

# The Role of the “Pasar Satria” Regional Company in Banyumas Regency in Improving the Quality of the People's Market Management and Activity Control of the Dark Bank

*by* Suharno Suharno

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## The Role of the "Pasar Satria" Regional Company in Banyumas Regency in Improving the Quality of the People's Market Management and Activity Control of the Dark Bank

Soe<sup>1</sup>rs<sup>11</sup>, Abdul Aziz Ahmad<sup>2</sup>, Suharno<sup>3</sup>, Adi Poernomo<sup>4</sup>

<sup>1</sup>Doctoral Student in Economics, Faculty of Economics and Business, Universitas Jenderal Soedirman

<sup>2,3</sup> Economics and Development Studies, Faculty of Economics and Business, Universitas Jenderal Soedirman

<sup>4</sup> The Faculty of Economics and Business, Universitas Wijayakusuma

**Abstract.** Public markets are always faced with a dilemma about their existence, in one side their existence is still very much needed by society, both sellers, buyers and all parties involved in market life activities, on the other hand market players are also faced with the reality of low levels of comfort, security, inadequate market infrastructure and with all its weaknesses. Just deal with modern markets that have high competitiveness with all good service facilities. This study aims to determine whether the policies of the regional government to shift the management of the operation of the people's market to the form of Regional Owned Enterprises can improve the quality of the management of the people's markets and eradication of the "Dark Bank". Data sources are primary data taken from 120 respondents as samples with purposive sampling method, with indepth interview technique. The results of the analysis show that the community market has been revitalized both physically and non-physically by the market regional company "Pasar Satria" and the positive impact shows an increase in income originating from the management of the public market at 45.40 percent in just one year, Dark Bank Activities, can not be controlled properly.

**Keywords:** People's Market, Traditional Market, Regional Companies, Dark Bank, Illegal Bank, loan shark, moneylender.

### 1. INTRODUCTION

Traditional markets, often known as the people's markets, have a strong ability to drive the pace of the economy, especially for the lower middle class and rural communities, because in the community groups the traffic volume of household goods is mostly filled with traditional markets (Sigrid C.O.Wertheim-Heck, 2015). Income from the results of traditional market management is also one of the sources of regional income, the success of traditional market management will have a direct impact on regional income (Arianty, 2013).

Banyumas Regency has 27 People's markets spread across various sub-districts. In accordance with the mandate of the Law of the Republic of Indonesia number 7 of 2014 concerning Trade, Article 13 paragraph (1) which states that the Government works with the Regional Government to develop, empower and improve the quality of management of the People's Market in order to increase competitiveness. For the market in Banyumas, the Banyumas Regency Government has issued Local Regulation No. 16 of 2014, about the Pasar Satria Regional Company. The regional company will start operations on January 3, 2018, managing 2 small-size community markets, namely "Karanglewas and Cilogok Markets" while the other 25 markets are still managed by the Department of Industry and Trade.

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<sup>1</sup> Corresponding author. Tel.: + 6281325882688. E-mail address: maslarso@yahoo.com

The main problem that is often faced by the people's market is because it has not been professionally managed so that negative perceptions arise in Indonesian society about the people's market, namely bad smells, dirty, dirty, unsafe, slum, traders are not orderly in selling, scales are not appropriate, goods are less hygienic, thuggery, lots of moneylenders and less competitive with modern stores.

3

The purpose of this study was to find out the role of the Banyunas community market management company in the revitalization of the People's market and efforts to control the operation of Dark banks in the People's market.

In the second part of this article is a literature review followed by research methods, research results, and at the end is a conclusion.

## 2. LITERATURE REVIEW

People's markets are often identified with slums, disorderly conditions, many thuggery activities, "dark banks" and other negative activities (Siregar, 2009), but their existence can actually generate economic dynamics around the market, providing goods for the needs of the middle class to down on a broad scale and is a market for rural agricultural products to meet the needs of the community (Kementerian Perdagangan Republik Indonesia, 2011). In other words traditional markets have a very important role in the economic life of rural communities, including middle to lower urban communities (KPD Surabaya, 2009).

