

THE ROLE OF SOCIAL BEHAVIOR OF HOUSEWIVES USING MOBILE BANK SERVICES IN KARANGANOM VILLAGE, BATANG DISTRICT

Moh.Anif Arifani, Lusi Agusianti & Bukhori

Afiliasi Penulis:

Derajat Setiawan

derajatsetiawann@gmail.com

Email: arifanianfmof@uinsgd.ac.id

Abstrak

Tujuan penelitian ini yaitu untuk mengetahui mekanisme pinjaman yang diberlakukan oleh Bank Keliling, faktor ibu-ibu rumah tangga memakai jasa Bank Keliling dan dampak perilaku ibu rumah tangga memakai jasa Bank Keliling di Desa Karanganom Kecamatan Kandeman Kabupaten Batang Jawa Tengah. Tindakan sosial adalah tindakan yang dilakukan oleh seseorang karena tindakan tersebut memiliki arti subjektif bagi dirinya yang diarahkan kepada orang lain. Penelitian ini menggunakan metode kualitatif, yaitu di mana jenis, sumber, teknik pengumpulan sampai analisis data dilakukan dengan cara dideskripsikan ke dalam bentuk naratif, sehingga hasil penelitian atas fenomena yang diteliti dapat lebih realistis dan konkret. Studi dalam penelitian ini yaitu ibu rumah tangga yang memakai jasa Bank Keliling. Hasil penelitian ini menunjukkan bahwa mekanisme pinjaman yang relatif mudah dan cepat membuat sebagian masyarakat lebih memilih Bank Keliling dibandingkan jenis pinjaman lainnya meskipun dengan resiko memiliki bunga yang cukup besar.

Kata Kunci; Prilaku Sosial, Ibu Rumah Tangga, Bank Keliling

Abstract

The aim of this research is to determine the loan mechanism implemented by the Mobile Bank, the factors that housewives use Mobile Bank services and the impact of the behavior of housewives using Mobile Bank services in Karanganom Village, Kandeman District Batang Regency, Central Java. Social action is an action carried out by a person because the action has a subjective meaning for him which is directed towards other people. This research uses a qualitative method, namely where the type, source, collection technique and data analysis are carried out by being described in narrative form, so that the research results of the phenomena studied can be more realistic and concrete. The study in this research is housewives who use Mobile Bank services. The results of this research show that the relatively easy and fast loan mechanism makes some people prefer Mobile Banks compared to other types of loans even though they carry a fairly large interest risk.

Keywords: Social Behavior, Housewife, Mobile Bank

INTRODUCTION

Dalam kehidupan sosial, tidak ada manusia yang mampu hidup sendiri. Manusia senantiasa selalu membutuhkan manusia lainnya. Disamping itu, manusia juga dipenuhi dengan berbagai macam kebutuhan, mulai dari kebutuhan primer, sekunder bahkan tersier. Oleh karena itu, demi tercapainya kebutuhan tersebut manusia membutuhkan keberadaan manusia lainnya bahkan saling ketergantungan satu sama lain. Setiap manusia memiliki kebutuhan yang berbeda dengan manusia lainnya, begitupun dengan cara mendapatkannya. Meskipun kebutuhan pokok setiap manusia meliputi sandang pangan dan papan, namun kemampuan setiap orang untuk mendapatkan kebutuhan tersebut berbeda tergantung pada Cara memenuhi kebutuhan masyarakat kelas atas akan berbeda dengan masyarakat kelas menengah bawah. Masyarakat kelas menengah atas biasanya tidak banyak mengalami kesulitan saat harus memenuhi kebutuhannya. Namun hal ini berbanding terbalik dengan masyarakat menengah ke bawah. Mereka cenderung mengalami kesulitan dalam memenuhi kebutuhannya, terlebih dengan keterampilan yang minim dan latar belakang pendidikan yang rendah. Dalam kehidupan ekonomi masyarakat, khususnya masyarakat kelas menengah ke bawah, salah satu cara yang biasa ditempuh untuk memenuhi kebutuhan adalah dengan melakukan pinjaman uang atau kredit.

