

Bank Keliling Function for Society at Pasir Ipis Lembang in West Bandung Districts

Adinda Prissilia¹

Student of Department of Sociology, Faculty of Social and Political Sciences,
Universitas Padjadjaran, Bandung, Indonesia
adinda.priss@gmail.com

Wahju Gunawan²

Department of Sociology, Faculty of Social and Political Sciences,
Universitas Padjadjaran, Bandung, Indonesia
Wahyu.gunawan@unpad.ac.id

Ahmad Buchari³

Department of Public Administration, Faculty of Social and Political Sciences,
Universitas Padjadjaran, Bandung, Indonesia
Ahmad.buchari@unpad.ac.id

ABSTRACT

In this research, author took the case of Bank Keliling function for society at Pasir Ipis Lembang. Bank Keliling is one of business entity that provide loans to people in the form of credit. The practice of Bank Keliling due to economy conditions society having income be inadequate to fulfill life need. Pasir Ipis Lembang is one of the village is in the village Jayagiri Bandung regency west where Bank Keliling system is a business entities that are attractive to people because of the villages that are distant from urban and living standard remain low make the community had no choice and the community borrowed through Bank Keliling system. The theory of functionalism structural Merton, there are manifest function and latent function who become review for an author in analyze research. The author use the qualitative method with descriptive analysis. The data obtained from the results of the collection of primary data and also secondary data by interviews. Data obtained form the results of the interview noted and collected. All the data obtained analyzed qualitatively so as to what lies behind such a reality can be unearthed. The result of research is that manifest function of Bank Keliling on community increase business capital of accessibility given a Bank Keliling while latent function through high interest and the Bank Keliling who did the violence when their billing loans. The conclusion of the research is that Bank Keliling having the function to community.

Keywords: Bank Keliling, Manifest function, and Latent function

Background

A Bank Keliling is one of the business entities that provide loans to the public in the form of credit. The approach of Bank Kelilings is carried out by visiting residents' homes in order to offer loans to prospective members of Bank Kelilings (Larasati & Setiawan, 2022). In general, Bank Kelilings provide loans to the lower middle class of the economy. The earnings from Bank

Keliling loans can be used as capital in pioneering and developing a business but there are also those who use it for the needs of life (Jumalia, 2019).

The attraction of the community that makes *Bank Kelilings* the main alternative to borrowing either for capital or to meet the needs of life is the nonexistence of guarantees that can burden the society but without realizing that the interest offered by *Bank Kelilings* is quite large (Gosa, 2016; Larasati & Setiawan, 2022; Sakinah, 2016).

The rise of *Bank Keliling* practices is due to the economic conditions of people who have insufficient income to be able to meet their living needs. From here, *Bank Kelilings* use the opportunity to be able to run a business and become the only way for people who need financial assistance in the form of money. Although there are actually still many formal banks, people prefer to borrow from *Bank Kelilings* because the conditions and procedures that must be passed to obtain a loan are considered very difficult and take a long time (Badri & Actini, 2012; Parlina, 2017; Pertiwi, 2018). While on the other hand there are conditions to meet urgent needs. In addition, formal banks have conditions that are not needed by *Bank Kelilings*, that is the existence of guarantee that make it difficult for many people to borrow at formal bank (Ismail & Muhammad, 2009).

Rural societies are not used to the administrative flow. People are more looking for other alternatives to lenders with a fast process and do not require too many conditions. In addition, there is a situation where income from the community is low and in order to search for capital either in business or to meet needs (Gosa, 2016; Larasati & Setiawan, 2022) most people will look for lenders with a fast process plus uncomplicated conditions.

On the other hand, the practice of *Bank Kelilings* is considered as a loan shark because in its activities it is considered to "suck" money from members of *Bank Kelilings* in their efforts to make a profit with the implementation of high lending interest (Badri & Actini, 2012). The interest rates commonly applied by *Bank Kelilings* are generally relatively different, for example 20%, 25%, even 30% (Rahoyo & Prapti NSS, 2019). Socioeconomic conditions, as well as urgent needs often make people become trapped into this *Bank Keliling*. In addition, bank credit services have not all been able to reach the community, especially the lower middle class (Haryanto, 2008; Marlina & Rahmat, 2018; Rinda & Aminda, 2020).