People's markets form their own ecosystems, creating a high number of dependencies among the components involved both inside and outside the market (Dobeson, 2018), the relationship between components that occur is not only an economic relationship, but also in the form of social infertility and close kinship which is a characteristic of traditional markets (Mudana, 2013) that are not found in modern markets.

As with the problems that occur in small and medium enterprises, market traders also always experience financial problems due to their inability to manage their business finances (Spyridon Damianos Lekakos, 2016) (InLee, 2018), causing market traders often to become entangled with financial institutions (Sang-Joon Kim, 2019) which is legal or illegal or known as "dark bank". "Dark banks" successfully operate throughout traditional markets and / or the informal sector (Marinaro, 2017); because of easy access to loans (without standard procedures); spacious tolerance for loan adjusters; and family social relations that are able to be formed so as to foster a high level of trust in market traders (Frithjof Arp, 2017), but the problem is the high rate of "dark bank" interest which can cause a decrease in the welfare of market traders and debt winding never stop due to prolonged loan installments (Mann, 2019) (Thinagaran A/L Moga Dass, 2018) and psychological factors formed due to strong social relationships between them (Marinaro, 2017) (Atte Oksanen, 2018) (Harper, 2018).

People's markets are one source of regional income, mainly from market retribution. Good traditional market management will have an impact on increasing regional income (I Made Guna Juliarta, 2015) (Muhammad Yusuf Harahap, 2016) (Fitri Anggi Br Peranginangin, 2018) (Kadek Cyntia Pratiwi, 2019), so it is an urgent need professional and modern determination and management of People's markets (Mohd Shazali Md.Sharif, 2015) (Natsir, 2017) (Sessario Bayu Mangkara, 2018), without leaving traditional traits inherent in People's markets, because they are the identity of the market (Ritawati, 2018).

## 3. METHOD

The research was conducted on the people's markets "Karanglewas and Cilongok Markets", because of the Satria Market Regional Company, in accordance with Regent Regulation No. 37 of 2016 concerning the Organization and Work Procedure of the Regional Company of Pasar Satria, Banyumas Regency, for the initial stage, was given the right only to manage the two markets. An assessment of market activities before and after being managed by the Pasar Satria Regional Company, was conducted to determine the management performance of the Regional companies.

Primary data was collected in April 2019, which was obtained by in-depth interview method and assisted by a questionnaire given to all market traders to find out the response of market traders after taking over management.

Samples were taken by purposive sampling method with the type of Maximum Variation or Heterogeneous, with the aim of providing a variety of cases relevant to certain phenomena or events. This kind of sample design can provide as much insight as possible about the events or phenomena being studied (M. H. Clark, 2008) (Crossman, 2019). This method is used because it is found that there are many variations of traders when viewed from the type of merchandise, age of the trader, gender, and level of education, which are thought to have diverse insights and perceptions (Bert Weijters, 2007).

60 respondents of market traders were determined to have booths or kiosks and sell actively or not seasonal traders in "Karanglewas and Cilongok Market" who have been actively selling at least 2 years before 2019, or have at least sold in 2017 and 2018 This limitation is applied with the aim of ensuring the accuracy of information on the comparison of the years before and after the takeover of market management.

Quantitative descriptive method is used, to illustrate the quantitative value of the situation that actually occurs in the market, the interview technique with the cross check method, is used to extract information that is persepisional and compared between one and the other, to minimize the possibility of the level of information deviation due to the subjectivity of the respondents.

