



## Personal Loan Agreement Between Small Traders and “Bank Plecit” at Traditional Market Banyumas, Central Java; A Study from the Perspective of Moral Judgement

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### Abstract

In Indonesia, it has found that small traders are still borrowing money from ‘bank plecit’ or known as loan shark although they know the risks of borrowing money from them. This happens because they are financially desperate and very little documentation is required. This study aims to explore the experiences and understandings (cognitive) of small traders and ‘bank plecit’ at Traditional Market, Bayumas, Jogjakarta from the moral judgement perspective that has influenced their personal loan agreement process. Seven ‘bank plecit’ and nine small traders from Traditonal Market, Bayumas, Puworkerto were selected for this study. A qualitative approach using one to one in-depth interview method and observation were used to gather the primary data. The findings show that small traders have a clear understanding of the risk of paying a high-interest rates when they decided to borrow money from ‘bank plecit’. Several reasons are given by both group of respondents in the area of moral judgement decision-making based on a cognitive view that can be considered as internal and external factors. For the small traders, the internal factors are related with them such as responsibility to family so that they can get out of the financial crisis easily and belief in God when they surrender with their life's hardships. While external factors show that small traders believe that it's a rational decision because the loan process and procedures from the ‘bank plecit’ is often faster and easier than the legal banks that they considered as so straight. They considered that borrowing money from the ‘bank plecit’ was their best rational decision they can made in order to get capital for their business and for their survival. For the ‘bank plecit’, they are only concerned about profits when they agreed to lend the money to small traders, but they said that helping small traders is their responsibility. In addition, they also aware of setting high-rate interest to the small traders, they assume that is the way they are helping small traders as the small traders desperately need money. They believed that cognitively, decision that they have made is right because they will help the small traders to start or continue their business. Overall, this study found that moral judgement in cognitive made by both group of respondents are based on their personal situations and lives.

**Keywords:** moral judgement, cognitive, ‘bank plecit’, personal loan agreement

## I. Introduction

Based on Law No. 10 of 1998 concerning Banking, the definition of credit is the provision of money or bills that can be likened to it, based on an agreement or loan agreement between the bank and another party that requires the borrower to repay the debt after a certain period of time plus some amount of interest. While according to Law No. 10 of 1998, financing is defined

as the provision of money or bills that can be equaled based on the purpose or agreement between the bank and other parties that require the borrower to repay the debt after a certain period plus the amount of interest, compensation or profit sharing.

Personal loans, non-banking loans, are kinds of loans that do not come from official institutions but from individual businesses, such as money from informal financial institutions. Informal financial institutions can be functioned as the financial institutions but are not based on legal force. In Indonesia, this kind of institution usually operates in the countryside or in traditional markets. This informal financial institution business form is usually in the form of bonded labor and usury. Most of the businesses run by informal institutions are usury, namely providing loans with high interest rates, so it is often called loan sharks. There are many names for moneylenders, including daily banks, *thithil bank* and *Plecit Banks*.

At present both formal and informal financial institutions offering credit greatly support the public's need for money. There are some financial institutions run by the government, such as BNI, BRI, Bank Mandiri, Regional Development Bank and BKK, that have established procedures and requirements for the community when applying for credit. Customers are required to have collateral, complete identity and be ready for a survey at their houses from the bank before the credit approval, so it takes a long time and even up to 1 month for cash disbursement.

*Plecit Banks* (the terminology of the Javanese people for moneylenders) is an informal bank which in fact can sustain the economic life of the community. *Plecit Banks* exist in society as there is a lot of demand. Existing regulations in *Plecit Banks* tend to be easier and more flexible than those in formal banks.

The business of borrowing money with very high interest or moneylender practices by *Plecit Banks* in traditional markets is still rife nowadays. As a result, many traders are in trouble for their debt because it is difficult to return loans to *Plecit Banks*.