Bank Kelilings have developed in almost all areas. *Bank Kelilings* are one of the alternatives that are in demand by the lower middle class who need funds either for business capital or to meet the needs of life. In some regions, *Bank Kelilings* are known by several terms, they are Bank Thitihil or Bank Plecet (Alam & Tri Utami, 2021; Rinda & Aminda, 2020)

One of the phenomena of Tenjoloya Village, Cicurug District in Sukabumi Regency where the impact of *Bank Keliling* interest is considered to be suffocating borrowers where the average member of a *Bank Keliling* in the area is an average housewife. Some households have experienced conflicts due to inability to pay large interest as members of *Bank Kelilings*. Chairman of Neighborhood association 03 Suyatno (52 years old) explaining the work process of a *Bank Keliling*, for example 1 million, it will be given a total of IDR 100 thousand rupiah resulting the *Bank Keliling* members to get only IDR 900 thousand rupiah and if the loan

maturity has crossed the limit, the interest rate that must be paid is IDR 200 thousand (Kumparan, 2019). In general, majority of people who borrow from *Bank Kelilings* are people with low incomes or people in the lower class. *Bank Kelilings* are an alternative because of its easy requirements and there are no guarantees that burden the public, one of which is salary slip.

However, on the other hand, *Bank Kelilings* are considered as an alternative that helps the community in terms of business needs because of the ease of access so that it can help the community to open and develop their business. One of the positive impacts of *Bank Kelilings* such as what happened in Lebak Regency where *Bank Kelilings* became capital givers in the business continuity of traders where one of the speakers, busro (55), said that they had been members of *Bank Kelilings* from *Bank Kelilings* for decades and the economic situation of their families was quite helped (Pikiranrakyat.com)

In general, there are two reasons that cause *Bank Kelilings* to still be an option for people with low-income levels. First, informal institutions in relation to lenders are more attractive than formal institutions where the lenders of *Bank Kelilings* have a personal affinity with members of *Bank Kelilings* than formal lending institutions. In addition, personal proximity is shown by how members of a *Bank Keliling* are given a form of compensation when unable to pay on time in contrast to formal borrowing that does not have personal proximity and a predetermined time limit must be adhered to by the borrower. Second, *Bank Kelilings* implement a system of trusting *Bank Keliling* members by not requiring heavy guarantees only limited to ID cards or family cards from *Bank Keliling* members and disbursement of funds can quickly be processed like a culture in society, especially those who do not understand the administrative culture and require fast funds (Nugroho, 2001).

Kampung Pasir Ipis Lembang is located in Jayagiri Village in West Bandung Regency where the *Bank Keliling* is a business entity that is in demand by its community because the condition of the village is far from the urban area and the low standard of living makes the community have no choice so that the community borrows through the *Bank Keliling*. Some residents, especially housewives, have a lot of time to gather with other fellow housewives to do social gathering, this gathering can be used as an intermediary by *Bank Kelilings* to be able to promote *Bank Kelilings*. In addition to taking care of the problems at home, the housewife also takes care of the expense problem so that the housewife certainly understands and must be able to take care of financial problems. In addition, housewives do not have a permanent job so they do not have income that is always there every month.

Bank Kelilings usually offer loans to small traders that will be used for venture capital. These small traders are usually those who usually sell in the market and have an income every day and can pay interest every week. In addition to small traders, *Bank Kelilings* also provide loans to small entrepreneurs both who have their own businesses (Aquino et al., 2019; Faturrahman & Amirah, 2021; Fauziah, 2017).

This study will be explained the manifest function and latent function of the *Bank Keliling* in the Pasir Ipis Lembang community. This is the focus of the study because according to Merton, the manifest function is a real function of a *Bank Keliling* that exists in society while

the latent function is a hidden function of a *Bank Keliling*. Where members of the *Bank Keliling Bank Keliling* in Pasir Ipis Lembang became objects used by researchers to see the relationship between the theory of structural functionalism from Merton and the *Bank Keliling*.

From the description above, the researcher made a formulation of the problem, the problem is: what is the function of the manifest and latent *Bank Keliling* to the people of Pasir Ipis Lembang? So that this study aims to find out and analyze the functions of *Bank Kelilings* to members of *Bank Kelilings* in Pasir Ipis Lembang.

Literature Review

Structural Functionalism

Robert K Merton placed more emphasis on structural functionalism on order and ignored the conflicts that existed in society. Structural functional analysis has a center of attention to organizations, cultures, societies, and groups. Merton's goals are: social control tools, social structures, group organizations, social norms, emotions that have cultural patterns, cultural patterns, social processes, institutional patterns, social roles, and so on (Merton, 1968).

