cooperatives, or pawnshops are one of the attractions for bank keliling customers. Several factors cause people to make bank keliling loans, namely, need factors and social factors. The need factor is the most dominant reason for the community in making the decision to borrow from bank kelilings. Based on the results of interviews with several respondents, bank kelilings have more negative

impacts felt by the community than positive impacts. Although it makes it easier for people to get money to fulfill their needs, behind that convenience the community is very burdened with interest and even when collecting by force. So that it disturbs the peace and comfort of the community. This research is in line with research conducted by Larasati and Rizki (2022) where bank kelilings cause new problems to arise for borrowers or creditors.

5. REFERENCES

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