Di Beberapa negara berkembang, kehadiran rentenir bukanlah suatu fenomena baru, khususnya di Indonesia. Dalam sejarahnya, telah terjadi segmentasi dalam lembaga finansial yaitu adanya dua sektor lembaga yang berbeda, yaitu lembaga finansial formal dan informal. Sektor finansial formal yaitu terdiri dari bank konvensional, koperasi dan lembaga-lembaga kredit yang lain. Lembaga keuangan formal ini biasanya dikelola oleh negara atau pasar, dimana lembaga-lembaga tersebut berada di bawah perlindungan, peraturan dan pengawasan bank-bank sentral, negara dan bank internasional. Oleh karena itu, keberadaan lembaga finansial formal ini lebih jauh bahkan dapat menembus batas-batas geografis di berbagai negara sekalipun. Berbeda dengan lembaga keuangan informal, lembaga ini biasanya bernaung dibawah aktivitas kelompok-kelompok yang didirikan untuk menolong diri sendiri (self-help group) seperti serikat pekerja, lembaga profesional lain, lembaga rekreasi, lembaga keagamaan dan asosiasi-asosiasi rutin dalam pengadaan dana. Lembaga finansial informal juga terdiri dari aktivitas “makelaran” seperti rentenir yang profesional, rumah gadai, pedagang-pedagang besar yang memberikan kredit, para tuan tanah, toko-toko, bank-bank tradisional dan koperasi. Praktek lembaga finansial informal yang paling terkenal di masyarakat luas yaitu rentenir, tengkulak atau Bank Keliling. Mereka dikenal sebagai pemberi pinjaman atau kredit dengan bunga yang tinggi namun dengan jaminan pinjaman yang mudah. Rentenir dianggap menjadi pilihan alternatif bagi sebagian masyarakat, khususnya kelas menengah bawah dalam memenuhi kebutuhan hidupnya, baik kebutuhan usaha ataupun menyangkut kebutuhan sehari-hari. Bagi masyarakat dengan penghasilan yang rendah, meminjam pada bank konvensional dianggap menjadi hal yang rumit. Hal ini karena banyak dari bank besar yang cenderung menyeleksi para calon nasabahnya dengan kriteria-kriteria tertentu, seperti pekerjaan yang stabil, penghasilan yang cukup, jaminan (berupa harta yang bernilai) dan kriteria lainnya yang membuat masyarakat justru tidak bisa mendapat pinjaman.

Bagi nasabahnya, rentenir atau Bank Keliling dianggap lebih baik jika dibandingkan dengan jenis bank besar lainnya. Pertama, pada prosesnya, meminjam uang kepada rentenir dianggap lebih mudah dan sederhana. Hanya dengan memberikan fotocopy KTP, seseorang sudah bisa meminjam uang dan cair pada saat itu juga. Kedua, tidak seperti bank konvensional yang menawarkan jumlah pinjaman yang besar, rentenir biasanya dapat memberikan pinjaman dalam jumlah berapapun bahkan untuk kisaran ratusan ribu rupiah. Ketiga, rentenir dianggap lebih memudahkan pihak peminjam karena biasanya rentenir itu sendiri yang akan mendatangi nasabah secara rutin. Tentu dengan kelebihan ini, banyak masyarakat tergoda untuk meminjam uang dari mereka. Kehadiran rentenir di berbagai daerah di Indonesia dalam beberapa kurun waktu saat ini cukup banyak menarik perhatian masyarakat. Saat ini banyak bermunculan di media atau pemberitaan terkait banyaknya masyarakat yang tertimpa masalah karena berurusan dengan rentenir. Dari pinjaman ini, muncul berbagai kasus yang menimpa mereka mulai dari terlilit hutang puluhan sampai ratusan juta rupiah, adanya tindak kekerasan, melarikan diri dari kejaran rentenir dan sampai pada kasus bunuh diri. Kasus-kasus tersebut menunjukkan bahwa kehadiran rentenir ternyata tidak hanya menjadi solusi, tetapi juga memiliki dampak negatif dan telah merugikan banyak Masyarakat.