Function is defined as a consequence that is seen and made to be adapted or adjusted in a particular system. However, there is one clear ideological bias when people focus only on adaptation or adjustment because they are always positive consequences. It should be noted that social facts can have negative consequences for other social facts. To correct the serious omissions that occurred in early functionalism, Merton developed an idea of dysfunction. Just as structure can play a role in the maintenance of other parts of the social system but has negative consequences (Merton, 1968).

Dysfunction consists of two different but complementary thoughts to each other. First, something can have consequences that generally don't work. According to Robert K Merton something can have consequences that make the degree of self-adjustment reduced in a system. Second, the communities involved can be different from the consequences caused depending on the interests of the communities involved (Merton, 1968).

Merton also developed the idea of no functionality which was defined as an irrelevant impact on the system to be considered. To help answer the question of whether positive functions are more than dysfunction, or vice versa. Merton developed the concept of net imbalance (Merton, 1968).

Merton also developed about the concept of latent and manifest functions. Latent functions are unexpected or unintentional functions. The manifest (real) function is an intentional or expected function (Merton, 1968).

Bank Keliling

A *Bank Keliling* is a business entity in the field of savings and loans and works by going to members of a *Bank Keliling* instead of working behind a desk, usually a *Bank Keliling* will offer loans to small traders who have their own businesses (Parlina, 2017).

There are several purposes for giving savings and loans carried out by *Bank Kelilings* (Manurung & Rahardja, 2004).

Seeking profit from the results of interest payments by members of *Bank Kelilings* (Rinda & Aminda, 2020).

Giving assist to the business development of *Bank Keliling* members

Helping the government, because the more loan and loan transactions distributed by *Bank Kelilings*, the better. Because it means that there is an increase in development in various sectors.

Money and Credits

Money is a tool of payment received by the public in terms of financing goods and services (Mishkin, 2001). Money can be used as a measure in financing or credit in the form of money or bills. There is an agreement from both the creditor (bank) and the debtor (the credit recipient), which states that they agree with the agreement that has been agreed by both parties.

Financial institutions

A financial institution is a company that has business activities related to banking. The business activity in question is the collection of funds that offer several schemes, or also by raising funds by providing funds directly, the collection of funds carried out is for consumption activities, distribution activities of goods and services, and also for company investment (Soemitra, 2009). Financial institutions are divided into 2 parts, namely formal financial institutions and non-formal financial institutions.

Method

In this research on the Function of *Bank Kelilings* in the Pasir Ipis Lembang Community, the author uses a qualitative method with descriptive analysis. Qualitative research is used to analyze people's views on the function of *Bank Kelilings* on the lives of people who are members of *Bank Kelilings*. Thus the research report will contain excerpts of the data to provide an overview of the presentation of the data report. The data comes from interview manuscripts as well as documentation. The object of research on the function of *Bank Kelilings* in the Pasir Ipis Lembang community and the subject of this study are people who are members of the *Bank Keliling* in the Pasir Ipis Lembang community. The data collection technique carried out in the research is through interviews with informants and is supported by literature studies in adding some literature and data to gain an understanding of concepts, theories, information, facts, and data.

The technique carried out to collect data uses two sources, there are primary data and secondary data. Primary data were obtained by in-depth interviews with informants who were members of *Bank Kelilings* as well as documentation to supplement the data. Secondary data obtained from literature studies is to collect some materials that can complement the data obtained from several literature such as books, journals, articles, and others.

In this study, researchers used purposive to determine informants on the grounds that researchers wanted to obtain data from informants who were members of *Bank Kelilings* because those informants knew and experienced firsthand how *Bank Kelilings* functioned in their lives. Thus, to test the validity of the data, researchers use source triangulation by checking the data obtained from several sources to produce conclusions.

Result and Discussion

A *Bank Keliling* is a business entity that provides loans to the public in the form of credit. The practice of *Bank Kelilings* is carried out by visiting residents' homes in order to offer loans to prospective members of *Bank Kelilings* (Larasati & Setiawan, 2022). In addition, many people prefer *Bank Kelilings* over other banks because *Bank Kelilings* have a fast process in disbursing loan funds and do not need guarantees, making it easier for people to make loans (Badri & Actini, 2012; Parlina, 2017; Pertiwi, 2018). From this fast and easy work system, it is what makes many people enamored with *Bank Kelilings*.

