



# Daily Bank Social Interactions And The Role Of Micro Business

(Study on Noodle and Meatball Traders in Malang City)

Didik Supriyanto

University of Islam Malang, Mayjen Haryono Street 193 Malang 65144  
didik\_s@unisma.ac.id

**Abstract.** In the neoclassical paradigm which argues that an action will be influenced by economic factors. However, the opinion of this school of thought does not apply to the action of daily bank loans for noodle and meatball traders in the city of Malang. Where the social structure in understanding existing actions in institutional theory can break this paradigm view. In this study using qualitative methods with a phenomenological approach. And the researchers used an institutional approach model through social interaction to answer the interaction of daily bank loans and the role of micro-businesses for noodle and meatball traders to make micro-business actors, especially noodle and meatball traders, feel comfortable borrowing from daily banks. This further clarifies that existing social interactions have a role in making micro-entrepreneurs not interested in formal banks or cooperatives and tend to choose daily banks. What's more, in addition to the daily bank services to micro business actors, they provide additional value by not only focusing on services in the form of cash only, daily banks also provide goods. This is done in order to foster and improve the network. This service, which is carried out in the form of goods, is an innovation from a daily bank. From here, a trust will be built that will strengthen and increase mutual trust between them. So that if on the way there are problems with payments, it is quick and easy to negotiate with each other. Starting from here, more and more agreements are created with positive norms and values that are built from daily banking, so that traders will be increasingly reluctant to move to cooperatives or formal banks. As for the role of influence on the development of micro-businesses, traders can have positive or negative implications. These implications depend on the internal and external factors of the micro business actors.

**Keywords:** Social Interaction, Noodle and Meatball Traders, Daily Bank, Role, Micro Enterprise.

## 1 Introduction

Humans as social beings who depend on and need interaction with individuals and other creatures. Humans as social beings are required to interact well with others in society with the aim of creating a peaceful and peaceful society. In the view of sociology, trade

is trading in the view of sociology is a social institution for the solution of the problem of desire. economic principal in the distribution of goods and services. The mixing of the meaning of trading in economic or sociological analysis can be explained if the market governs social life, automatically encompassing the economy in it. Social interaction can be referred to as energetic social relations. Social ties can be interpreted in the form of bonds between one person and another, between one group and another, or between groups and individuals. In interaction there are also icons, where the icon is meant as something whose number or meaning is given to it by those who use it. According to H. Bonner, social interaction is a bond between 2 or more people, where the behavior of one person influences, replaces or justifies the behavior of the other person or vice versa. Social interaction is the key to all social life, without social interaction there is no life together. The meeting of individuals in a mere physical way will not result in social life in a social group. Such association of life will only occur if many individuals or groups of people work together, exchange dialogues, and then to achieve a common mission, carry out competitions, clashes and the like. Some sociologists think that cooperation is the main form of social interaction. Cooperation sticks out because of the direction of individuals to their groups and other groups. Collaboration may increase strongly if there are external threats that criticize or there are other actions that offend loyalty that is conventionally or institutionally embedded in a group, in a person or group of people W. A. Gerungan, Social Psychology, (Bandung: Eresco, 1996) Print. 13, 57. Cooperation will increase strongly if there are external threats that criticize or there are institutional actions that have been embedded within the group, in a person or a group of people. Such activities can have a violent character if a group for a long time experiences resentment as a result of feelings of dissatisfaction, because their main desires cannot be fulfilled because there are obstacles that come from outside the group, the condition becomes even more acute when the group feels ridiculed or burdened by a belief system or on one of the sensitive aspects of culture. Similar forms and patterns of activity are to be found in all classes of people. Such habits and attitudes begin since childhood in family life or kinship groups. Such a form of activity grows when people can be mobilized to achieve a common mission and there must be an understanding that the mission will later be useful for all.