Keberadaan rentenir ini salah satunya banyak terjadi di daerah Kota Batang, mulai di perkotaan sampai masuk ke pedesaan. Salah satu desa yang banyak didatangi oleh rentenir yaitu Desa Karanganom kecamatan kandeman kabupaten Batang Jawa Tengah. Masyarakat di Desa ini lebih mengenal rentenir dengan nama Bank Keliling atau biasa disingkat Banking. Dilihat dari segi ekonomi, Kabupaten Batang merupakan kabupaten yang letaknya cukup dekat dengan kota-kota besar yang memiliki perputaran ekonomi cepat, seperti Pekalongan, Semarang dan kota lainnya, sehingga Kabupaten Batang kini juga termasuk kedalam kawasan industri terpadu. Oleh karena itu, perekonomian masyarakat kini banyak disumbangkan oleh sektor-sektor industri. Disamping itu, perekonomian di Batang juga masih banyak diisi oleh sektor perdagangan, jasa dan sektor pertanian di pedesaan. Khusus untuk Desa Cikeris sendiri, mayoritas mata pencaharian masyarakat adalah pertanian dan perkebunan, diikuti oleh kelompok pedagang kecil, buruh lepas serta industri rumahan. Kabupaten Batang yang secara lokasi dekat dengan kota-kota industri, perdagangan dan jasa seperti Pekalongan dan kota lainnya membuat keberadaan Bank Keliling, khususnya di Desa Karanganom mudah dipahami. Hal ini karena mayoritas dari mereka memang datang dari kota-kota tersebut dan sengaja mendatangi pedesaan mulai dari rumah ke rumah atau ke tempat-tempat usaha. Keberadaan mereka di Desa Karanganom dapat dengan mudah dikenali, di mana biasanya mereka memiliki ciri khas tersendiri yaitu orang beretnis Batak. Selain itu, penampilan fisik mereka yang membawa motor gede, pakaian rapi, membawa tas, memakai sepatu membuat mereka semakin mudah dikenali.

Berdasar pada gambaran perekonomian di atas, masyarakat Desa Karanganom yang masih tergolong kedalam kelas menengah bawah, membuat banyak dari mereka memanfaatkan keberadaan jasa Bank Keliling ini. Bank Keliling yang ada di Desa Karangnom biasanya datang dengan mengatasnamakan koperasi simpan pinjam. Namun nyatanya, praktek yang ada lebih cenderung pada memberikan pinjaman dengan bunga yang tinggi. Berdasar pada observasi awal yang dilakukan oleh peneliti, Desa Karangnom merupakan desa yang memiliki banyak nasabah Bank Keliling. Diantara orang-orang yang diuntungkan oleh kehadiran Bank Keliling yaitu mereka yang memiliki usaha ataupun yang tengah membutuhkan uang untuk keperluan sehari-hari. Selain itu, juga

ditemukan bahwa mayoritas dari nasabah mereka adalah kaum perempuan dan berstatus sebagai ibu rumah tangga. Pekerjaan suami mereka yang upahnya kadang tidak tentu, membuat mereka memanfaatkan jasa Bank Keliling ini. Bagi mereka, Bank Keliling bisa menjadi solusi untuk memenuhi kebutuhan rumah tangga serta usaha dagangnya. Disamping itu, ibu rumah tangga sendiri biasanya menjadi sasaran untuk ditawarkan pinjaman ini karena mereka dianggap mudah terayu dengan kemudahan pinjaman serta pelayanan mereka yang ramah. Salah satu kasus pinjaman dari Bank Keliling di Desa Karnanom yaitu dilakukan oleh Ibu Caswati Ibu Caswati sudah hampir 1 tahun melakukan pinjaman ke Bank Keliling. Biasanya ia meminjam uang untuk keperluan modal warung sebesar Rp 500.000,- dengan bunga 20%, sehingga besar bunganya yaitu Rp 100.000,-. Jika jumlah pinjaman telah dihitung dengan besarnya bunga, maka total tagihan yang harus dibayar adalah Rp 600.000,- dan harus ia bayar dalam 10 kali angsuran. Dalam mekanisme pinjamannya, jumlah uang yang akan diterima oleh nasabah biasanya akan dikenakan potongan sebesar Rp 100.000,- untuk biaya administrasi dan tabungan. Artinya, terdapat potongan yang dilakukan di awal pencairan, sehingga pinjaman sebesar Rp 500.000,- hanya akan diterima nasabah sebesar Rp 400.000. Dalam hal ini, setiap minggunya Ibu Caswati harus membayar uang sebesar Rp 60.000. Dengan sistem tagihan yang dilakukan seminggu sekali.