*Plecit Bank* has mushroomed everywhere and it has been famous especially among small traders. Then, it can be assumed that this type of bank is not new anymore. However, the *Plecit Banks* actually give more losses to traders due to the higher rate of the interest compared to government credit institutions. The *Plecit Bank*, a term for non-bank institutions or individuals who lend money, usually lend money with high interest and the billing is done every day. It is evidently seen that the losses incurred by the *Plecit Bank* are real but it is not realized because it is done daily or even when they realize it, they seem not to care for their need's tomorrow. Although there are still many government credit institutions that can help them such as cooperatives, they do not want to fulfill the entire procedure for time reasons. High interest offered by *Plecit Banks* whether realized or not by the public is actually very detrimental.

The costumers of *Plecit Banks* in traditional markets are mostly small traders. The category of traders in traditional markets is generally traders engaged in the informal sector and micro-small-scale businesses. In general, the business is managed and owned by poor or near poor people. Rationally, humans will choose efficient resources<sup>1</sup>. This was also stated by Damsar<sup>2</sup> that in economic matters, humans have a tendency to "incur the lowest possible cost to obtain maximum profits." In the context of borrowing and lending, it is rationally that the borrower (debtor) prefers low-cost loans. But in fact, there are still many traders in traditional markets who are clients of *plecit* creditors, even though there are formal financial institutions that provide loans at lower costs (interest). Especially around the Wage Market there are many formal financial institutions in the form of creditors, cooperatives, and pawnshops. The situation illustrates that there is a financial dualism, namely *Plecit Banks* as informal financial institutions and formal financial institutions including cooperatives, credit, and pawnshops in Wage Market.

*Plecit Bank* targets traders to perpetuate its business in traditional markets, including in Wage Market, Purwokerto, which is the Purwokerto Main Market. Many Wage market traders

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<sup>1</sup> Suyoto, *Pola dan Strategi Pembiayaan BMT dalam mendorong pertumbuhan UKM di Banyumas* (Purwokerto: Universitas Muhammadiyah Purwokerto, 2010).

<sup>2</sup> Damsar, *Sosiologi Uang* (Padang: Andalas University Press, 2006)

are entangled with *Plecit Banks*, *Plecit Bank* loan interest can be up to 40 percent and this is very detrimental to traders.

Based on an interview with Saniah, one of the traders at Wage Market on October 17, 2014, she claimed to have dealt with a *Plecit Bank* when she was about to repay her mother's debt. "My mother is also a market trader and has borrowed money from a *Plecit Bank*," she said. As the market traders, they don't take much profits when selling. However, they still have to install their debt plus high rate of interest burdened by the *Plecit Banks*, "she said. She gave an example for a loan of Rp. 100,000, traders only received Rp. 90,000 because the rest of Rp. 10,000 for administration. Then the trader must pay Rp 13,000 per day for 10 days.

The lack of collateral becomes the problem and major obstacle faced by traders in obtaining the loan approval. Therefore, they are forced to borrow credit from *Plecit Banks* with high interest rates in order to keep their business run well. As stated by Tarsisius Murwaji<sup>3</sup>, the weaknesses for small and micro businesses in connection with the five C of credit analysis are related to collateral. The majority of Macro and Small Enterprises (MSMEs) such as vegetable traders do not have collateral, so the creditors reject credit applications as they do not deserve credit.

Another wage market trader, Sudarmi, said that many traders prefer to link loans from *Plecit Banks* because they do not require complicated requirements and the money can be disbursed in a short time. However, he said, the moves made by *Plecit Banks* are like loan sharks because the loan interest is very high. Therefore, it is difficult for traders to develop their businesses. The traders are so dependendable to *Plecit Banks*, once trapped, it is difficult to get out.