So that there must be an exciting atmosphere in calculating activities and responding to the services to be obtained. In subsequent advancements, special skills are needed for those with similar duties, so that the concept of the same activities can be carried out properly. Similar activities stick out because of the direction of individuals towards their groups and other groups. Similar activities will probably increase strongly if there are external threats that criticize or there are external actions that offend obedience which is traditionally or institutionally embedded in a group, in a person. or a group of people. Such activities can have a violent character if a group for a long time experiences resentment as a result of feelings of dissatisfaction, because the basic desires cannot be realized due to obstacles that come from outside the group. In interaction there are factors that make the interaction system hampered. Aspects that limit the way of interaction are as follows:

a. Feelings of worry about communicating, the presence of prejudice towards people or groups of people often creates fear of speaking. Meanwhile, communication is one of the driving aspects for the formation of integrity

b. There is individual antagonism, the existence of antagonism between people wants to exacerbate the differences that exist within special groups. Soejono Soekanto. *The science of society Something Introduction*. (Jakarta: Raja Grafindo Persada 2006), 78-80

According to Parsons, social action is a way in which actors participate in the process of collecting subjective decisions about tools or methods to achieve specific goals to be achieved. Talcott Parsons explained that social action has elements such as movie stars, tools or equipment and missions. Gilin and Gilin argue that social interaction is energetic social relations involving bonds between people and individuals, between groups and groups of people, or individuals and groups of people. The social interaction defined in this research is the daily bank ties with the noodle and meatball sellers in Malang City.

## 2 Literature Review

The choice of a trader to make a choice on a debt agreement at a daily bank can be caused by many reasons. The trader's decision is not only due to economic factors, but also due to cultural, social, normative, sociological factors, etc.

### 2.1 Urgent needs and trade needs

For traders, debt is not caused by will, but because of necessity which is caused by pressing desire. For example, when illness strikes in one part, the supply budget is not enough for treatment, or a disaster occurs that forces you to run out of assets or something like that. When such a thing occurs, there is no choice so that the debt must also be tried; In situations like this, debt can even be tried for life. Often, we are faced with a difficult financial situation with a limited duration, debt can help us get through that situation and plan and schedule to make payments at a later date.

In traders' micro business expeditions, there are times when noodle and meatball traders want a budget injection to improve their business performance or take business opportunities that arise. The more business opportunities you have, the higher the budget injection that must be planned and spent. Of course getting a large budget is not easy, so a capital loan is one of the important alternatives that can be implemented. Without borrowing funds that can support the trading progress more quickly, business opportunities that existed beforehand could be completely closed because traders failed to take advantage of this opportunity.

### 2.2 Difficult to Get Access to Funding

Micro business operators, especially those selling noodles and meatballs, face challenges in accessing finance. Meanwhile, micro-enterprises are becoming the

foundation, especially the pioneers of the national economy. Noodle and meatball traders are having trouble getting access to funding due to 4 reasons, namely low data, low technology, not passing audits, and unsafe assets. This situation opens opportunities for informal financial institutions to take advantage of the limitations of unbankable traders.

A significant characteristic of a formal financial institution is in the type of agreement made in the form of a contract system. It is difficult to access credit at official institutions, both bank and non-bank financial institutions (pawn shops, cooperatives, etc.), so it is a medium for informal areas to explore opportunities for unreliable market traders. As a result, it is precisely at such a point that informal financial institutions enter to meet limitations that cannot be reached by official financial institutions. This opportunity is used by banks every day to carry out loan contracts to merchants in a simple and mortgage-free manner.

### **2.3 Social Interaction as Debt Guarantee**

As social beings, humans are always positively related as individuals or groups. Social interaction can be established through processes of encouragement, recognition, compassion, and synthesis (Supardan, 2007: 151). The method that then penetrates will give birth to something attached. On the other hand, attachment is an economic action that is situated in a social way and is attached (embedded) in individual social networks that are currently running between actors (Damsar, 2009: 139). On the other hand, networks that are bound by beliefs and maintained by rules are called "social interactions". Broadly speaking, social interaction is referred to as the ability of citizens to work together to achieve common goals among various groups and groups. This social interaction will be a substitute for pawning debt on bank loans every day. If explored further, social capital has three instruments mentioned by Coleman (1988:102-105) consisting of:

#### **1. Trust**

The ability to associate becomes a very important capital for economic life and other aspects of social existence when the community wants to share with each other to find common ground for shared norms and values. These shared values will arise what is called trust ( Fukuyama, 2002:13). Trust in economic activity is very important because its existence can reduce expenses for monitoring and enforcing contracts (Yustika, 2008: 182). Thus, the trust that is established between the trader and the Daily Bank will smooth out the actions of accounts payable. Besides that, this trust will provide benefits for traders and daily banks. On the trader side, trust can be used as a guarantee eraser. Meanwhile, on the daily bank side, trust can reduce costs for conducting supervision and minimize the risk of bad credit.