Hasil wawancara lainnya yaitu didapati ibu rumah tangga bernama Ibu Casmutri. Ibu Casmutri sudah sudah hampir 5 bulan meminjam uang pada Bank Keliling untuk tambahan modal dagangan. Biasanya pinjaman yang diajukan yaitu sebesar Rp 1.000.000,- dengan bunga 20%, sehingga bunga yang harus dibayar yaitu sebesar Rp 200.000,-. Pinjaman inipun dikenai potongan pertama untuk biaya administrasi dan tabungan sebesar Rp 100.000,-, sehingga uang yang diterima hanya sebesar Rp 900.000,-. Namun total pinjaman yang harus tetap dibayarnya yaitu sebesar Rp 1.200.000.00 dan di angsur selama 10 kali, sehingga setiap minggunya ia harus membayar sebesar Rp 120.000.6. Dari kedua kasus di atas, secara tidak langsung Ibu Caswati telah melakukan pemborosan uang sebesar Rp 200.000,- untuk pinjaman Rp 400.000,- dan Ibu Casmutri telah melakukan pemborosan uang sebesar Rp 300.000,- hanya untuk membayar pinjaman senilai Rp 900.000,-. Hal ini pun berlaku bagi seluruh nasabah Bank Keliling lainnya. Jika kredit ini terus dilakukan, bahkan sampai pada nominal yang lebih besar, maka bunga yang akan ditanggung pun akan semakin besar. Meskipun kedua ibu rumah tangga di atas harus menanggung bunga yang cukup besar, keduanya mengaku masih tidak bisa lepas dari jasa Bank Keliling dan bahkan semakin bergantung pada jasa tersebut. Mereka sebenarnya menyadari bahwa meminjam uang dari Bank Keliling sebenarnya merugikan, namun mereka tidak memperdulikannya mengingat tidak ada solusi lain yang lebih mudah. Bahkan keduanya pun mengetahui bahwa meminjam uang pada Bank Keliling termasuk kedalam perbuatan riba.

Para ibu rumah tangga tersebut sangat menggantungkan masalah keuangannya pada Bank Keliling, khususnya ketika dalam keadaan mendesak. Namun kondisi ini semakin lama menjadi semakin buruk ketika hubungan antara mereka dan Bank Keliling tidak berjalan lancar, terutama saat waktu penagihan datang. Beberapa dari para ibu rumah tangga terkadang tidak bisa membayar sesuai dengan perjanjian atau komitmen awal. Mereka yang seharusnya membayar setiap satu minggu sekali sering kali tidak bisa membayar dengan alasan belum ada uang ataupun uangnya terpakai untuk kebutuhan rumah tangga bahkan sampai dengan alasan kebutuhan sekolah anak. Keadaan ini terkadang membuat para ibu rumah tangga harus melewati konflik dengan para Bank Keliling, mulai dari menunggak sampai tindakan dimarahi. Permasalahan yang terjadi

pada dua ibu rumah tangga di atas tentu berkaitan dengan sikap ibu rumah tangga itu sendiri, terutama perilakunya. Perilaku tersebut dirasakan oleh anggota keluarga, kerabat bahkan masyarakat luas. Dalam keluarga, perilaku ibu rumah tangga yang memiliki utang pada Bank Keliling ikut dirasakan oleh anggota keluarga lainnya, khususnya suami. Perilaku tersebut ternyata cenderung mengarah pada perilaku atau sikap yang kurang baik. Salah satu kasusnya yaitu suami dari Ibu Caswati yang pernah mengatakan bahwa selama 1 tahun sang istri meminjam uang pada Bank Keliling, istrinya sering kali tidak terbuka atau tidak memberitahukan kepadanya untuk apa uang tersebut dan berapa nominalnya. Keadaan seperti ini, bahkan kerap kali justru membuat mereka bertengkar. Tidak jarang kondisi tersebut bisa diketahui bahkan jadi bahan pembicaraan kerabat, tetangga bahkan masyarakat luas. Sebelum terjadinya kasus di atas, berbagai upaya sebenarnya telah dilakukan untuk menghindari adanya ketergantungan yang semakin besar terhadap Bank Keliling. Beberapa solusi yang pernah ditawarkan oleh pihak Desa yaitu dengan mengarahkan masyarakat untuk lebih memilih meminjam pada bank konvensional, seperti mengajukan pinjaman ke bank BRI, BNI, Mandiri dan bank besar lainnya.