Meanwhile, The Sub-Division Head of Traders Development of the Wage Market Management Office stated that the Market Management Office, every year, has provided guidance through direct socialization to traders related to the placement of traders, trader arrangements including prevention of *Plecit Bank* practices. But at this time, the fact is that there are still many traders who are entangled with *Plecit Banks*. The problem is because traders do not want to be linked with various requirements so that they can get loans from official financial institutions. As a result, many traders who choose to borrow money from *Plecit Banks* will experience much higher interest. However, if seen from the practice, the vegetable traders who borrow from the bank *plecit* burden much due to its very high interest rates ranging from 20% to 40%. It will be much riskier especially when there is no legal protection in the event of loan dispute because there is no agreement deed that provides legal protection for them. So they do not know whether the rights and obligations between the *Plecit Bank* and the borrower are fair. In addition, the borrower also did not know how much the *Plecit Bank* apply the interest percentage on his loan because the traders only knew that they paid in installments every day as requested by the *Plecit Bank*.

Based on the above, the following problems can be formulated:

1. What is the process of implementing a savings and loan transaction between a vegetable trader and a *Plecit Bank* in Wage Market Purwokerto?
2. What factors influence moral considerations from the cognitive aspects of traders borrowing money from *Plecit Banks* in Wage Market Purwokerto?

## II. RESEARCH METHOD

This research was conducted at the Wage market in Banyumas Regency, Central Java Province. The Wage Market is a wholesale market in Banyumas Regency. According to the Head of the Wage Market Erry CH, "As one of the largest markets in the Banyumas Regency, the Wage Market can accommodate many traders. Wage Market building is divided into two, namely the lower and upper floors. The top floor can accommodate around 500 traders and the downstair

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<sup>3</sup> Tarsisius Murwaji, "Penjaminan Kredit Usaha Kecil Melalui Giralisasi dan Transmisi Jaminan Kebendaan Menjadi Tunai", *Jurnal Mimbar Hukum UGM*, Vol.25,No.2 (2013): 193.

can reach 1,200. There are 3 locations downstairs, namely blocks A, C and D while the number of official traders is 1,700 people, " Erry admitted that there are still many unofficial traders (*Pedagang Kaki Lima*, PKL) who hold spontaneous shanties in the Wage Market area. Although their status is unofficial, PKL has been guided by the government. Likewise, there are still many *Plecit Banks* that carry out the loan activities in the Wage market. According to Erry, there are approximately 35 people running this business, both in the name of individuals and cooperatives.

The population taken in this study are traders who use the services of Plecit Bank. This is descriptive qualitative research. This research was conducted by taking data from the respondents. The data taken is a sample representing the entire population through observation and interviews. The samples were determined through two techniques. The samples used for the traders was done by purposive sampling namely using the criteria of selecting those who have ever borrowed or are borrowing from Plecit Banks. While the samples used to select the *Plecit Bank* was done by snowball sampling. Finally, there found 7 Plecit Banks and 9 traders as samples.

The Data Sources in this study are:

- 1) Primary Data: Primary data sources are taken from vegetable traders in Wage Market, some Plecit Banks in Wage Market, Sub-Division Head of Traders Development, Wage Market Management Office.
- 2) Secondary data sources such as books, scientific magazines, previous research results, archives, personal documents, official documents and so on are additional data sources relating to the object of this study <sup>4</sup>.

The data collection method in this research uses:

- a) Interviews with the technique of guided free questions to vegetable traders in Wage Market, Plecit Banks in Wage Market, Sub-Division Head of Traders Development, the head of Wage Market Management Office to find out the implementation of savings and loan transactions with Plecit Banks.
- b) Observations in this study were conducted starting from the beginning of the study by observing the physical state of the environment and outside the environment. Furthermore, the observation aims to obtain data regarding the implementation of savings and loan transactions between vegetable traders and *Plecit Banks* in Wage Market

Data processing is done qualitatively. The steps to process data are as follows:

- 1) Collecting and archiving the data.
- 2) Grouping data according to its category.
- 3) Connecting the suitable data with the problems studied.
- 4) Checking data availability by theme.
- 5) Selecting the data in accordance with the problem
- 6) Presenting the data to be readily analyzed.

