

# DETERMINANTS OF COMMUNITY DECISIONS TO LEND MONEY TO LOANERS

*by* Fatmawati Sungkawaningrum

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**6 DETERMINANTS OF COMMUNITY DECISIONS TO LEND MONEY TO LOANERS**

**Fatmawati Sungkawaningrum<sup>A</sup>, Sri Hartono<sup>B</sup>, Mohammad H. Holle<sup>C</sup>, Willson Gustiawan<sup>D</sup>, Eka Siskawati<sup>E</sup>, Niswatun Hasanah<sup>F</sup>, Andiyan Andiyan<sup>G</sup>**



ARTICLE INFO	ABSTRACT
<p><b>Article history:</b></p> <p><b>Received</b> 30 Desember 2021</p> <p><b>Accepted</b> 07 February 2022</p>	<p><b>6 Purpose:</b> To meet the needs of the public, the government has provided an official financial institution, which is subject to a certain series of administrations with all the calculations. The problem is that not all community members understand access to finance at these financial institutions. There are Islamic banking, BMT, and Sharia KSPPS, but in borrowing money they choose moneylenders. This problem is influenced by the ease of borrowing money from moneylenders, which are more flexible and the method of payment can be adjusted according to a special agreement between the customer and the moneylender. Disbursement of funds that can be done at any time according to the time needed, without being bound by conditions that are considered complicated by the customer. As a form of compensation, the interest charged by moneylenders is high and burdensome for the borrower. The risk of high-interest rates is often not taken into account by the borrower.</p>
<p><b>Keywords:</b> Community; Financial institution; Moneylenders; Access to finance.</p>	<p><b>Design/Methodology/Approach:</b> The method for developing public financial literacy is what the moneylender's practice as the object of observation. To be realized as an effort for educational methods is to conduct an analysis of moneylenders in the community and explore how people depend on moneylenders, evaluate financial behavior in the community, deconstruct financial behavior and re-conceptualize public financial behavior.</p>
	<p><b>Findings:</b> Socialization and acceleration of the marketing of financial products from the BMT, or official government financial institutions need to be carried out to prevent the level of community dependence on moneylenders, including by expanding financial literacy in the community, establishing management education methods, and implementing finance that is more inclusive in the community.</p>
	<p><b>5 Research, Practical &amp; Social Implications:</b> The necessities of life for each individual in the community will certainly not be the same, to be able to fulfill the purpose of these needs it is financed by the availability of funds or financial means. There are members of the community who are relatively able to meet their financing needs, but not a few of the community have not met their needs.</p> <p><b>Originality/Value:</b> This study seeks to help the government and society in Indonesia to have a good education in terms of financial literacy, people need information and knowledge that currently in Indonesia there are many formal and legal financial</p>

<sup>10</sup> Assistant Professor, Sharia Economics Department, Nahdatul Ulama Islamic Institute Temanggung, Indonesia

E-mail: [fatmawati2017ekn@gmail.com](mailto:fatmawati2017ekn@gmail.com) Orcid: <https://orcid.org/0000-0003-3045-7135>

<sup>B</sup> Assistant Professor, Management Major, Muhammadiyah University of Ponorogo, Indonesia

E-mail: [srihar@umpo.ac.id](mailto:srihar@umpo.ac.id) Orcid: <https://orcid.org/0000-0002-3185-3845>

<sup>C</sup> Assistant Professor, Sharia Economics Department, Ambon State Institute of Islamic Religion, Indonesia

E-mail: [hanafi.holle@iainambon.ac.id](mailto:hanafi.holle@iainambon.ac.id) Orcid: <https://orcid.org/0000-0003-1172-2386>

<sup>D</sup> Associate Professor, Department of Business Administration, Padang State Polytechnic, Indonesia

E-mail: [willson@pnp.ac.id](mailto:willson@pnp.ac.id) Orcid: <https://orcid.org/0000-0001-7667-4659>

<sup>E</sup> Associate Professor, Accounting Department, Padang State Polytechnic, Indonesia

E-mail: [eka\\_siskawati@pnp.ac.id](mailto:eka_siskawati@pnp.ac.id) Orcid: <https://orcid.org/0000-0003-1956-8803>

<sup>F</sup> Assistant Professor, Sharia Economics Department, Qomaruddin Gresik Islamic Institute, Indonesia

E-mail: [neezwahhasanah393@gmail.com](mailto:neezwahhasanah393@gmail.com) Orcid: <https://orcid.org/0000-0003-3740-2655>

<sup>G</sup> Assistant Professor, Department of Architecture, Universitas Faletahan, Indonesia

E-mail: [andiyanarch@gmail.com](mailto:andiyanarch@gmail.com) Orcid: <https://orcid.org/0000-0002-9999-5874>



institutions to help financial problems faced by people in Indonesia. Indonesian people are no longer just dependent on moneylenders or illegal financial institutions, which will instead trap them into new financial problems.