#### **2. Network:**

The definition of network according to Lawang (2004:50-51) is that there are ties between nodes (people or groups) connected to the media (social relations). As the



network in the concept of social ties provides access to resources where there is information that is very important as a basis for action. The information network that exists between traders and the daily bank will make it easier for both of them to carry out debt and credit transactions. For traders, the network will make it easier for traders to get their business capital. Meanwhile, for daily banks, the network will make it easier to extend credit.

### 3. Norms

Norms are a set of recognized rights of several individuals to limit or otherwise determine the actions of individuals who are the target of norms (Coleman, 2008:397). In general, norms are understood as shared rules that guide one's behavior. Norms provide a way in which a person orients himself towards other people (Damsar, 2009: 216). Meanwhile, the basic understanding of norms is to provide guidelines for someone to behave in society. The binding strength of these norms is often known by four meanings including usage, habits (folkways), behavior (mores), and customs (custom) (Soekanto, 2010: 174). Norms are unwritten and organized social rules. Where these factors are collective which can prevent individuals from social deviations. If customers from informal financial institutions do not pay their debts, then there are norms that apply to society, which ultimately affect the stability and social interaction of the customers themselves in the eyes of certain communities (Hamka, 2009:19).

#### 2.4 Patron-client between daily banks and meatball noodle traders

Because borrowing from an official institution such as a bank, of course, must be accompanied by a line of provisions as a mortgage loan when applying for bank installments, such as duplicate ID cards, family cards, marriage certificates, even land titles, houses, especially transportation. Meanwhile, daily real banks offer loans with much shorter terms and can be filled at a relatively short duration. This is what makes *mei* and meatball traders prefer the daily bank as a place to let go for just a second without assuming the long-term consequences that accompany it. The term patron-client is not a recent thing, but has existed from the Roman empire. Patron-clients are found in all layers of society, both modern and conventional citizens. Clientism managed to survive from ancient to modern times through informal codes, numbers and norms that were socially protected (Muhtadi, 2013, p. 43). In social science literature, patrons are plans for ties to social levels and economic base capabilities, patron designs are always accompanied by consumer plans, without consumer designs so there is no patron design (Hefni, 2009, p. 16). Patron-clients themselves are one thing bond between parties who have authority and modules with other parties who do not have both of these things. Rivers (in Scott, 1994, p. 79) assumes that patron-client is a personal bond that is often known by a sense of kinship, as a result when one party feels burdened, this collaboration will break down and both parties can end the bond that was created. woven.

The daily bank association as a patron and noodle and meatball trader as a customer is based on the trust and agreement of both parties. Daily banks or patrons get profits

from consumers who borrow money in the form of interest, and consumers get profits in the form of money loans. The survival or failure of a patron-client relationship is related to harmony between the patron and his client in carrying out the rights and roles inherent in each party by establishing mutually beneficial, mutually giving and welcoming bonds (Priyatna, 2011, p. 43). However, it is certain that in a relationship it will not always run easily or have some obstacles. One of the obstacles or problems that is meant is when the consumer cannot pay off the debt with the interest, of course the consumer will experience loss in a modular way because he has to sell the assets he owns and no longer gets complete trust from his patron.

### **3 Research Method**

The research concept used in this research is descriptive qualitative. Bogdan and Taylor (1975) in Moleong (2012: 4) describe qualitative methodology as a method of research that produces descriptive information in the form of recorded words or words from several people and attitudes that can be observed. Based on this interpretation, in this research the researcher intends to explain and describe in depth the relationship between the interactions between the noodle and meatball traders and the bank every day in depth. The mission of phenomenological research is to explain what experiences a person feels in this life, including his interactions with other people (Salim, 2006: 171). In addition, research using a phenomenological approach seeks to understand the meaning of events and interactions among people in specific situations.

#### **3.1 Subject or Research Object**

The subject or object of research is the database of instrument terms to be processed in research (Zulganeff, 2008: 121). The research subjects consisted of key informants and supporting informants. The key informants in this study are people noodle and meatball traders. Instead to determine the next informant using the snowball method (snowball). The snowball method is used to find informants by passing from one informant to another so that the information obtained is more numerous, complete and in-depth. On the other hand, the supporting informant is the daily bank. On the other hand, the object of the research was carried out at noodle and meatball traders in Malang City because the number of traders in it is widely spread in Malang city and Malang city is known as culinary mei and meatballs. With so many traders in this city, it creates a complication of interactions involving traders, consumers, or investment service facilitators.