#### a. Analysis of Research Data

The data in this study were analyzed using the interactive model of Miles and Hubermans<sup>5</sup> through the stages of data reduction, data presentation and verification. The stages are as follows:

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<sup>4</sup> Rini Fidiyani, "Penyelesaian Sengketa Pasar Tradisional (Studi Antropologis Penyelesaian Sengketa Pedagang dan Pembeli di Pasar Tradisional Kabupaten Banyumas" (Semarang: Universitas Diponegoro, 2009), 109.

- a) Data reduction is the process of selecting, focusing, simplifying, emphasizing, simplifying and abstracting the data so that the final conclusions can be carried out.
- b) Presentation of data is to compile and to organize the data.
- c) Drawing conclusions is done by interpreting information, recording statements, configurations, causal directions and propositions from the beginning of data collection. The analysis used is an interactive model that allows for repetition of processes in the form of cycles.

In this analysis, there will also be discussions with legal experts who have expertise on conducts and credit.

### III. RESULT AND DISCUSSION

#### 1. Research Implementation

This research was conducted in August to December 2019 which included the data collection stage regarding the process of carrying out savings and loan transactions between vegetable traders and Plecit Banks in Wage Market Purwokerto and factors that influenced moral considerations of cognitive aspects among traders borrowing money to *Plecit Banks*. at Wage Market Purwokerto.

#### 2. Discussion

##### a. The transaction of savings and loans between vegetable traders and *Plecit Banks* in Wage Market Purwokerto

Poverty that shackles a person's life, causes him to do many ways to make ends meet. The easiest and most permissible way is to owe, either to individuals or to financial institutions.

The *Plecit Bank* is one of the choices of the lower classes, including vegetable traders in the Wage Market, because it is easier to process and they themselves come to the Wage market every day. So, the traders do not need to come to the creditor.

Most of the traders argued that the payment system of the *Plecit Bank* (where they borrowed funds) is undemanding. They do have to pay the officers who came in every day at what seemed like a scheduled time. They also reasoned that the *Plecit Bank* do not give a card (loans and deposits) properly to those who gave them loans and they do not need collateral.

The requirements of formal financial institutions are clear and well arranged in the regulations of the government itself. In addition, the impact of the crisis makes the loans provision for micro business very hard. It is also found that the loan application becomes more selective. On the contrary, while formal financial institutions are complicated by the selection, credit *Plecit Banks* which is an informal financial institution can even provide solutions with easy credit benefits despite its much higher interest than other loans.

The target of these non-formal financial institutions is usually the middle class to lower class, a group of people who often need fast funds to be able to maintain their economy. Like a credit institution, this credit institution actually dares to give credit with large interest rates which is usually above 20%. The reasons of why this institution continue to be sought by the community is their willingness to provide convenience with fairly easy conditions and it only takes 5-10 minutes to disburse the money borrowed. A quick and easy procedure makes this institution even more resilient as a credit institution in the community.

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<sup>5</sup> Sugiyono, *Metode Penelitian Kuantitatif Dan Kualitatif dan R&D* (Bandung: Alfabeta, 2010), 91.

Historically, the presence of informal financial institutions (*Plecit bank*) has indeed grown to mushroom side by side with formal financial institutions. The exact first time this *Plecit Bank* began to grow in Indonesia is never known. However, the development of this institution is clearly visible and is usually fertile and integrates with the economy of the lower classes of society.

The fact is that the small community (lower class traders with relatively small capital) as the main target of the *Plecit Bank* often ignores the high interest offered. They only think about how to increase income with the addition of venture capital.

Based on interviews with *Plecit Bank*, they lend money with high interest, traders can pay in installments every day or every fair or weekly. The process of lending money does not require collateral and is immediately paid out like a formal bank. Those reasons make the *Plecit Bank's* mainstay stance and attract traders to borrow money to *Plecit Banks*. *Plecit Bank* has a very good approach in offering its loans to traders by making courtesy first, then persuading them to borrow capital from *Plecit Banks*. This easy link is very attractive to traders, so that the *plecit bank* can easily get new customers. Then there will be an offer, calculation and installment agreement between the *Plecit Bank* and the trader. The trader must return the money according to the agreed installments. *Plecit Bank* will ask the traders who are late to pay their installment whether they want to repay or to borrow back in part to cover the debt.