The *Bank Keliling* work system uses a door-to-door system, which means that the *Bank Keliling* comes to the community to offer money lending services while for collection, the *Bank Keliling* will come to the community. Basically, *Bank Kelilings* will approach people with middle to lower economic groups, especially for people who need business capital assistance to start a business or some to meet the needs of life.

For the community, there are two underlying reasons why many people choose *Bank Kelilings* as the first choice in making loans, namely because *Bank Kelilings* are closer to the community and *Bank Kelilings* do not need guarantees, only need ID cards as data legality. *Bank Kelilings* have differences with other formal banks in the process of disbursing formal bank funds takes about 1 month to only conduct surveys while in *Bank Kelilings* it only takes 1 week. In interest, there is also a difference between formal banks and *Bank Kelilings*, formal banks apply interest of 10% and *Bank Kelilings* apply 20% interest (Rahoyo & Prapti NSS, 2019).

The *Bank Keliling* has an organizational and management structure, in a *Bank Keliling* there will definitely be a head office and branch offices. At the head office there are directors and secretaries while in the branch office there are branch heads and also secretaries and employees of *Bank Kelilings* who are often in the field to do promotions and also to collect on the community. It is the *Bank Keliling* employees who are usually in the field who will usually meet with the community and know very well what the community needs.

Manifest Function of *Bank Keliling*

Capital Needs

The manifest function is the expected function of a social institution (Merton, 1968). The manifest function is the expected function of a social institution (Parlina, 2017; Rinda & Aminda, 2020). Especially in today's life the human being can not be separated from economic activity. In general, the money borrowed by members of *Bank Kelilings* is used for business capital (Gosa, 2016; Larasati & Setiawan, 2022; Sakinah, 2016). The capital needed by *Bank*

Keliling members usually takes a fast time so that if a *Bank Keliling* member makes a loan to a conventional bank and experiences a long process due to long procedures, it has an impact on the depletion of business opportunities from *Bank Keliling* members for the sustainability of their business due to lack of capital.

Income is the main factor that is more dominant for *Bank Keliling* members to prefer *Bank Kelilings* over conventional banks because of the dependence of *Bank Keliling* members on income for living needs (Pitoyo, 2016). To get income, fast business capital is needed so that it can be turned back for other things and here lies the work process of a *Bank Keliling* that is very fast so that even though it is constrained by large interest, for members of *Bank Kelilings* it has become a risk so that members of *Bank Kelilings* must have high creativity in managing the loan money (Novida & Dahlan, 2020).

The capital needs of *Bank Keliling* members who make loans to *Bank Kelilings* can be covered if *Bank Keliling* members can allocate loan funds well or directly used for production capital so that *Bank Keliling* members will quickly benefit for the necessities of life and also to cover loans from *Bank Kelilings*. The purpose of borrowing funds is important, based on data obtained from the field through interviews with informants, that it all depends on how a person can arrange a loan of funds and many of the public actually do not know what benefits and conveniences get if making a loan at a *Bank Keliling*. Another point was also conveyed by one of the informants who said that if the borrowed money is used for consumptive needs instead of for production needs it will definitely burden the members of the *Bank Keliling* but if it is used for production activities then the members of the *Bank Keliling* will not be burdened. This is the same as what was conveyed by one of the *Bank Kelilings* which stated that, the main purpose or function of the existence of a *Bank Keliling* is to increase the business capital of members of the *Bank Keliling* so that their business develops again. Some of the informants also said that there was a business development after making a loan with the increase in profits obtained after making a loan.

Consumptive needs

Actually, there are several causal factors that make many people choose to use *Bank Kelilings*, namely, the increasing needs of life and declining incomes make many people forced to make loans to *Bank Kelilings* even with high interest rates (Gosa, 2016; Larasati & Setiawan, 2022). People in the lower middle class need money or funds to meet the needs of daily life, starting from the needs of food and clothing. Food needs are consumption needs such as rice, side dishes, and other needs. The need for clothing is the need for the education of children from a family where the educational needs vary from the needs of school uniforms, books, payment of tuition fees and needs related to this.

