

Muslim Community Perceptions of Bank Titil Financing Practices

Persepsi Masyarakat Muslim terhadap Praktik Pembiayaan Bank Titil

Mochammad Andrean Hadi Ananda, Mahfiyah, Miftakhul Jannah

ABSTRACT

This study aims to understand the muslim community's perception of Bank Titil's financing practices in Jatiagung Village, Gumukmas Subdistrict, as a response to urgent financial needs. Using a qualitative approach and in-depth interviews, this study involved community members who use Bank Titil's services to explore their views and experiences. Findings indicate that while the community values the ease and speed of the loan process, they also expressed concerns about the high interest rates that can be burdensome. Factors influencing the Jatiagung community's decision to borrow from Bank Titil include economic factors, ease of access, and their low level of financial literacy, particularly regarding Islamic financial literacy. The implications of this study are important for the government to provide easy financial access to legal and Islamic financial institutions for the village community and provide education related to Islamic financial literacy. This is to ensure that the community maintains Islamic values in conducting economic activities.

Keywords: community perception, bank titil, financing practices

ABSTRAK

Penelitian ini bertujuan untuk memahami persepsi masyarakat muslim terhadap praktik pembiayaan Bank Titil di Desa Jatiagung, Kecamatan Gumukmas, sebagai respons terhadap kebutuhan finansial yang mendesak. Dengan menggunakan pendekatan kualitatif dan metode wawancara mendalam, penelitian ini melibatkan masyarakat yang menggunakan layanan Bank Titil untuk menggali pandangan dan pengalaman mereka. Temuan menunjukkan bahwa masyarakat menghargai kemudahan dan kecepatan dalam proses peminjaman, namun mereka juga mengungkapkan kekhawatiran mengenai tingginya suku bunga yang dapat membebani. Faktor yang mempengaruhi masyarakat Jatiagung dalam melakukan peminjaman pada Bank Titil antara lain; faktor ekonomi, kemudahan dan rendahnya tingkat literasi keuangan mereka khususnya literasi keuangan syariah. Implikasi dari penelitian ini penting bagi pemerintah untuk memberikan kemudahan akses keuangan terhadap lembaga keuangan yang legal dan syariah bagi masyarakat desa serta memberikan edukasi terkait literasi keuangan syariah. Bagi masyarakat agar tetap menjaga nilai-nilai syariah dalam melakukan kegiatan ekonomi.

Kata Kunci: persepsi masyarakat, bank titil, praktik pembiayaan



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1. Introduction

In the context of the Indonesian economy, particularly in rural areas, access to financing remains a major challenge for many people. Limited access to formal financial institutions often compels individuals to seek quick and easy financial alternatives to meet urgent needs (Adi Saputra, 2023). One such alternative is Bank Titil, a local term for informal lending entities that offer rapid and simple loan processes. However, this convenience comes with concerns regarding high interest rates and often aggressive collection practices, which can trap borrowers in a cycle of perpetual debt (Elisa & Zuhroh, 2017).

Bank Titil (informal lender)—often referred to as a mobile bank (Bank Keliling)—operates as an informal credit provider in Indonesia, especially in rural regions. These entities offer loans through a quick and straightforward process, free from the complex requirements typically imposed by formal banks. Many people opt for Bank Titil due to the ease of application and minimal documentation, usually requiring only an identity card (KTP) and a family card. However, it is important to note that these lenders are known for charging high interest rates, raising significant concerns regarding ethics and the economic impact on borrowers. Research by Futaqi and Susanti (2022) indicates that while Bank Titil provides easier access to credit, the high interest rates can lead to negative consequences for household finances.

Bank Titil holds a distinct appeal for rural communities because borrowers are not required to provide collateral—unlike major banks, which enforce stricter financing processes and demand substantial security (Larasati & Setiawan, 2022). Thanks to easy loan applications and rapid disbursement, Bank Titil has become a preferred choice for many villagers needing quick funds to cover daily expenses.

Jatiagung Village, located in Gumukmas Subdistrict, Jember Regency, serves as an example of an area where Bank Titil operates. Most residents here rely on farming and small-scale trading for their livelihoods. The socio-economic conditions in Jatiagung reflect the various challenges faced by many other villages across Indonesia.

Demographically, the majority of Jatiagung's population is Muslim, and their primary occupation is agriculture. Unpredictable agricultural conditions are a key source of instability. This situation is exacerbated by volatile crop prices, making the need for quick loans increasingly urgent. Under these circumstances, residents often feel compelled to set aside Sharia principles to meet their daily needs. Consequently, the community has opted to use Bank Titil's financial services—a practice that has persisted for several years.