#### **3.2 Data Collection Methods and Data Validity**

Primary data is generated from observation and question and answer. Observation was attempted in a direct way with traders in Malang city who carry out debt negotiations in the daily bank. The method of observation to be carried out consisted of collecting illustrations, interaction of noodle and meatball traders with the daily bank

and other activities that occurred during the experimental observation procedure. Questions and answers were carried out to ask for data from noodle and meatball traders, not only for the accuracy of the data so that questions and answers were also tested on the daily bank. On the other hand, secondary data is obtained from illustrations of elections when carrying out research and data that supports research. In order to ensure that research data has a high level of validity (validity), so that the data screening process must meet important standards or benchmarks, namely:

1. credibility standards, meaning that they are in accordance with the reality on the ground,
2. transferability standards, providing detailed, real, analytical, and justifiable explanations,
3. the standard of dependability is that data can be accounted for objectively and confirmability is that the data obtained is authentic (Usman and Akbar, 2001: 88-89).

## **4 Result and Discussion**

To obtain information in order to answer the formulation of the problem, the researcher conducted interviews with several parties that had been determined in the research method. The following is a list of informants in the research used in collecting primary data. List of informants

1. Sulasmi, 59 years old, meatball seller on Jl. Jakarta is the city of Malang
2. Mesyadia is 34 years old, a noodle seller on Jl. M. Panjaitan Malang city
3. Ibrahim Erhan Nuha, 30 years old, seller of meatballs in Dinoyo, Malang City
4. Saifut Zaenuri, 64 years old, a noodle seller on Jl. Veterans of Malang City
5. Lilik, 50 years old, noodle seller, Jl. Pekalongan
6. Yayuk, 49 years old, a noodle seller on Jl. Bogor City of Malang
7. Rawi, 61 years old, meatball seller on Jl. Joyo Mulyo Malang City

### **4.1 The influence of urgent needs and the need for collateral trade, and economic sociology in debt decisions**

Various economic and non-economic factors can influence a trader's decision to pay off daily bank loans. The reason for this being that traders are based on an economic pattern can be explained by the experience of Mrs. Sulasmi and Mother Mesadia due to a small economic situation (lack of capital) or being hit by difficulties. In this way, it was the economic conditions that resulted in Mrs. Sulasmi being forced to borrow from the daily bank. On the other hand, the alibi of other traders borrowing from the daily bank was motivated by the medical expenses of the child. Mesadia's mother said frankly that when her baby had recovered from her illness, Mother Mesadia no longer borrowed money from the daily bank. As a result, Mrs. Mesadia only borrowed from the daily bank only based on her pressing desire to pay for the treatment of her child. Apart from the reasons explained above, the reason for the trader's decision to choose

loans from daily banks compared to other agencies is to think about the profits and losses that are obtained when borrowing from daily banks. A copy of KTP paper is also a special consideration for Mr. Ibrahim to be more selective at daily banking than pawnshops, official banks or cooperatives. This also proves that traders prefer a method that is very easy and not complicated. contrary to the case with Mr. Saifud, by equating daily banks with pawnshops, official banks and cooperatives but what becomes a problem is administration fees. On the other hand, because of the economic background of the concept of social science, this is what Mrs. Lilik feels. On the other hand, Mrs. Lilik explained that the initial interest in borrowing at the Daily Bank was more based on the observations of economic society. Mother action. Lilik borrowing from the daily bank was born because of the seriousness of the communication that was strung between Mother Lilik and other traders (Mother. Sulasmi). The seriousness of the interaction will create attachment between traders. When This attachment continues to be strong so that someone will tend to follow the actions carried out by many people in their environment. In this way, you can say that the data network supporting the trader can influence the trader's decision to carry out a loan contract at the Daily Bank. This attachment continues to be strong so that someone will tend to follow the actions carried out by many people in their environment. In this way, you can say that the data network supporting the trader can influence the trader's decision to carry out a loan contract at the Daily Bank.