#### 4. RESULT

The operationalization of the "Pasar Satria" Regional Company, based on the Regional Regulation No. Banyumas. 16 of 2014 concerning the "Pasar Satria" Regional Company, and Regent Regulation No. 37 of 2016 concerning the Organization and Work Procedure of the Regional Satria Market Company in Banyumas Regency. The Banyumas Regency Government includes initial capital of Rp. 3,070,920,000.00 for the company's operations in the early stages, which included the management of two medium-size People's markets, namely Karanglewas Market and Cilongok Market while the other 25 markets were still managed by the Department of Trade Industry.

Market revitalization that has been carried out includes: development of human resource development and management systems with assistance by professional consultants, to form, systematic HR management (job description, classification and payroll) as well as forms and HR management tools with HR management software; Procurement and repair of facilities and infrastructure both at headquarters and in market units to support company operations and improve services for the convenience of traders and buyers; Preparation of Market Trader Database, Market Operational Formal Documents, accompanied by experts; Expansion of the Network, cooperation with various parties such as; Bandung Bermartabat Regional Market Company Bandung City; Pakuan Jaya Market Regional Company in Bogor City; Pasar Surya Regional Company Surabaya City; Bringharjo Bantul Market; Application of digital financial systems with Zahir software applications, in every financial transaction, which has an impact on improving the accuracy and speed of financial information; speed of controlling financial

transactions; and ensuring financial transparency so that the institution's accountability is maintained. In the next stage digital system applications will also be applied to trading transaction activities for all market participants.

Another effort taken is Adjustment of stall Placement Rights Rates. The amount of stall placement rates so far is Rp. 300 / m2 / day, this is according to Perda. No. 5 of 2010 concerning market service retribution. Considering that the application time has been quite long (7 years) and is not in accordance with the conditions of the general price of rental stall around the market, the rates need to be evaluated and adjusted. After deliberation with all holders of stall placement rights, a new tariff is agreed, namely: The front side of Cilongok and Karanglewas Market is Rp. 800.00 / m2 / day; East side of Karanglewas Market Rp. 600.00 / m2 / day; The back side of Karanglewas Market is Rp. 500.00 / m2 / day.

MCK management in Karanglewas and Cilongok markets has been carried out by partners with a contribution of Rp. 550,000.00 per month for the Karanglewas market and Rp. 450,000.00 per month for Cilongok Market. After renegotiation, starting December 1, 2018 the contribution value increases to Rp1,200,000.00 per month for each market.

In accordance with the results of the financial audit conducted by the Public Accounting Firm, the financial condition of Pasar Satria Regional Company in 2018 is as follows:

Budget Realization in 2018, up to December 2018 from the budget allocation of Rp. 1,290,129,000.00 used for Rp. 1,207,740,200.00 or 93.6%, meaning that there are remaining budget allocations of Rp. 82,388,800.00 (6.4%). The biggest budget post is the employee salary burden of Rp. 674,363,250.00 (52.3%).

Table 1: Revenues of the Satria Market Company Company, 2018.

Source of Income	Amount (Rupiah)	Proportion (%)
Market duty income	747.101.175,00	95,9
Other operating income	5.190.080,00	0,7
Non-business income	26.268.162,00	3,4
Amount	778.559.417,00	100

Source: Primary data processed

From table 1, it is known that market duty is the main source of income for the Pasar Satria Regional Company with a proportion of about 96 percent of the total source of income, this explains that optimizing the withdrawal of market duties is a top priority. Market duty income up to December 2018 amounted to Rp747,101,175.00, compared to income in the same period of 2017 when it was still managed by the Department of Industry trade of Rp. 516,839,320.00 means that there is an increase of Rp. 230,261,855.00 or 44.5 percent.

The response of market traders to management by "Regional Company Pasar Satria ", briefly, is in the following table:



Table 2: Proportion of traders' responses to market management by "Regional Company Pasar Satria ", 2018.