Although easier access to financing through Bank Titil is often viewed as a solution, significant underlying problems lurk beneath the surface. A primary issue is the trap of compounding debt driven by high interest rates. Many borrowers feel compelled to take out new loans to repay existing ones, creating a cycle of debt that is difficult to break. Findings by Futaqi (Futaqi & Susanti, 2022), Santosa (Santosa, 2024), and Gustiani (Gustiani, 2023) highlight the importance of understanding the long-term impact of using Bank Titil services so that the public can be more vigilant regarding potential consequences.

This study addresses a central question: how do Muslim community members perceive the financing practices of Bank Titil in Jatiagung Village, and what factors influence these

perceptions? By understanding the community's perspective, the study aims to reveal how local cultural and economic values interact with existing financial practices.

The research prioritizes the community's perspective as the primary focus of analysis. Through in-depth interviews and direct observation, the study explores their views on Bank Titil and the impact of its financing practices. The findings are expected to provide a deeper understanding of how the Muslim community in Jatiagung perceives informal lending practices. By identifying the factors that drive individuals to choose Bank Titil, we can gain a clearer picture of the challenges they face and how financial institutions might contribute to supporting them.

2. Literature Review

2.1 Theory of Perception

According to Hasanah (Hasanah et al., 2024), the term perception originates from English and has roots in the Latin words *percepto* and *percipio*. It refers to the process of organizing, identifying, and interpreting information received through the senses in order to understand the environment. In psychology, perception involves signals generated by physical and chemical stimuli that affect the senses. This process relies on the complex functioning of the nervous system and often occurs without the individual's conscious awareness. In other words, perception is the way a person evaluates an object or situation based on their own perspective.

The perceptual process begins with the reception of stimuli by the senses, a function that develops alongside the individual's physical growth. There are two main theories of perception proposed by Gibson (2019):

1. Bottom-Up Theory: Perception begins with raw sensory input received by the senses, which is then processed in stages until it reaches conscious awareness.
2. Top-Down Theory: Perception is influenced by prior knowledge, experience, and context, where existing information is used to interpret sensory data.

The application of perception theories can be observed in several aspects of life:

1. Vision: Through vision, individuals gather visual information that the brain interprets to form a perception.
2. Hearing: Sounds received via air vibrations are processed by the brain, enabling individuals to form an understanding of the sound source.
3. Speech: The process of hearing and understanding spoken language, where this comprehension reflects the application of perception theory.

Furthermore, observing facial expressions can also provide information about a person's feelings. However, not everyone agrees that such perception is always accurate; many argue that perception is subjective and can be erroneous (Hasanah et al., 2024). According to Walgito (2010), perception comprises the following indicators:

1. Absorption of stimuli or objects from outside the individual. These stimuli or objects are absorbed or received by the five senses—sight, hearing, touch, smell, and taste—either individually or in combination. This process of sensory reception generates mental images, responses, or impressions within the brain; these images may be singular or plural, depending on the object of perception being observed. The brain accumulates these images and impressions—both long-held and newly formed—influenced by factors such as the clarity of the stimulus, the normality of the sensory organs, and the timing (whether the experience is new or past).
2. Comprehension or understanding. Once images or impressions are formed in the brain, they are organized, classified, compared, and interpreted, resulting in the formation of comprehension or understanding. This process occurs rapidly and is highly unique. The resulting understanding also depends on pre-existing mental images the individual already possesses (a process known as apperception).
3. Judgment or evaluation. Following the formation of comprehension and understanding, the individual makes a judgment. The individual compares this newly acquired understanding against their own subjective criteria or norms. Individual judgments vary, even when the object of perception is identical; therefore, perception is inherently individual in nature.

The process of perception formation (Walgito, 2010) indicates that perception occurs in the following stages:

1. The first stage, known as the natural or physical process, involves the capturing of a stimulus by human sense organs.
2. The second stage, known as the physiological process, involves the transmission of the stimulus—received by receptors (sense organs)—via sensory nerves.
3. The third stage, known as the psychological process, involves the emergence of individual awareness regarding the stimulus received by the receptors.
4. The fourth stage represents the outcome of the perception process, manifesting as responses and behavior.