## **4.2 Network**

As social beings, people live together with other people. Therefore, people in carrying out their lives need social interaction with other people or in a special class. Prolonged interaction will give birth to social bonds between the participating actors. Network Level: Based on the network level, the social network is broken down into 2:

### **a. Micro Network**

Intense social interaction will give birth to a social bond. Social bonds that then permeate can give birth to a social network between them. Conversely, social networks between people are known as micro networks. The micro network was established when the Daily Bank offered loans to meatball noodle traders. Banks daily try to communicate with traders, in the form of offering loans. Likewise, in economic principles, if there is an agreement, there must be a request. the negotiations attempted by Thithil Bank were in fact responded by the traders. When there is a reaction by the traders, a loan debt is formed. Not only that, Ms. Lilik also said that the alibi for following other traders was motivated by the time and space that gave birth to data. Familiarity with the place where the trader accompanies makes the attachment stronger. When the attachment is created so that it wants to give birth to an action. On the other hand, what Lilik feels is the act of following other people based on area effects.

### **b. Meso Network**

The bonds formed by actors with or within groups eventually create a network that can be called a meso network. Meso network applications in the environment can be found in association activities, some of which are traders. The Paguyuban often acts as a bridge when there are problems with outside traders. One of them is when there is a "satpol PP gropyok" the average trader sells in public facilities, on the sides of the road, which often has to be chased by public order officers from the regional government because they are considered to violate public order.

### 4.3 Trust

The discrepancy in the duration of the trader's payment can cause a daily bank effect before receiving the profit. In effect, debts of money that run between traders and banks are daily intertwined "under the ground". In this way, legal agreements cannot be used easily, and therefore social agreements are needed. Legal agreements usually incorporate risk into the decision to participate or not to participate in the action. The inclusion of effects in decisions can be described in one word, namely "trust". Looks like Trust: The trust that has been tied between the trader and the Daily Bank doesn't just happen. The emergence of trust can be motivated by various aspects, actions, or ways. Further circumstances that can create trust:

#### a. Processual Trust

The occurrence of trust between daily banks and traders is called processual trust. Processual trust arises through the ways of social interaction formed by actors, namely traders and daily bankers. Mrs. Sumiati, while doing her job as a daily bank, said that she only gave out loans to people she already knew. That way trust is created because of intense interaction. The interaction that took place and absorbed eventually gave birth to economic action, namely the debt agreement.

#### b. Symbol-Based Trust

Abstract systems are important areas for the development of trust. Abstract system is an institutional method that explains the change of social relations through "symbolic equipment". The icon that represents the merchant's business and the Daily Bank is in the form of a place where the business resides. This means that a trader has a place to trade that is certain and resides every day. That way, an icon in the form of a place for goods that is certain and stays can be a guarantee that the trader does not want to leave. The rationale possessed by the Daily Bank is that a trader does not want to leave just because of his debt to Thithil Bank and leave his trading place. Therefore the Daily Bank thinks if you continue to be worthy and stay in place of the trader's goods then trust will continue to be created, and vice versa.

#### c. Trust Born from Intermediary Networks

Intermediary forms can arise in all areas of social life. None other than in economic action in the form of accounts payable. The intermediary that is meant is that the trader

wants to provide advice to the daily bank regarding the integrity of the traders around him. As a result, these intermediaries are the key to daily banking in distributing loans to prospective customers. Therefore, the data provided by these intermediaries is very important in determining whether the trader is eligible for a loan or not. For the Bank, the daily data provided by intermediaries is useful for reducing the effect of failing to give money.

#### **d. Contagious Belief**

Widespread trust is shown through belief in a group that determines a belief, will influence the opinions of others. The assumptions that traders have near Ibu Sulasmi's place of trading share data and have an impact on the collection of decisions. Unknowingly this belief has the impact of dependency.

#### **e. Trust Backed up by Third Parties**

The occurrence of a relationship of trust will create another closeness of trust similar to the closeness of trust that will link the guarantor as an intermediary to the business, but simultaneously the third party plays a more peaceful but more important position. Trust that is backed up by a 3rd party is a trader who already has a strong attachment to the daily Bank, as a result the trader has been trusted by the daily Bank. When the person next to the trader wants to borrow from a daily bank, so that through integrity collateral by a third party, the person next to the trader is given a loan. However, if the trader cannot protect the trust that the bank has placed on a daily basis, then the integrity of the third party will be compromised.