Tujuan dari arahan ini adalah supaya masyarakat tidak perlu lagi meminjam uang pada Bank Keliling yang memiliki resiko bunga yang besar. Namun solusi ini kurang direspon baik oleh masyarakat, khususnya masyarakat dengan ekonomi yang lemah. Hal ini karena pengajuan pinjaman pada bank konvensional memerlukan jaminan serta prosesnya yang rumit dan memakan waktu yang lama. Tentu hal ini bertentangan dengan kemauan masyarakat yang inginnya mudah dan cepat, sehingga pada akhirnya membuat kebanyakan dari mereka justru lebih memilih Bank Keliling. Selain menyarankan masyarakat untuk mengajukan pinjaman pada bank konvensional, solusi lain khususnya yang dikeluarkan oleh pihak Desa adalah dengan memanfaatkan Program Nasional Pemberdayaan Masyarakat (PNPM). Bagi masyarakat Desa Karangnom program ini dikenal sebagai program pinjaman yang dikeluarkan oleh pemerintah untuk memberdayakan masyarakat, khususnya yang termasuk golongan kurang mampu. Disini masyarakat bisa mengajukan pinjaman kepada pihak desa untuk keperluan usaha. Bunga yang ditawarkan pun lebih rendah jika dibandingkan dengan Bank Keliling. Namun keberadaan PNPM ini lagi-lagi kurang efektif, mengingat masyarakat masih bergantung pada Bank Keliling. Berdasar pada uraian latar belakang di atas, peneliti ingin mengetahui mengapa sebagian anggota masyarakat, khususnya kaum ibu rumah tangga memiliki ketergantungan yang besar terhadap Bank Keliling di Desa Karangnom. Maka peneliti tertarik ingin mengkaji dan meneliti kembali tentang mekanisme Bank Keliling, faktor ibu-ibu rumah tangga memakai jasa Bank Keliling dan dampak yang ditimbulkan dari meminjam uang pada jasa Bank Keliling di Desa Karangnom Kecamatan Kandeman Kabupaten Batang Jawa Tengah.

METHOD

The method used in this research is a qualitative method with a case study approach. Case studies are chosen because they can provide a detailed, in-depth picture and are more directed as an effort to examine limited problems or phenomena. Data collection techniques were carried out by means of in-depth interviews, non-participatory

observation and documentation. The informants were selected using a non-probability sampling method with purposive sampling with informants who were related to the social behavior of housewives using mobile banking services in Cikeris village, Bojong sub-district, Purwakarta district. Then the data is analyzed through the process of preparing the data first, starting coding all the data, narrating the data and arriving at an interpretation of the data

RESULT AND DISCUSSION

1. The Beginning of the Existence of Mobile Banks

The phenomenon of widespread loan sharking in Indonesia is not something new in society. Apart from that, the existence of loan sharks is now not only in urban areas, but has also entered rural areas. In fact, for most moneylenders, villages are the main destination or area where they offer loans to the community with the promise of an easy and fast process. One of the villages that researchers know is frequently visited by loan sharks is Karanganom Village, Kandeman District, Batang Regency, Central Java. In this village, people are more familiar with loan sharks by the name of Bank Keliling or usually abbreviated as Bankkling. Apart from that, people also usually know them as savings and loan cooperative institutions. Mobile Banks that come to Karanganom Village mostly come from cities outside. Batang Regency, like Pekalongan and other cities. Customers who own a business have their own guarantee that every time the deposit arrives, they can pay their debts properly and on time, where of course the money from the business is circulated because it is used as business capital and generates income. This is different from people who don't have a business, where they don't really want to give out loans. According to him, the risk of bad credit will be much greater if their customers do not have any business and this will certainly disrupt or hinder their work where they themselves are just employees who must be responsible to their superiors.

The description of the presence of Mobile Banks above is also acknowledged by several communities, that they often see many Mobile Banks coming to their villages to offer loans. In this case, one of them is Mrs. Cawi who is the owner of a basic food stall who is often offered loans by many Mobile Banks. According to his account, there are quite a lot of Mobile Banks that come to Karanganom Village to offer loans. For him, it is not difficult to find out whether they are Mobile Banks or not. Their physical characteristics are one of the easiest things to see about Mobile Banks. According to him, the physical characteristics of Mobile Banks themselves are their daily appearance, which usually carries big motorbikes, wears helmets, carries large bags and wears shoes like office people. . Apart from that, the way they speak is clearly different, namely that they speak in a typical Batak tone which is a bit loud but seems friendly. From these characteristics, it is easy for Mrs. Cawi to know that they are a Mobile Bank. Historically, the practice of loan sharking was well known among Batak people who started their businesses in West Sumatra. They like to carry out trading activities using an installment or non-cash payment system, so they can attract many consumers. Apart from that, from his explanation, the characteristic of those who usually carry big motorbikes is that the distances they have to travel are quite far, from the city center to remote villages, so they need a strong vehicle to support their work which requires them to come to various locations. These Mobile Banks will usually offer loans by visiting residents (picking up balls), especially those who have businesses, such as food stalls.