2.2 Financing

Financing, in the broad sense, refers to the provision of funds to support planned investments, whether undertaken independently or by others. In a narrow sense, financing is used to define funding provided by financial institutions, such as Islamic banks, to their customers (Muhammad, 2005). According to Rivai V and Arifin, A, the objectives of financing include the following:

1. Improving the economic well-being of the community: This means that individuals who previously lacked economic access can gain such access through financing, thereby raising their economic standing.
2. Availability of funds for business expansion: Expanding a business requires additional capital, which can be secured through financing activities. Funds flow from parties with a surplus to those with a deficit, allowing capital to circulate effectively.
3. Increasing productivity: Financing provides business owners with the opportunity to boost their production capacity, as production activities cannot proceed without the necessary funds.

4. Creating new job opportunities: The expansion of business sectors—facilitated by additional financing—leads to the absorption of labor, thereby creating new employment opportunities.
5. Facilitating income distribution: Productive business activities enable individuals to earn income from their ventures. As this income contributes to the community's overall earnings, it results in the distribution of income (Rivai & Arifin, 2010).

According to Kasmir, the objectives of providing financing are:

1. Seeking profit. The primary objective of providing financing is to generate profit. This profit is realized through profit-sharing—received as compensation—and administrative fees.
2. Assisting customers' businesses. Supporting customers who require funds to develop and expand their businesses. In this regard, both the customer and the financing institution benefit.
3. Assisting the government. Broadly speaking, the benefits to the government include tax revenue generation, job creation, an increase in the supply of goods and services, and the saving and enhancement of foreign exchange reserves (Kasmir, 2002).

2.3 Banks

Definitions or conceptual boundaries regarding banks are essentially consistent; any differences lie primarily in the specific duties and business activities of the banks in question. Several definitions of a bank, as proposed by various experts, are presented below:

According to G.M. Verryn Stuart (as cited by Simorangkir, 2004), a bank is an entity that aims to satisfy credit needs—whether through its own payment instruments, funds obtained from others, or the circulation of new exchange media in the form of demand deposits (scriptural money).

According to Kasmir (2019), a bank is a financial institution whose business activities involve mobilizing funds from the public, channelling those funds back to the public, and providing other banking services.

According to Article 1 of Law Number 14 of 1967 concerning Basic Banking Provisions, a bank is a financial institution whose primary business is providing credit and services related to payment systems and the circulation of money.

Based on Law Number 14 of 1967, there are various types of banks; this discussion focuses on three categories of banking institutions: those classified by function, by ownership, and by the creation of demand deposits. Regarding functions, several types of banks are recognized, such as:

1. The Central Bank is Bank Indonesia, as referred to in the 1945 Constitution and established under Law Number 13 of 1968. Historically, three banks have served as the country's central bank: Bank Nasional Indonesia (BNI), De Javasche Bank, and Bank Indonesia (BI). All three have played a crucial role in maintaining currency stability across the eras of colonialism, independence, and the present day.

2. A Commercial Bank is a bank that collects funds by accepting deposits in the form of demand deposits (*giro*) and time deposits, and primarily extends short-term credit in its operations. Commercial banks can be categorized into state-owned commercial banks and private commercial banks. Examples of state-owned commercial banks include Bank Mandiri, Bank Negara Indonesia (BNI), Bank Rakyat Indonesia (BRI), and Bank Tabungan Negara (BTN). Examples of private commercial banks include Bank Central Asia (BCA) and UOB Indonesia.
3. A Savings Bank is a bank that collects funds by accepting savings deposits and primarily focuses its operations on generating returns—such as interest—on funds invested in securities. Examples of savings banks in Indonesia include Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), Bank Tabungan Negara (BTN), and Bank Mandiri.
4. A Development Bank is a bank that collects funds primarily by accepting time deposits and/or issuing medium- and long-term securities, and primarily extends medium- and long-term credit for development purposes. Examples of development banks include the Asian Development Bank (ADB), the Caribbean Development Bank (CDB), and the World Bank.
5. A Rural Bank is a bank that accepts deposits in the form of money and kind (such as rice, corn, etc.) and extends short-term credit—in the form of either money or kind—to the agricultural and rural sectors.

2.4 Bank Titil

Bank Titil can be described as Mobile Banks or Plecit Banks, terms used to refer to microfinance institutions that lend money to the public using a group lending system conducted weekly (Pramudya et al., 2024). Titil Banks are also known as weekly credit banks—institutions that provide cash loans to people facing living expenses that exceed their income. Meanwhile, according to Larasati and Setiawan (Larasati & Setiawan, 2022), Bank Titil is a business entity that provides loans to the public in the form of credit. The Mobile Bank approach involves visiting residents' homes to offer loans to prospective Mobile Bank members.