### **4.4 The Rise and Fall of Trust and Its Consequences**

The structure of communication experienced by donors of trust has the potential to affect the increase and decrease in trust. But not only down and up just trust. There are times when that trust cannot be created. Next is a statement thrown by Ms. Yayuk when describing her experience with a full face which means that she is angry because she is not trusted by the daily bank: Social interaction in the form of a debt agreement between traders and daily banks can lead to instability. Sometimes trust increases. But the increase in confidence does not occur in a short and instant duration. But it takes a long time to maintain and increase that trust. As in social interactions that have been tried for years because of an increase in trust on both sides. Meanwhile, what is different is when there is a decrease in trust. The reflection of diminishing trust can be observed in traders who do not regularly pay their daily dues. This will also result in a decrease in trust and will result in a new policy if the trader will not be included in a debt loan in the next period. Next is the increase and decrease in this belief giving effect to ongoing actions. Next is an explanation of the consequences:

#### **a. Tarnished Trust**

The trust that has been submitted to the acceptor of trust cannot last forever. There are times when there is a loss of trust. Depreciation of trust can be caused by inaccuracies in installment payments. That way, it will have a negative impact on that person's view. Besides that, the trust that has been tainted will end the next loan contract.

#### **b. Beliefs that Create Repeated Actions.**

The consequences of increased trust can be positive. Confidence that has stuck and originates in trust donors (daily banks) and trust acceptors (traders) will create sustainable economic activity. But in an indirect way this will affect the dependency of meatball noodle traders on daily banking.

### **4.5 Values and Norms**

Value is understood as something that is expected or not expected. On the other hand, norms are understood as norms. If it is implemented in a daily bank agreement, it can be explained in more detail later.

#### **a. Norms of Encouragement and Prohibition**

Norms can be understood as the rules of playing together that guide the behavior of a person who in this case is a trader and a Daily Bank. One of the norms applied by the daily Bank is in the form of implementing a face payment system for electronic goods worth millions. The provisions that have been formalized by the daily bank are made to protect goods that have been ordered by merchants. That way, a trader will not be legal at will if he cancels an order for an object. If there is a cancellation of the order, then the risk is that the advance payment that has been paid is scorched. On the other hand, the norms of abstinence are meant as provisions that are known in the ordinary way by a citizen or a commercial person. This taboo norm is in the form of not being allowed to borrow back when the previous loan has not been completed, so it does not only give a minus value to the daily bank. However, this will automatically interfere with the view of the trader in other groups of traders.

#### **b. Maintain Loan Contract Loyalty with Norms**

Protecting a good bond with someone can be tried by protecting the values and norms that are believed by a citizen. This is not much different from protecting the bonds of accounts payable that are strung between traders and daily banks. Especially for daily banks to continue to protect customer comfort and not switch to other daily banks. Ms. Sulasmi and Ms. Lilik frankly said that when making loans to daily banks, they never moved to other daily banks because of cool values and ethical norms. Based on the statement of the trader who carries the norms of decency and positive values that support the continuation of the agreement. Bypassing the type of unrecorded norm which means that this norm is not legalized by means of law but can be obtained by citizens. That norm is the norm of courtesy, through actions and values that support,

among others, politeness in speaking and fortitude. The values listed in the norms will create a sense of security so that traders are not easy to switch to other minds, namely to other daily banks. The result is also customer loyalty which will end in the continuity of the loan contract.

### **c. Daily bank loan rules versus formal banks (BPR)**

In carrying out its actions, the Daily Bank is not the only agency that provides loans to traders. But there are still other institutions which are also involved in providing investment services for traders, one of which is an official bank. The system applied at official banks is also not much different from the daily bank system when viewed from the installment system which is also tried every day. On the other hand, the provisions differentiate between daily banks and BPR banks. We can see the comparison between daily banks and official banks (BPR). comparison of loan agreement systems at daily banks with official banks (BPR). Each agency has its strengths and weaknesses. From the daily bank section, there are no collateral requirements but the interest rate is large. On the other hand, on the part of BPR banks, there is collateral but a small interest rate. If a trader violates the terms that have been agreed upon, then the trader will get a reward. Sanctions that arise when a commercial person cannot pay off a loan at a daily bank are not legal rewards, but social rewards. Social sanctions can be characterized as giving rewards that are not visible but can be experienced for those who receive rewards. One of the social rewards is shame. That shame means that the mercantile person looks at the values of self-esteem in himself. The social reward that exists in these traders is to make traders carry out their daily lives less confident. As a result it will affect socialization with other traders.