2. Loan Process

From the explanation of the first Mobile Bank, namely Mr. Aditiya, the number of customers in Karangnom Village is quite large, namely 20 people. This number shows that Mobile Banks can attract many people to borrow money from them. According to him, the procedural aspects implemented by conventional banks are very complicated, starting from the process which takes quite a long time, coupled with the guarantees they apply which are also considered to be burdensome for potential customers. In this case, Mobile Banks actually offer a type of loan with the opposite strategy, where customers only need to submit loan conditions in the form of a photocopy of their KTP and are not required to submit any collateral or collateral. Through this loan mechanism, it is not surprising that Mobile Banks have a large number of customers and are continuing to increase. The loan mechanism offered by Mr Andre is the same as Mr Aditiya, where customers only need to provide a photocopy of their KTP as a condition for applying for a loan. All loan processes are carried out easily and quickly, where the process can be completed in just one day. In this case, a photocopy of the KTP is sufficient for Mobile Banks to be able to provide loans to them. The interest applied by Mr Andre is 20%. According to him, the interest applied is very realistic, considering that the procedure is quite easy and does not burden customers in terms of administration.

3. Loan and Installment Mechanism

Loans provided by moneylenders or Mobile Banks are different from large banks in general. Apart from the easy distribution process, the loan and installment mechanisms applied are also clearly different. Based on the results of the interview with the first Mobile Bank, namely Mr. Aditiya, the loan and installment mechanism implemented is to emphasize loan interest of 20%. In the loan mechanism, if someone borrows money, whether the nominal amount is large or small, the interest rate is set at 20%. In this case, he gave an example of the mechanism to researchers that, if a potential customer borrows IDR 500,000,- then the interest paid is IDR 100,000,-. Or if a prospective customer wants to borrow IDR 1000,000,- then the loan interest will be IDR 200,000. If you look at it, the determination of loan interest rates at Mobile Banks is clearly different from the interest rates set by conventional banks and other lending institutions.

After the interest has been determined by Mobile Bank and approved by its customers, there will usually be an initial fee deduction of IDR 100,000 for administration and savings fees which will be deducted from the loan amount applied for. So, if someone applies for a loan of IDR 1000,000 and an initial deduction has been made, then the amount of money the customer will receive is only IDR 900,000. After the administrative deduction is made, in the next stage the money will be disbursed on the spot and can be received by the customers at that time.

After all the processes are complete, the next stage is that the customer has the obligation to make a deposit or installment once a week for approximately ten deposits (around two months). The billing process itself will be carried out in the same way, namely with a regular pick-up system once a week. If the customer borrowed Rp. 1000,000,- with interest of Rp. 200,000,- then the total debt is Rp. 1,200,000,- and the amount of the debt will be paid once a week. So every week the customer will deposit IDR 120,000. Based on the results of the interview above, it is known that the two Mobile Banks determine the same loan interest rate, namely 20 percent. The way this interest is determined depends on the size of the customer's loan. This means that the interest rate will vary depending on the size of the loan itself. The way to determine interest at a Mobile Bank is by calculating as follows. So the total debt owed by the

customer and the interest that must be paid is IDR 600,000. This amount must be paid by the customer in 10 installments (10 weeks), so that each week the large installment that must be paid is IDR 60,000.

R After the loan amount and interest are determined by Mobile Bank, at the next stage the customer will receive a member loan card as a sign of membership (see attachment). This card is used by Mobile Bank and customers as proof of payment every week. The two Mobile Banks in this study both provide member loan cards to their customers, even in almost the same format. From the description above, it can be concluded that the loan mechanism at Mobile Banks is carried out as follows.

1. Mobile Bank offers loans to the public using a pick-up and drop-off system (visiting potential customers)
2. The customer submits the requirements in the form of a photocopy of his KTP
3. Customers do not need to submit collateral
4. Interest is set at 20%
5. Disbursement of money is done on the spot
6. There is an initial discount for administration fees and savings of IDR 100,000,
7. Providing member loan cards

The process in points one to seven only needs to be carried out by both parties within one day, while the collection process (point eight) is carried out within 10 or 12 weeks depending on the Mobile Bank, but generally 10 deposits are made. So deposits will be made once a week. From the mechanism above, it is known that Mobile Bank has its own lending mechanism. If in general prospective customers at conventional banks have to go through complicated and long procedures, Mobile Bank actually offers loans with an easy process and in a short time. Apart from the different process aspects, the interest rates determined between conventional banks and Mobile Banks are different. In general, each conventional bank applies different interest rates, but in general the interest rate is usually 11.25% to 13.30% for a period of one year. Meanwhile, in this case, the Mobile Bank sets interest at 20% and even then only for a short period of time, usually for just a few months.