As noted by Mubarok et al. (2022), Bank Titil is not a formal banking institution; rather, the term refers to loan-sharking operations or mobile lenders that provide daily, weekly, or monthly loans at high interest rates. The products offered are small-denomination, short-term cash loans—typically ranging from hundreds of thousands to several million rupiah. Due to their interest rates and collection methods, these lenders pose a risk of damaging the financial stability of low-income households.

3. Research Methode

3.1 Scope of the Study

This study employs a qualitative approach. This approach was selected for its capacity to explore and comprehend complex social phenomena, particularly regarding public perceptions. The primary focus is to gain an in-depth understanding of the Muslim community's perspectives on the financing practices of Bank Titil in Jatiagung Village. This approach enables the researcher to explore the meanings, experiences, and social contexts that shape individual perceptions, thereby yielding rich and meaningful data.

The research method utilized in this study is phenomenology. This method aims to understand individual experiences from the participants' own viewpoints and to gain insight into how they interpret the financing practices of Bank Titil. Through this approach, the researcher focuses not merely on statistical data but rather on the participants' subjective experiences. This aligns with the phenomenological principle emphasizing the importance of how individuals understand their own experiences within their social context (Sugiyono, 2022).

The research subjects comprise Muslim residents of Jatiagung Village, Gumukmas Subdistrict, Jember Regency. This selection is based on their relevance to and direct involvement in the financing practices conducted by Bank Titil. The informants consist of Bank Titil service users. This selection criterion is crucial to ensure that the information obtained encompasses the diverse perspectives and experiences present within the community. The study involves seven informants representing borrowers with varied socio-economic backgrounds. By employing purposive sampling, the researcher is able to select informants who have experience using Bank Titil services; this step is vital for ensuring the quality and representativeness of the data obtained.

3.2 Data Collecting

The data collection techniques employed in this study include in-depth interviews, participant observation, and document analysis. In-depth interviews were conducted to explore, in greater detail, individuals' experiences and perceptions regarding Bank Titil. Through this approach, the researcher was able to capture the nuances and underlying meanings of the experiences shared.

Participant observation was carried out to understand the direct interactions between the community and Bank Titil. This technique allowed the researcher to observe the lending process, social interactions, and on-the-ground dynamics. Such an approach enabled the acquisition of more holistic and contextual data, facilitating a better understanding of how this banking service is perceived by the community (Moleong, 2018).

Meanwhile, document analysis was conducted to gather secondary information, such as relevant reports and articles concerning Bank Titil. This also encompassed an analysis of the financing practices taking place within the village. By integrating these various data sources, the researcher was able to gain a more comprehensive overview of the research context (Sugiyono, 2022).

3.3 Analysis Method

The data analysis method employed in this study is the model developed by Miles and Huberman. This approach comprises three primary steps: data reduction, data display, and conclusion drawing (Miles & Huberman, 1992). Data reduction involves selecting, organizing, and filtering relevant information from the collected data, with the aim of highlighting key themes that emerge from interviews and observations.

Following data reduction, the next step is data display. At this stage, the researcher organizes the information into narratives or tables to facilitate understanding. An effective data display provides a clear overview of the research findings and strengthens the arguments being

presented. Finally, conclusions are drawn by interpreting the displayed data and comparing it with relevant theories. This process is crucial for ensuring that the conclusions are supported by solid evidence and for formulating recommendations based on the research findings.

4. Result and Discussion

4.1 Public Perception of Bank Titil

The study's key findings indicate that the Muslim community in Jatiagung Village holds a positive perspective on the financing practices provided by Bank Titil. Most informants described the borrowing process as quick and simple, requiring only a photocopy of their national ID card (KTP) and family card (KK). They became increasingly interested in using Bank Titil's services after observing the large number of people already utilizing them. The high volume of users attracted the attention of newcomers, leading them to perceive borrowing from Bank Titil—especially when done collectively—as an acceptable practice rather than a negative one.

Residents of Jatiagung Village, Gumukmas subdistrict, who use Bank Titil's services generally belong to lower-middle-income groups. They find the offered loans helpful, as many believe the service supports the growth of their businesses. Furthermore, the repayment mechanisms—typically structured on a daily or weekly basis—do not place an undue financial burden on them.

Additionally, many villagers choose Bank Titil due to its transparent and uncomplicated processes. They feel at ease and trust that the institution understands the local community's economic circumstances. Through a personalized approach and responsive service, Bank Titil has successfully attracted community participation in its financing programs. Some residents have even developed a rapport with the staff or collectors, fostering greater trust and encouraging repeat borrowing. Nevertheless, many informants also expressed concern regarding high interest rates that could become a financial burden, creating a sense of ambivalence in their views toward the institution.