**b. Factors influencing moral considerations from cognitive aspects among traders borrowing money from *Plecit Banks* in the Wage Market, Purwokerto**

To find out the level of moral consideration of a person, there are 3 stages of moral consideration as the factors to analyze this problem consisting of 2 aspects of each stage, namely:

- 1) Preconventional stage which consists of aspects of the influence of community culture and individualism morals.
- 2) The conventional stage which consists of the influence of external standards and community law.
- 3) The postconventional stage which consists of an internal understanding of morality and the principle of conscience.

The concept of this moral consideration stage will seek the extent of moral considerations from traders to choose a *Plecit Bank* as a place to borrow capital and the extent of moral considerations from a *Plecit Bank* from giving loans to traders. Because the higher the level of moral judgment can lead to moral and humanist actions. For this reason, the six aspects mentioned above are expected to be able to find out how the moral consideration of the object of study.

1) The effect of Community Culture

This lending activity has been rooted since years ago and is inherited today. This certainly becomes a culture in the community that borrowing can save from the hardships of life.

Naomi Quinn and Dorothy Holland state that there is a link between culture and cognition. There is a kind of cultural meaning of cognition, from which arises the perspective of anthropological perspective, which sees culture as shared knowledge. When the phenomenon

of borrowing culture in the community has been rife, it has become the people's minddset that borrowing is the basis for continuing life.<sup>6</sup>

The assumption of culture as a cognitive system means that it is influenced by cognitive psychological flow and that the ideas are everything. Culture that is pervasive in society, is not only taught, but must be through its own thinking to interpret the culture

## 2) Moral of Individualism

Individual morals as the key explain the complexity of human moral functions. A deeper understanding of what constitutes self-moral and its development is essential for ethical behavior in the context of a morally complex and challenging society. Individual moral is based on the premise of Aristotle that morality is a characteristic of a person and not just a result of abstract moral reasoning<sup>7</sup>. Morality is understood as the core of what it means to be someone<sup>8</sup>. Individual morals are related to self-morality (moral quality based on where someone is him/herself) which has good implications for who a person is (one's sense of self and identity based on one's acting (way of thinking, feeling, and behavior of someone's typical arrangement<sup>9</sup>

Based on the concept of moral individualism, each person has a different moral self in dealing with the existence of a *Plecit Bank* where to borrow.

Decision making by traders in borrowing at a *Plecit Bank* despite its high interest is influenced by the needs and morals of each individual. Moral is built cognitively and socially<sup>10</sup>. Interaction between traders and *Plecit Bank* which creates the interdependence in the process of lending and borrowing on mutual agreements is also a result of social construction that occurs through roles, practices, and interpersonal interactions in contexts where a person's social morality is embedded, such as family, community, or organization<sup>11</sup>.

## 3) The External Influence

External factors also occur due to the influence of spouse, parents and family. This factor consists of two variables: first, husband / wife and parents who think they should take on debt when the economy is estimated to get better in the future and secondly the husband / wife and parents who think they should take on debt every time a new need arises. Therefore, people are expected to be wise in using money and getting used to living in accordance with their purchasing power. It is advised that if someone owes money, it should be for productive activities that can support and improve welfare. Based on the statement above, it can be seen that people take out debt due to new needs

## 4) Community Rules

The public is actually aware that the practice of *Plecit Banks* sometimes harm people with high interest rates. Sometimes people judge *Plecit Banks* as something that is not good. Many people think that the existence of a *Plecit Bank* only adds to the distress of the traders. Current law in society does not suppress the existence of *Plecit Banks*, especially in Banyumas district.

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<sup>6</sup> Dorothy Holland and Naomi Quinn, *Culturals Models in Language and Thought* (Cambridge: Cambridge University Press, 1987)

<sup>7</sup> A. Blasi, "Bridging moral cognition and moral action: A critical review of the literature". *Psychological bulletin* Vol. 88 No. 1 (1993): 1.