From the description above, an easy loan process or mechanism is one of the factors that Mobile Bank can attract customers in large numbers, especially in Karanganom Village. If analyzed again, the loan process carried out by the Mobile Bank in Karanganom Village basically meets the elements of credit in general, namely there are elements of trust, agreement, time period, risk and remuneration. This means that there are no differences in the elements of providing credit as with conventional banks or other types of lending institutions. However, the two still have very clear differences, namely in terms of institutions, loan processes and interest rates. Factors of Housewives Using Mobile Bank Services in Karanganom Village

Economic Factors

Entering into the discussion regarding the factors that housewives use Mobile Bank services in Karanganom Village, comprehensive observations regarding the lives of the

people in Karanganom Village need to be presented first, especially from an economic perspective so that a picture and relationship that is relevant to the discussion can be obtained. The economy of rural communities is different from that of urban communities. Village communities place the agricultural sector as their main livelihood. Meanwhile, in urban areas, people are more active in the industrial and service sectors. Working in the agricultural sector is also an option for the majority of people in Karanganom Village, Kandeman District, Batang Regency, Central Java. Based on the results of interviews and village data that researchers obtained, the economy of the people of Karanganom Village is still dominated by the lower middle class with the main profession being farmers.

Administrative Factors

It is known that Mobile Bank offers loans to the public in an easy and fast way. This aspect is the attraction of this Mobile Bank, so it is not surprising that there are many Mobile Bank customers in Karanganom Village. This is different from formal institutions such as conventional banks or other types of lending institutions which have complicated and long procedures. In this case, the less strict administrative aspects of Mobile Banks are more popular with the lower middle class, especially in rural areas. In this case, economic factors are not the only factors that have the most influence on housewives using Mobile Bank services. In this case, it is known that the easy administrative aspects of the Mobile Bank also influenced the housewife's choice. The process is fast and easy and is carried out using a pick-up and drop-off system, making Mobile Banking very popular. Their activities as housewives are not disturbed, so they do not need to leave their work at home. This is certainly a convenience for housewives. With this, they don't need to leave the house and come to the bank like conventional banks in general.

Impact of Housewives' Behavior Using Mobile Bank Services in Cikeris Village

The presence of loan sharks in Indonesia is not a social and economic phenomenon that has occurred recently, but has existed and even persisted for a long time. The targets of these loan sharks are lower middle class people who need money to meet their daily needs. The presence of loan sharks among economically weak communities is certainly a breath of fresh air for them, especially with the system being easy and without using collateral, some people prefer loan sharks compared to other types of loans. The presence of moneylenders for some people who are in need of money certainly has its own benefits, starting from helping people who are experiencing economic difficulties so it is not surprising that many people choose to borrow money from them. However, with the characteristics of the loan which emphasizes high interest, it actually makes some people burdened, where the interest applied ranges from 20 to 30 percent. With a loan shark mechanism like this, of course the benefits of these loans cannot be enjoyed by the people for a long time, but instead they become burdened with large bills that even continue to increase. There are several negative impacts that are felt directly by customers and consciously felt by the wider community.

Main Impact

The impact felt by customers in Karanganom Village from borrowing money from the Mobile Bank was initially positive. They feel that Mobile Banking is an alternative solution to their financial problems. As in previous research, Mobile Bank only requires prospective customers to submit a photocopy of their KTP as personal data as well as a guarantee from their prospective customers. This is certainly a special attraction for

middle and small communities. However, without realizing it, this positive impact is only felt by customers at the initial stage.

Branching Impact

The mechanism of loan sharks or Mobile Banks which emphasizes large loan interest rates, and is exacerbated by customers' less mature calculations, means that some of them experience difficulties in paying deposits, ranging from insufficient amounts of money to delinquent behavior. Starting from this condition, other problems often arise and actually worsen the customer's condition in various ways.