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## DETERMINANTES DAS DECISÕES DA COMUNIDADE DE EMPRESTAR DINHEIRO AOS MUTUÁRIOS

### RESUMO

**Objetivo:** Para atender às necessidades do público, o governo forneceu uma instituição financeira oficial, que está sujeita a uma certa série de administrações com todos os cálculos. O problema é que nem todos os membros da comunidade entendem o acesso ao financiamento nessas instituições financeiras. Existem bancos islâmicos, BMT, e Sharia KSPSS, mas ao pedir dinheiro emprestado eles escolhem emprestadores de dinheiro. Este problema é influenciado pela facilidade de tomar dinheiro emprestado de financiadores, que são mais flexíveis e o método de pagamento pode ser ajustado de acordo com um acordo especial entre o cliente e o financiador. O desembolso de fundos que pode ser feito a qualquer momento de acordo com o tempo necessário, sem estar vinculado a condições que são consideradas complicadas pelo cliente. Como forma de compensação, os juros cobrados pelos financiadores são elevados e onerosos para o mutuário. O risco de altas taxas de juros muitas vezes não é levado em consideração pelo tomador do empréstimo.

**Concepção/ Metodologia/ Proteção:** O método para desenvolver a alfabetização financeira pública é o que a prática do financiador como objeto de observação. A ser realizado como um esforço para métodos educacionais é conduzir uma análise dos financiadores na comunidade e explorar como as pessoas dependem dos financiadores, avaliar o comportamento financeiro na comunidade, desconstruir o comportamento financeiro e reconceitualizar o comportamento financeiro público.

**Conclusões:** A socialização e aceleração da comercialização de produtos financeiros do BMT, ou de instituições financeiras oficiais do governo, precisam ser realizadas para evitar o nível de dependência da comunidade de financiadores, inclusive expandindo a alfabetização financeira na comunidade, estabelecendo métodos de educação gerencial e implementando finanças mais inclusivas na comunidade.

**Pesquisa, implicações práticas e sociais:** As necessidades de vida de cada indivíduo na comunidade certamente não serão as mesmas, para poder cumprir o propósito destas necessidades é financiado pela disponibilidade de fundos ou meios financeiros. Há membros da comunidade que são relativamente capazes de satisfazer suas necessidades de financiamento, mas não são poucos os membros da comunidade que não atenderam suas necessidades.

**Originalidade/ Valor:** Este estudo procura ajudar o governo e a sociedade da Indonésia a ter uma boa educação em termos de alfabetização financeira, as pessoas precisam de informações e conhecimentos de que atualmente existem na Indonésia muitas instituições financeiras formais e legais para ajudar a resolver os problemas financeiros enfrentados pelas pessoas na Indonésia. O povo indonésio não depende mais apenas de financiadores ou instituições financeiras ilegais, o que, em vez disso, o aprisionará em novos problemas financeiros.

**Palavras-chave:** Comunidade, Instituição financeira, Financiadores, Acesso ao financiamento.

## DETERMINANTES DE LAS DECISIONES COMUNITARIAS DE PRESTAR DINERO A LOS PRESTAMISTAS

### RESUMEN

**Objetivo:** Para satisfacer las necesidades de los ciudadanos, el gobierno ha puesto a su disposición una institución financiera oficial, que está sujeta a una serie de administraciones con todos los cálculos. El problema es que no todos los miembros de la comunidad entienden el acceso a la financiación en estas instituciones financieras. Existe la banca islámica, el BMT y la Sharia KSPSS, pero a la hora de pedir dinero prestado optan por los prestamistas. En este problema influye la facilidad de pedir dinero prestado a los prestamistas, que son más flexibles y la forma de pago puede ajustarse según un acuerdo especial entre el cliente y el prestamista. El desembolso de los fondos puede hacerse en cualquier momento según el tiempo que se necesite, sin estar sujeto a condiciones que el cliente considere complicadas. Como forma de compensación, los intereses que cobran los prestamistas son altos y gravosos para el prestatario. El riesgo de los altos tipos de interés no suele ser tenido en cuenta por el prestatario.