Ease of Access

The ease of making loans is also the attraction of *Bank Kelilings* in the community because it is enough to use an ID card, there can be direct disbursement of funds (Nugroho, 2001). In addition, the situation of the community is often pressed for economic problems that make *Bank Kelilings* the main choice in making business capital loans and not making people care

about the interest given. Fast process and ease of making loans that make *Bank Kelilings* have a greater existence than other banks

According to the informant who is a member of the *Bank Keliling Bank Keliling*, said that indeed the conditions given by the *Bank Keliling* in the form of ID cards negate the members of the *Bank Keliling*. Because if members of *Bank Kelilings* make loans to conventional banks, it will go through a complicated process, this complicated process will burden the community. Another resource person also said the same thing where the process of making a loan to a conventional bank requires many conditions and a long time because a survey is needed so that it will make it difficult for the community while *Bank Kelilings* do not need guarantees and a fast disbursement process. The ease of access provided by *Bank Kelilings* will speed up the business process and is different from conventional banks where the long process will also slow down a person in getting benefits.

In *Bank Kelilings* there are several payment methods offered. However, the average person who is a member of a *Bank Keliling* uses the weekly installment payment method. This is based on the fact that if you use the installment payment method per day, it will be a burden for *Bank Keliling* members on the grounds that the capital turnover of *Bank Keliling* members who open a business requires a weekly or maximum monthly time. Some sources argue that time also affects the payment process.

In addition, many people do not really like the complicated administration set by conventional banks because when borrowing requires guarantees and time and complicated processes (Haryanto, 2008; Marlina & Rahmat, 2018; Rinda & Aminda, 2020).

Latent Function of *Bank Keliling*

A latent function is an unexpected function of a social institution (Merton, 1968) which also can be interpreted as the opposite of a manifest function. Although *Bank Kelilings* have a fast process and easy access, many people are trapped in the practice of *Bank Kelilings* because many people will have difficulty in making payments.

Interest

Loan funds submitted by members of *Bank Kelilings* and interest provided by lenders are very influential on how members of *Bank Kelilings* process or for what uses loan funds are obtained by the community which makes one of the benchmarks for how the existence of *Bank Kelilings* in the community actually (Ramadhan, 2019). If the need for funds is used for consumptive needs then the members of the *Bank Keliling* will not benefit but still have to make payments at the bank then the members of the *Bank Keliling* will find it difficult and will be forced to apply for another loan to cover the loan of one. This is what makes many members of *Bank Kelilings* not helped but become increasingly in debt.

In the process of its work, it can be seen that the interest offered by *Bank Kelilings* is quite high, which is around 10%-30% per-period of borrowing, there are daily, weekly, and monthly scales (Ariyanto, 2005; Rahoyo & Prapti NSS, 2019). This was conveyed by an informant who said that, each *Bank Keliling* has a different interest rate, which is in the range of 10%, 15%, and

even reaches 20%. In addition, another informant added that, any interest given depends on the individual bank that provided the loan.

Violence

Currently, there are still some *Bank Kelilings* that commit acts of violence or unpleasant acts when collecting debts (Parlina, 2017) as explained by one of the informants who said that there was a *Bank Keliling* that committed an unpleasant act either in the form of threats or confiscation of personal property or property. In addition, the *Bank Keliling* does not conduct SP or warning letters in advance before making collections and will go directly to the members of the *Bank Keliling* and directly commit violence or take personal property.

Conclusion

Pasir Ipi Community Jayagiri Lembang village prioritizes borrowing from *Bank Kelilings* over conventional banks because of the need for funds with a fast loan process and an easy administrative process, it can be accessed by only a photocopy of an ID card while conventional banks have some complicated procedures such as surveys that must be done and guarantees that must be given so that it will be difficult for people who need financial assistance in a fast time but do not have guarantee.

If observed from Merton's theory of structural functionalism which has two different functions, both manifest functions and latent functions, it can be concluded that the manifest function of *Bank Kelilings* in society is easy access and the addition of business capital in a fast time, especially some of the people need business capital in a fast time. In a short time, it will allow people to immediately increase business capital and be able to immediately benefit from the business being run but if people make loans at conventional banks, it takes a long time and complicated procedures and the possibility of applying for loans is rejected because they do not meet some procedures, making many people turn to *Bank Kelilings*. Meanwhile, the latent danger of *Bank Kelilings* in the community is the large interest which makes many people even more in debt and instead of being helped because every day they have to pay loans given by *Bank Kelilings* and there are still some *Bank Kelilings* that are rude in collecting on members of *Bank Kelilings*.

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