<b>Service facilities</b>	<b>Inadequate and very inadequate</b>	<b>Adequate and very adequate</b>
<b>Cilongok Market</b>		
Security	13.33%	86.67%
Order	33.33%	66.67%
Comfort	46.67%	53.33%
Facilities and Infrastructure	36.67%	63.33%
Cleanliness	21.67%	78.33%
<b>Karanglewas Market</b>		
Security	11.67%	88.33%
Order	36.67%	63.33%
Comfort	41.67%	58.33%
Facilities and Infrastructure	31.67%	68.33%
Cleanliness	28.33%	71.67%

Source: Primary data processed

Based on table 2 above, it is known that the response of traders in the Karanglewas market and Cilongok more than 50 percent of traders feel there are improvements in the market facilities provided. Security facilities; facilities and infrastructure; the cleanliness that is most felt by the traders, while the convenience of entering into a moderate category, this can occur because traders need enough time to adapt and blend with the conditions and systems that are relatively new.

Control of activities "dark banks" by "Pasar Satria Regional Company", carried out by means of Counseling and outreach to market traders, in collaboration with the "Financial Services Authority" (OJK) regarding the legality and danger of moneylenders to traders; Facilitate traders to become members of cooperatives and access soft loans from banks, but a number of facts in the field show that the activities of "dark banks" are still strong in the "Karanglewas and Cilongok markets", as stated in the following table:

Table 3: Loan value of market traders in "dark banks", 2018

<b>Current Loan</b>	<b>Traders</b>	<b>proportion (%)</b>
No Borrowing	14	23%
< 5.000.000	27	45%
5.000.000-10.000.000	10	17%
> 10.000.000	9	15%
<b>Amount</b>	<b>60</b>	<b>100.00%</b>

Source: Primary data processed

Table 3 explains, that 77 percent of respondents, are known to have loans at a "dark bank", 45 percent with a loan value below Rp. 5,000,000 which is mostly used to help turn around working capital, while for a loan value of Rp. 5,000,000 and above, in addition to being used for additional working capital, other expenditure needs are also used outside of its trading business. The relatively small loan nominal indicates that the majority of traders who have debts at "dark banks" are small retailers that are very vulnerable to business fluctuations. 23 percent of respondents who did not borrow from "dark banks" did not mean they did not have loans, but

some had loans to formal (legal) financial institutions. The main reason underlying the traders borrowing from "dark banks" is for reasons of convenience (considered to be convoluted and flexible or without formal procedures) to meet their immediate needs.

## 5. CONCLUSION

Market revitalization at the initial stage was carried out on the structure and infrastructure in the "Karanglewas and Cilongok Markets" which included repairs and procurement of physical and nonfisk facilities. Market duties are the main source of income for the "Pasar Satria Regional Company" with a proportion of about 96 percent of total revenue sources, this explains that optimizing the withdrawal of market duties is a top priority. Market duty income up to December 2018 is Rp. 747,101,175.00, when compared to income in the same period of 2017 when it was still managed by the Department of Industry of Trade of Rp. 516,839,320.00 means that there is an increase of Rp. 230,261,855.00 or 44.5 percent, this shows the policy of transferring market management to "Pasar Satria Regional Company" is an effective and economically efficient policy strategy.

The response of traders in the Karanglewas and Cilongok markets, after being under the management of the "Pasar Satria Regional Company", more than 50 percent of traders felt there was an improvement in the market facilities provided. Security facilities; facilities and infrastructure; the cleanliness that is most felt by traders (60 percent and above), while convenience is included in the moderate category, this can occur because traders need enough time to adapt and integrate with the relatively new conditions and systems.

In the initial stage, market managers still cannot control the operation of "illegal banks", as evidenced by 77 percent of respondents who still have loans in "dark banks", relatively small loan nominal indicates that most traders who have debts at "dark banks" "Are small retail traders who are very vulnerable to business fluctuations. This situation occurs because efforts to eradicate "illegal banks" require a long process time and require the involvement of various parties involved consistently from time to time, the edge of the main problem that must be addressed is to increase business capacity and welfare of small retail traders.

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