**Diseño/ Metodología/ Enfoque:** El método para desarrollar la educación financiera del público es lo que la práctica del prestamista como objeto de observación. Para ser realizado como un esfuerzo para los métodos educativos es

llevar a cabo un análisis de los prestamistas en la comunidad y explorar cómo la gente depende de los prestamistas, evaluar el comportamiento financiero en la comunidad, deconstruir el comportamiento financiero y re-conceptualizar el comportamiento financiero público.

**Conclusiones:** Es necesario socializar y acelerar la comercialización de productos financieros del BMT, o de las instituciones financieras oficiales del gobierno, para prevenir el nivel de dependencia de la comunidad respecto a los prestamistas, incluso ampliando la alfabetización financiera en la comunidad, estableciendo métodos de educación en materia de gestión e implementando unas finanzas más inclusivas en la comunidad.

**Investigación, implicaciones prácticas y sociales:** Las necesidades de vida de cada individuo de la comunidad no serán ciertamente las mismas, para poder cumplir con el propósito de estas necesidades se financia con la disponibilidad de fondos o medios financieros. Hay miembros de la comunidad que son relativamente capaces de satisfacer sus necesidades de financiación, pero no pocos de la comunidad no han satisfecho sus necesidades.

**Originalidad/Valor:** Este estudio pretende ayudar al gobierno y a la sociedad de Indonesia a tener una buena educación en términos de alfabetización financiera, la gente necesita información y conocimiento de que actualmente en Indonesia hay muchas instituciones financieras formales y legales para ayudar a los problemas financieros que enfrenta la gente en Indonesia. Los indonesios ya no dependen únicamente de los prestamistas o de las instituciones financieras ilegales, lo que, por el contrario, les hará caer en nuevos problemas financieros.

**Palabras clave:** Comunidad, Institución financiera, Prestamistas, Acceso a la financiación.

## INTRODUCTION

Moneylenders in the daily life of people in the Central Java area are called plecit banks. Different places in other areas have different terms but the method and operation are the same, namely by lending money at interest. Its operations in the community as an economic phenomenon that has been going on for a long time. The customers are mostly market traders, business actors or services, or even individuals in the community, it is often found that they do not have a steady income, from a theoretical perspective on the productivity of loan shark customers, the development of their productivity level will be hampered. The extension is an active procedure requiring contact between the extension worker and the individual to establish a behavior change process (Sulandjari et al., 2022).

The obstacle point is that his thinking and way of thinking are centered on how to repay the loan or installment payments. To be able to minimize dependence on moneylenders is to expand financial literacy to all circles, and financial institutions by providing financial guidance or forming partner villages as mediators in a more inclusive financial expansion. In addition, because the drilling process is carried out using generator power, it causes air pollution that can interfere with the respiratory system (respiratory inorganics) (Rosyidah, Andiyan, et al., 2022).

## METHODS

In this research, the method for developing public financial literacy is what the moneylender's practice as the object of observation. To be realized as an effort for educational methods is to conduct an analysis of moneylenders in the community and explore how people



depend on moneylenders, evaluate financial behavior in the community, deconstruct financial behavior and re-conceptualize public financial behavior.

## RESULTS

Behavior in terms of finance is very diverse. In certain circumstances, some people need funds to finance their needs. To fulfill it, not all of them can provide the funds. Therefore they need funding assistance with debt. The problem is that they tend to borrow from moneylenders, not from other financial institutions, such as BMT, KPPPS, and others. It's just that to borrow from an official financial institution, there are a series of administrative requirements that must be fulfilled, such as a survey, photocopy of KK, ID card, stamp duty, marriage certificate, business license, and others. Various requirements are requested while borrowing money from moneylenders does not require special requirements such as official financial institutions (Fitriyanto, 2018). Additionally, MOT must fulfill the primary components required to ensure that the operational process proceeds properly and without technological difficulties (Andiyan Andiyan et al., 2022). The examination procedure and process for submitting a financing application and the completeness of the requirements at an official financial institution, including matching a photocopy of the submission file with the original and notifying prospective debtors to wait for further information. Then the BMT conducts a site survey and asks for guarantees such as BPKB or letters of value, then waits for the results or approval from BMT before the funds are disbursed (Muheramtohad, n.d.). In maximizing the use of new and renewable energy, the highest weight lies in renewable energy per tonne of FFB and the use of solid waste (empty shells and shells) as a substitute for fossil fuels of 45.5% each (Rosyidah, Khoirunnisa, et al., 2022).