## **4.6 The Role of Social Interaction on Daily Bank Loans**

The bonding factors of social interaction are beliefs, networks, and norms characterized by succession and influence. Next is the explanation of the relationship accompanied by social interaction factors:

### **a. Networks that Generate Confidence and Ability**

Networks that have been established accompany traders or traders and daily banks produce data for the two actors. On the merchant's part, the data submitted by other traders affects the ability to pay. This is because the trader gets data about the daily bank which gives interest rates and the difference is very economical and the method is very simple. In addition, the network can act as a smoothing agent to carry out debt agreements where the loan is affected by the data submitted by the merchant next door. On the other hand, in the daily data bank section, this data is useful for updating services for traders according to the requests and wishes of traders. This can be shown by the purchase of objects other than cash. In addition, this network is the birthplace of a daily banking trust in traders.



### **b. Beliefs that Bind Networks and Norm Elasticity**

The trust that is built between the trader and the daily bank starts from a network. Beliefs born from networks include processual beliefs born from micro networks. After that, the trust that was born from the intermediary network is the traders in their environment as the key to daily bank data. Not only that, widespread belief makes other traders and welcomes data submitted by people next to their trade. On the other hand, the last one is trust that is backed up by a third party, which is trust that was born from the meso network. The network that creates that belief is then tied together with the belief. If a bond of belief continues to become familiar so that it will make the umpteenth action and vice versa. When mutual trust is created between the trader and the daily bank, negotiations can be attempted. The negotiations that took place were promises of installment payments. That way, beliefs that can influence norms.

### **c. Norma Mobilizes Confidence and Maintains Networks**

The operation of the loan contract is not only based on mutual trust, but requires provisions that have been trusted by traders and daily banks as the pioneers of debt action. Coupled with the program that is applied by the Bank every day is to pay attention to the views of positive values so that these provisions continue to run easily. These values include courtesy in speaking and calm when merchants postpone installment payments. In addition, the Bank's daily actions are not to confiscate merchant goods if there is a failure to give money. In fact, the daily Bank is acting resigned to the budget it has lent it. That way, this is what will protect the obedience and comfort of traders. As a result, you could say that a network can be maintained by norms. In a shorter way, if the dependency of ties in the elements of social interaction. There is a bond of succession associated with social interaction factors. In theory, a network will be bound by beliefs and maintained by norms. That subject is interpreted by the box it's in on. On the other hand, the implication is that a network will generate attachments and those attachments will share data. On the other hand, the information will give birth to an innovation. Things generated in this network will be bound by beliefs through icons, intermediaries, and third parties. After that, the networks that have been bound by these beliefs will be driven by norms through rules, negotiations, values and elasticity. Furthermore, this rule will maintain the network created by traders and daily banks. That way, the factors of social capital cannot stand alone, but there is a bond of interdependence between one factor and another. When these three factors are carried out, the loan contract between the trader and the daily bank will continue.

## **4.7 Linkage of debt to merchant business continuity**

In order to recognize the impact of daily bank loans on the sustainability of the merchant's business, the first thing to know is what the loan money is used for. Whether the entire budget is used for venture capital or not. After knowing the use of loan funds from daily banks, which are quite diverse. As a result, the effect on traders cannot be known with certainty how it will affect their business because it is influenced by other factors. However, based on the various responses, one can observe the factors that

influence the sustainability of traders, which are not only influenced by the daily interest rate on bank loans. if there are factors that influence the sustainability of the trader's business. These factors can be grouped into 2, namely internal aspects and external factors. Rather than covering the pattern of using funds that are not only used as business capital, but also used as payment for medical treatment for children's education and others. Not only that, the belief (whisper) about the worthlessness and lastly is the trader's listing system that doesn't comply, so that traders often don't know the advantages and disadvantages of an effort. On the other hand, from the outside, it includes Bank Thithil loan installments with large interest rates, a lack of clients due to market shocks due to the separation of Covid-19 and online lectures which have caused students to be unlucky, and an increase in basic materials due to an increase in fuel oil, including oil shortages. fry. The linkage of these factors to the trader's efforts can be characterized by profit, injury, or the effort continues without recognizing profit and loss.