<sup>8</sup> Narvaez, D, Lapsley, D. K. "Moral Identity, Moral Functioning, and the Development of Moral Character". *Psychology of learning and motivation*, 50 (2009): 237-274.

<sup>9</sup> R. F. Baumeister, "How The Self Became a Problem: a Psychological Review of Historical Research." *Journal of personality and social psychology* Vol. 52 No. 1 (1987): 163.

<sup>10</sup> A. Bandura, "Social Cognitive Theory of Self-Regulation. *Organizational Behavior and Human Decision Processes*" Vol. 50 No. 2 (1991): 248-287.

<sup>11</sup> S. Harter, "Is Self-Esteem Only Skin-Deep? The Inextricable Link Between Physical Appearance and Self-Esteem". *Reclaiming children and youth* Vol. 9 No. 3 (1999): 133.

5) Internal Understanding about Society

Traders' opinions about someone' borrowing at Plecit Banks are related to moral. They are categorized to have moral when they respect one another but immoral when there is no clarity in the payment model. There are also those who have a better understanding of morality which is seen from the religious point of view. These persons opine that borrowing with respect to usury is strictly prohibited in religion, however, they still do so on the pretext of being forced to. Traders still think that Plecit Banks are one of the solutions they have, even though they are increasingly troubling with high interest.

The understanding of the internal morality by both plecit traders and banks is not in a whole stage. They still do not understand the impact caused by the existence of such *Plecit Banks*. They consider that high interest rates are still in a safe corridor. They also think that their choice to borrow money from *Plecit Banks* is mostly due to forced conditions caused by the needs of traders.

6) The Principle of Conscience

The people's choice on *Plecit Bank* should be based on the principle of conscience so that they would be able to distinguish between what is wrong and what is right. In the human's conscience, a person can communicate and is directly connected to the almighty the Creator. Deep inside their heart, they should question whether borrowing money is more inclined to the right moral action or to the wrong moral actions. Based on the fact of this research, traders and *Plecit Bank* have not been able to make decisions based on their conscience, but the decision is still limited to meeting their needs to achieve a certain goal. If examined from a moral point of view, the level of moral judgment on the principle of their conscience has not yet reached the direction of thinking the right and the wrong actions taken, only to fulfill mere needs.

## IV. CONCLUSIONS AND SUGGESTIONS

### A. CONCLUSIONS

1. The activities of savings and loan transactions are conducted by vegetable traders and Plecit Banks as the bank performers (illegal/ informal capital release) in Wage Market Purwokerto. The *Plecit Banks* have a high enthusiasm in conducting their business in lending money, with light installments (per day), however, if calculated the interest rate looks quite high, exceeding the interest of legal creditors. On the other hand, *Plecit Bank* customers who are small traders, already consider the *Plecit Bank's* existence is very much needed, for the sake of their business continuity. Their dependence on the *bank plecit* is due to ease of procedure, the speed of loan realization, without collateral and no sanctions.

2. Factors influencing moral considerations viewed from cognitive aspects among traders to borrow money to *Plecit Banks* in Wage Market, Purwokerto.

There are 3 stages of moral considerations as factors that can be used in analyzing this problem consisting of 2 aspects each stage namely:

- a. The pre-conventional stage which consists of aspects of the influence of community culture and individualism morals.
- b. The conventional stage consists of the influence of external standards and community law.

- c. The postconventional stage consists of an internal understanding of morality and the principle of conscience.

## **B. SUGGESTIONS**

1. The government, especially the Ministry of Industry and Trade, should provide regular supervision, control and provide guidance to *Plecit Banks*.
2. Related parties should provide guidance to traders on the risks and dangers of borrowing money from *Plecit Banks*.
3. It is suggested that market traders know about their rights and obligations when they want to borrow money from *Plecit Banks*.
4. *Plecit Bank* as a creditor must be more transparent to market traders as debtors and they also must state the rights and obligations of *Plecit Banks* and market traders as debtors in the form of agreements

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