The situation is different from what happens when you borrow from a plecit bank or moneylender. The interest charged by moneylenders or plecit banks generally depends on their own decisions. The customer is forced to follow the interest rules from the loan shark, because of the urgent need (Rohmah, n.d.). Payment methods can be adjusted according to the ability of the borrower. For example, if there is no money to pay the installments, then you can only pay the interest. What is given by moneylenders affects the level of interest in borrowing from moneylenders compared to borrowing money from official financial institutions such as BMT. To measure and educate public awareness in implementing health protocols, further research is needed (Cardiah, Andiyan, & Rahma, 2021).

The basis for BMT not to carry out loan schemes such as loan sharks and plecit banks is that BMT is related to financial regulations and regulations of financial institutions required by the government such as the OJK. The difference is that if the BMT provides loans under the MUI fatwa and is supervised by the DPS, but if the moneylenders or plecit banks provide loans for their purposes. Meanwhile, official financial institutions such as LKS, BMT, and KPPPS do not carry out schemes such as those carried out by Plecit banks or moneylenders. Also its necessary to improve systems for clinical, pharmaco- logical and medical knowledge for viral infection in societies (Setiyowati et al., 2022). Money functions as a medium of exchange for transactions, covering all aspects of the necessities of life. In the analogy of money depending on the holder of the money and the meaning of money becomes very diverse, such as in rents and bank plecit money is commoditized such as goods and services. In the application, money is loaned to customers at the interest they charge. The objective of this study was to determine the determinants between Community-Based Total Sanitation and the incidence of diarrhea in toddler at communities near rivers (Indah et al., 2022).

The moneylender's view of money and its function was developed by the moneylenders themselves as a store of value or to store wealth with their operations (Mahfiroh, n.d.). Plecit bank actors and moneylenders use the theory of interest or the theory of interest. In general, the interest they apply is higher than official government financial institutions (Novida, 2020). This study says that the ease of borrowing money from moneylenders is a trigger for people to continue to use the services of moneylenders and plecit banks in meeting their needs. The need that is often the reason is urgent. The author observes that the ease of borrowing money, such as without collateral, is disbursed quickly according to the needs of the borrower. This ease of borrowing is similar to research conducted by (Novida, 2020), (Ilas Siboro, 2015), (Rahayani & Tambusai, 2021), (Pratiwi & S, 2015), (Susilowati, 2018), (Rinda & Aminda, 2020), (Amin, Ariffin, & Fatima, 2021), (Fathurrahman, 2020), (K, 2019), (Kusnandar & Kurniawan, 2018). Another factor that influences the strong presence of moneylenders in the community is the lack of financial literacy. Financial literacy factors have been studied by (Laode & Martanti, 2018), (Kusnandar & Kurniawan, 2018), (Mardahleni, 2020), (Tampubolon & Rahmadani, 2020), (Sari & Wiyanto, 2020), (Chairunnissa Marlina, 2021), (Ilas Korwadi Siboro, 2015).

The ease of borrowing and the flexibility provided by loan sharks and plecit banks bring a loss for customers. As the theory of cost of goods manufactured, that is, if you offer a product that looks cheap and easy, the burden that will be borne by consumers will be more expensive, and the features will be limited.

For example, the financial behavior of saving money to a loan shark, the balance of which will be distributed every time before Eid al-Fitr. There is a case of a loan shark receiving savings from his customers. At the beginning of the first year it was smooth and well divided, but what happened, when the amount of customer money that had been collected had reached Rp. 50,000,000, the moneylenders were unable to pay their customers. When money is needed by the customer, the money is not available, then the customer is clearly at a loss. This will not happen if they carry out their money-saving behavior at official government financial institutions, especially if these financial institutions are registered with the OJK and LPS. This tree is not only an aesthetic enhancer but as a CO2 absorber and oxygen supplier in the environment (A Andiyan & Alfarizi, 2022).