Economy

The majority of customers take out loans from Mobile Banks for the reason of improving the economic conditions of their families or the businesses they run. However, because the high interest rates are accompanied by fast payment terms, many customers are sometimes unable to pay their deposits properly. For customers who have businesses such as food stalls, borrowing money from the Mobile Bank for business capital needs is only beneficial in the initial phase, namely as additional capital. Meanwhile, in the future, customers gradually experience difficulties in paying because the income earned from the shop is sometimes not balanced with the expenses incurred by customers. This can happen because the customer cannot manage his finances well or the customer is influenced by other conditional factors such as a shop that is empty of buyers or other sudden needs. Therefore, some customers actually feel that borrowing money from a Mobile Bank for business capital needs can actually cause losses in their business

Family

One of the impacts of the Mobile Bank service in Karanganom Village is that it is also felt by the customer's family. According to Soerjono Soekanto, the family is a unit consisting of members who have certain positions and roles in society. Each member of the family such as husband, wife or father and mother has the power to regulate or exercise power as the basis for the family relationship process. Regarding status and role, the father has the identical role as breadwinner, while the mother has the identical role of taking care of things. matters relating to household affairs. One of the important roles of a housewife in the family is as an organizer of basic needs. In this case, housewives are required to be able to manage family finances, namely to ensure that the needs of each family member can be met properly. Having demands to manage family finances, nowadays housewives no longer only rely on income from their husbands, but instead they make other efforts, namely opening a business, one of which is done by borrowing money from a Mobile Bank.

Moral

Morality is an important aspect that a person has. Morality means the ability to distinguish between good and bad. A person's morality is not only related to self-aspects, but is also related to social aspects. Therefore, this aspect needs to be developed in society in order to achieve a peaceful life. In the family, the wife or mother is an important figure in forming good morals or behavior, especially for children. Apart from being a good figure for children, a wife or mother also needs to foster good behavior in their social environment. This aims to ensure that they can form good social interactions, for example with relatives, neighbors, communities/organizations and the wider community.

Religious

Knowledge about religion is very important for society as a guide to life, one of which is regarding halal and haram laws for actions. One of the acts that is prohibited in religion is usury. Islam clearly opposes the practice of usury in the economy, whether in terms of buying and selling goods or borrowing and borrowing money. Usury is a practice that refers to the behavior of taking maximum profit from an item or loan. Almost all Islamic communities know that usury is an act that is opposed in religion, but this is still not able to prevent people from committing this act, where one of the causal factors is economic pressure.

Other Savings and Loan Institutions

Apart from its influence being felt by housewives, the presence of Mobile Bank also influences one of the agencies or units in Karanganom village whose role is to facilitate residents in terms of economic assistance. The presence of the Mobile Bank service in Karanganom Village, which offers loans using an easy and fast system, has made many residents now switch from the National Independent Community Empowerment Program (PNPM) to the Mobile Bank.

Theory Analysis of Actions of Housewives Using Mobile Bank Services in Karanganom Village

Social Action Theory is a theory introduced by Max Weber. This theory explains that social action is an action carried out by a person as long as the action has subjective meaning or meaning for him and is directed towards other people. This means that this action can only occur if it is shown to other humans, so actions shown to inanimate objects are not social actions. Therefore, in this theory humans basically carry out "actions that are meaningful" for themselves, if the action is not meaningful, then they will not carry out that action. Social actions can also be "mental" actions or subjective actions that may occur due to the positive influence of certain situations. But in this case, how do we learn what the motives for social action are?

To understand a person's social actions, Weber proposed a method or way of understanding these actions, namely by interpreting and understanding (interpretative understanding) or in Weber's terminology it is called *Verstehen*. In this way, Weber proposed two methods, namely;

1. through sincerity,
2. by trying to recall and understand the actor's experience.

According to him, researchers must be able to put themselves in the actor's position and try to understand what the actor is feeling. In addition, to make it easier to analyze these social actions, Weber has divided a person's social actions into four different types, namely instrumental rational actions, value-oriented actions, affectional actions and traditional actions. (1)

CONCLUSION

The loan mechanism implemented by the Mobile Bank in Karanganom Village is carried out using an easy and fast procedure, namely through the following stages: a pick-up system, the customer submits a photocopy of their KTP as a condition and guarantee, the bank sets the loan interest at 20 percent and the money is disbursed directly on the spot. . Next, the bank will provide member loan cards to its customers. The deposit process is usually carried out once a week for a period of 10 or 12 weeks. Housewives in Karanganom Village can be classified into two, namely housewives who do not work (the majority) and housewives who work or have an income. The factors for them borrowing money from Mobile Banks are; Firstly, there are economic factors, in the form of low purchasing power and borrowing power to meet their needs, which include family needs and business capital requirements. Second, namely the easy and fast administrative aspect (see point 1). The presence of Mobile Bank services in Karanganom Village also has a negative impact on its customers, the majority of whom are housewives. The main impact felt is the occurrence of bad credit, causing them to end up in debt. This main impact can affect other things, namely, economic continuity, family harmony, morality and religious behavior of customers.

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