## 5 Conclusions And Suggestions

### 5.1 Conclusion

Based on the conclusions of the problems that have been made and the reviews that have been presented, it can be concluded that:

#### **1. Social interaction plays a big role in making traders sort the Daily Bank from within the official:.**

1. Observed from the network, the familiarity of individual bonds makes noodle and meatball traders feel safe borrowing from Daily Banking. In addition, loan innovations in the form of purchasing goods other than cash loans are intended to protect the network from daily banks.
2. Trust is built from mutual confidence. So that if there are difficulties in repaying, they can easily and quickly carry out the negotiation stage.
3. The positive values and norms agreed to support the loan contract are running. Apart from that, there is an interesting discovery about the figure of the Daily Bank that cares about the value side of producing results which is something special and different because it is in contrast to the public's opinion so far about daily banking which is dominated by negative public opinion. The daily banks that were found did not carry out confiscations or auctions of assets or houses, and even pretended to be cool when the merchant made a payment promise and gave up when the seller failed to repay the loan.

#### **2. The linkage of debt to the sustainability of the trader's business can be profitable and harmful.** This is related to the internal and external aspects.

## 5.2 Suggestion

First, official financial institutions should carry out corrections to related traders with administrative fees in installments. The penitentiary explains that the administration fees charged when making loans at official financial institutions are not regular payments.

Second, there is a need to form a noodle and meatball trader cooperative which is expected to provide access to investment in cooperation with regional authorities and provide guidance to the traders Noodle and meatball traders regarding the advantages of noodle and meatball trader cooperatives, explaining the analogy between cooperatives and daily banks, cooperative caretakers attend directly to traders who are seen being visited by daily banks, and share various explanations about the facilities for traders to obtain budget loans or capital.

Third, access to KUR (People's Business Credit) needs to be continued to distribute capital injections to small traders so that they are not entangled in Daily Banks. In addition, corrections should be made to traders if KUR is not subject to administration fees and compensation if a payment agreement is made

## 5.3 A Subsection Sample

Please note that the first paragraph of a section or subsection is not indented. The first paragraphs that follows a table, figure, equation etc. does not have an indent, either.

Subsequent paragraphs, however, are indented.

**Sample Heading (Third Level).** Only two levels of headings should be numbered. Lower level headings remain unnumbered; they are formatted as run-in headings.

*Sample Heading (Forth Level).* The contribution should contain no more than four levels of headings. The following Table 1 gives a summary of all heading levels.

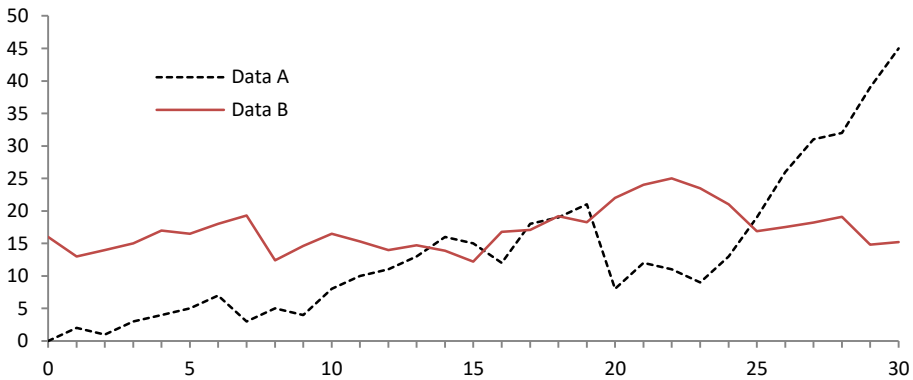
**Table 1.** Table captions should be placed above the tables.

Heading level	Example	Font size and style
Title (centered)	<b>Lecture Notes</b>	14 point, bold
1 <sup>st</sup> -level heading	<b>1 Introduction</b>	12 point, bold
2 <sup>nd</sup> -level heading	<b>2.1 Printing Area</b>	10 point, bold
3 <sup>rd</sup> -level heading	<b>Run-in Heading in Bold.</b> Text follows	10 point, bold
4 <sup>th</sup> -level heading	<i>Lowest Level Heading.</i> Text follows	10 point, italic

Displayed equations are centered and set on a separate line.

$$x + y = z \tag{1}$$

Please try to avoid rasterized images for line-art diagrams and schemas. Whenever possible, use vector graphics instead (see Fig. 1).



**Fig. 1.** A figure caption is always placed below the illustration. Short captions are centered, while long ones are justified. The macro button chooses the correct format automatically.

For citations of references, we prefer the use of square brackets and consecutive numbers. Citations using labels or the author/year convention are also acceptable. The following bibliography provides a sample reference list with entries for journal articles [1], an LNCS chapter [2], a book [3], proceedings without editors [4], as well as a URL [5].

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