If viewed from the perspective of financial management theory, the behavior of debt to moneylenders is unproductive in the customer's position. This is because the amount of interest is relatively high when compared to the additional payments applied by official financial institutions. With high interest, it will add to the financial burden that is not light on Plecit bank customers themselves. Plecit bank customers and moneylenders in the installment payment process are not always directly proportional to their financial capabilities. Some customers feel that the financial burden due to interest and loans is heavy and exhausting. Some customers are no longer able to pay, there are even customers who run away, usually, they are immigrants such as their place of residence or their place of business contracting (Susiana, 2018).

The financial behavior of moneylenders and plecit banks is a behavior that is contradictory to the efforts of public welfare. In addition to the ease of borrowing money provided by moneylenders, there are also other aspects, namely aspects of consumptive behavior. This variable is strengthened by previous research studies, namely (Masuroh & Haryono, n.d.). (Cahyasari, 2019). (Wahyuni, Irfani, Syahrina, & Mariana, 2019). (Wardah, 2020). (Nurohmat, 2021). (Supiani, 2020). (Ma'zumi, 2017).

Based on behavioral factors and ease of indebted to moneylenders, the habitual pattern of rent-seeking and plecit banks can be related to behavioral finance theory (behavior finance). The analogy is the application between psychology and finance. An approach to how humans invest or an activity related to finance to get a profit. In plecit banks or moneylenders, the method of interest is determined by themselves.

Another cause that causes the still so strong influence of plecit banks and moneylenders on society is the aspect of religiosity based on previous research reviewed by (Hakim, 2018), (Nanda, 2018) that religiosity does not affect the practice of borrowing from moneylenders.

The trigger for the strong operation of loan sharks in the community is the aspect of consumer behavior. In general, it can be interpreted that consumers will spend money on desires that are not functional. Which will bring satisfaction for a moment but in terms of spending money will bring losses, for the consumer.

There is another aspect in rent-seeking loans and plecit banks that causes people to prefer moneylenders over-borrowing from LKS, namely the aspect of time flexibility. A customer needs quick and urgent funds on a Friday night at 20.00. By contacting a loan shark to increase the loan amount by IDR 1,000,000, then making a new debt contract, immediately approved by the loan shark. The convenience of the model cannot be carried out by LKS. One of the reasons is that their operating hours are closed on Saturdays and Sundays. The process is from the perspective of the loan shark customer, that LKS is considered to have lost one step. It can be interpreted in terms of time flexibility and debt agreements, plecit banks and moneylenders are considered more reliable.

In terms of production theory and consumer service theory, Plecit banks and moneylenders have carried out practical production theory and consumer service theory proactively. So that the time flexibility of loan sharks and plecit banks is one of the determinants that strengthens the choice for debt agreements. To minimize the operational steps of loan sharks and plecit banks, it is necessary to deepen financial literacy. Aspects of financial literacy such as research conducted by(Meilita, 2019), (Uswatun, 2018),(Setiawan, 2020)(Drasmawita, 2020). The practice of rent-seeking and plecit banks has taken preventive steps towards its prevention by Islamic financial institutions such as BMT. As research conducted by(Chairunnisa Marlina, 2020), (Mokodenseho, 2022), (Romadoni, 2020), (Mufarridah, 2020),(Safira, 2020) , (Ida, 2021),(Alam, Dewi Permata Sari, 2020). The diversity factor of economic problems is also one of the reasons for the widespread practice of rent-seeking and plecit banks in the community, such as research conducted by(Ginda, 2020),(Suhardi, 2019),(Siitepu, 2020),(Suhardi, 2019), (Siitepu, 2020).

## CONCLUSION

That knowledge about productivity theory needs to be widely known to all members of society, to be able to achieve this there need to be efforts to establish or expand financial literacy as a whole, and knowledge about loan risks, to moneylenders, by considering the urgency of money lending itself, knowing with full understanding that the risk of borrowing with high interest will increase the financial burden and open up new financial problems, financial interaction with official government financial institutions such as BMT will be better than loan



sharks, always carry out an analysis of financial strength to determine what policies will be taken in carrying out economic activities and daily life.

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