An analysis of these findings indicates that while the ease of the borrowing process is a primary attraction, high interest rates pose a significant issue. This aligns with previous research noting that microfinance institutions often provide easy access but can burden borrowers in the long run. Consequently, there is a risk that individuals could become trapped in a debt cycle that is difficult to repay (Firdausi & Mubarak, 2024). Interestingly, some borrowers consider the high interest rates justified given the convenience afforded to them. Compared to borrowing from conventional banks or BMTs (Sharia-compliant microfinance cooperatives)—which may be located at a distance and entail requirements they perceive as cumbersome—they prefer borrowing from Bank Titil.

Numerous prior studies, such as those by Gustiani (2023) and Santosa (2024), demonstrate that microfinance institutions—including mobile lenders (bank keliling)—offer easy access and streamlined borrowing processes. In the context of the Jatiagung village community, this study confirms that borrowers greatly appreciate the rapid processing and minimal requirements, leading to increased trust in and interest toward Bank Titil. This suggests that such institutions can serve as a relevant alternative for addressing the financial needs of low-income

communities. Research by Rohmah et al. (2024) further supports this, indicating that the community derives significant benefits from the lending services offered by Bank Titil; many believe that these services help advance and grow their businesses.

4.2 Factors Influencing the Choice of Bank Titil

The main factor driving the community's choice of Bank Titil is economic. The residents of Jatiagung village are primarily farmers. Farming yields are not always profitable, yet their needs are urgent. On the other hand, Bank Titil goes door-to-door offering small-scale or micro financing that is well-suited to their economic capabilities. Based on interviews with them, the loan funds are used to meet daily living expenses, pay for their children's schooling, or provide additional working capital for their businesses. For this reason, the community chooses to borrow from Bank Titil rather than other banks.

Secondly, convenience is a key factor influencing the community's decision to choose Bank Titil. Individuals seeking financing from Bank Titil do not need to travel far to register or make payments; they can simply stay at home or gather at a designated location, where a bank representative will visit them to handle the registration process. The registration process is uncomplicated, requiring minimal documentation—specifically an ID card (KTP), a family card (KK), and the applicant's signature—to complete the procedure. Similarly, regarding disbursement, borrowers receive the loan funds—minus administrative fees—after registering. Even the repayment process is convenient, as the debt collector visits the agreed-upon location directly. These findings align with research conducted by Futaqi and Susanti (2022), Gustiani (2023), Elisa R. and Zuhroh (2017), Mubarok and Khaeroni (2022), Prissilia et al. (2022), and Larasati and Setiawan (2022).

Finally, the researcher interprets another contributing factor to be the community's low level of financial literacy, particularly regarding Sharia finance. They are unable to distinguish between legal and illegal financial institutions and do not understand the concept of *riba* (usury). Financial literacy is essential for understanding financial services and their associated risks. In Sharia economics, financial services must comply with Fiqh contracts and be free from *maisir* (gambling), *gharar* (uncertainty/ambiguity), and *riba*. In contrast, Bank Titil invariably charges high interest rates and operates as an illegal financial institution. As Muslims, the community in Jatiagung ought to prioritize Sharia compliance as an act of religious obedience and a responsibility toward their faith.

5. Conclusions and Recommendations

This study reveals that the Muslim community in Jatiagung Village holds a positive view of Bank Titil's financing practices, which are characterized by the ease and speed of the borrowing process. However, concerns about high interest rates continue to cause ambivalence among borrowers. This means that the community is also aware of the financial risks that may arise in the future. The factors influencing the Muslim community in Jatiagung to choose Bank Titil's services include economic factors, convenience, and low financial literacy—particularly regarding Islamic finance. Of these three factors, economic factors are the primary driver motivating the community to borrow from Bank Titil.

Based on the findings of this study, the recommendation for the government is to provide access to legal, Sharia-compliant, and easily accessible financing, as well as to improve financial literacy (particularly regarding Sharia finance) among rural communities so they can meet their economic needs while remaining in compliance with Sharia principles. Meanwhile, the Muslim community in Jatiagung needs to deepen their understanding of Sharia finance and be aware of the consequences of every loan they take out, taking into account their needs and ability to repay. They are also advised to seek alternative financing options and manage their debt wisely through realistic repayment plans.

Future researchers may choose a different *setting* or expand upon the theories used, as Gibson's Perception Theory has its limitations. This theory does not account for the roles of cognition, memory, and culture. Additionally, researchers may employ different research methods or perspectives to make their studies more engaging, in-depth, and comprehensive.

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