



PUBLIC ATTITUDE TO ONLINE LOANS

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ABSTRACT

With the ease of Peer to Peer Financial Technology (Fintech), it is easier for the community to obtain loan funding assistance. However, this convenience is inseparable from the various problems that occur, such as the many types of loans that are fraudulent or unlicensed (illegal), the spread of personal data and various other things. Thus, this research was conducted to determine people's attitudes towards online loans.

This type of research is field research with a qualitative approach. The source of the research data is the community of the Sidimpunan Baru Complex, Silandit Village, South Padangsidimpunan District as many as 10 people. Data was collected by observation and interviews with research informants. The results showed that the informants (debtors) knew well. Informants actively use online loan services because of the ease of the requirements provided, guarantees for the privacy of the borrower's personal data, and feel helped by online loan services.

Keywords: Community Attitude, Online Loans, Peer to Peer Lending

INTRODUCTION

In the era of digital economic development, the community continues to develop innovations in providing services in lending and borrowing activities, one of which is marked by the existence of Information Technology-Based Money Lending and Borrowing Services (PM-TEKFIN) which are considered to contribute to development development and improvement of the national economy. . Information technology or Information Technology (IT) has changed the pattern of people's lives, has created new types and business opportunities, and created new types of jobs and careers in human work.

Humans are social beings, as social beings who interact with each other and need each other to live their lives in the midst of social life. In Islam, humans have been taught to be muamalah. Muamalah is the exchange of goods or something that can provide benefits in a predetermined manner, such as buying and selling, leasing, wages, borrowing, farming and other businesses. In meeting the needs of society, humans have a goal to meet their needs, both primary, secondary and tertiary needs. To meet these needs humans need to work together and help each other to be fulfilled (Marcel Danesih, 2010: 20).

Online loans can not only be done with the website system but can also be done through applications on smartphones which can be downloaded easily including such as PinjamYuk, Julo, UangMe, Dana Rupiah, TunaiKita, Pinjam Gampang, Uang Teman, and so on which are available in Playstore and iCloud on



Android and Apple . This information technology-based money lending and borrowing service makes it easy to borrow online without a lengthy process. However, behind the convenience offered, online loans with liquid direct money are known to have some risks. One of them is the high interest charged to borrowers. If unsecured loans at conventional banks charge monthly installments, online loans generally charge daily interest. In addition, there is a risk of fraud in online loans. Debtors can be trapped in loan offers with very high interest rates without prior information.

The practice of illegal online loans from Financial Technology (Fintech) is still a problem that the Financial Services Authority (OJK) has to face today. This is because the OJK still receives a lot of complaints from the public, but it turns out that the OJK often finds mistakes made by the complainants. Member of the OJK's Board of Commissioners for Consumer Protection Tirta Sagara said that his party received many requests for help from the public to solve problems related to online loans with Fintech (Grahamusa Mediatama, 2021).

Even though Fintech online loan service providers in Indonesia are increasingly mushrooming, until December 2018 there were only around 88 Fintech companies registered and holding OJK permits. There were also five Fintech operators whose registration certificates were cancelled, namely Dynamic Credit, PinjamWin2, Relation, Karapoto, and Tunaiku. Legal protection for Fintech users and business actors in Indonesia is regulated in Fintech service business regulations. BI issued BI Regulation number 18/40/PBI/2016 concerning Implementation of Payment Transaction Processing, while OJK issued OJK Regulation number 77/POJK.01/2016 concerning Information Technology-Based Money Lending Services. The Fintech business is also protected by Law 11/2008 concerning Information and Electronic Transactions, Law 8/1999 concerning Consumer Protection, Law 7/2014 concerning Trade, the Civil Code, PP 82/2012 concerning the Implementation of Electronic Systems and Transactions (PSTE) and other related regulations. (Susi Susanti, 2020: 5).

The New Sidimpunan Complex is a sub-district located in the South Padangsidimpunan District, Padangsidimpunan City, North Sumatra Province. The New Sidimpunan complex has a population of around 700 people. This large number of residents causes the Sidimpunan Baru Complex to have a diverse population compared to other sub-districts, especially in the case of online loans (Armaidah, 2021). As for the people who are in the Sidimpunan Baru Complex, South Padangsidimpunan District, many have already practiced online loans.

The description of online loans at the Sidimpunan Baru Complex is that online loans are very helpful and make it easier for people to make money loans. The loan is not for 24 hours with various advantages offered and promises convenience for its customers. This is beneficial for customers who need funds quickly so that they can apply for a loan, especially without any collateral, only using a identity card (KTP), making many people interested in making online loan funds. However, this convenience makes it easier for someone to get into endless debt if in the process they are not careful in looking for a good loan. One thing to watch out for is the presence of online loan sharks. Where online moneylenders are people who provide loans or debt that applies to online borrowers, the average range is between 1 percent and 3 percent to month, where the loan interest rate without collateral is offered by



official institutions such as banks and cooperatives. Meanwhile, online moneylenders can offer loans with interest that exceeds this limit, around 1 percent per day or the equivalent of 30% of month.

LITERATURE REVIEW

Attitude

Attitude is the most important concept in the study of consumer behavior. Attitude is an expression of feelings (inner feeling) that reflects whether a person is happy or not happy, likes or dislikes and agrees or disagrees with an object. The object in question can be a brand, service, retailer, certain behavior and so on (Bilson Simamora, 2002: 152). Then, attitude is defined as a learned predisposition to respond to an object or class of objects in a consistently pleasant or unpleasant atmosphere. (Saifuddin Azwar, 2002: 89).

The function of attitude is to help store long-term memory so that a person can more easily recall something at the right time when facing an issue or problem that occurs in a statement about himself. Basically, there are 4 functions of attitude, namely the utilitarian function, the function of maintaining the ego, the function of value expression, and the function of knowledge (Etta Mamang Sangadji dkk. 2013: 198).

Attitude is an overall concept evaluation carried out by someone. Evaluation is a response at a relatively low level of intensity and movement, then evaluation can be created by both affective and cognitive systems. Affect systems automatically produce affective including emotions, feelings, moods and evaluations of attitudes, which are immediate and immediate responses to certain stimuli. (Rafiah dkk. 2021: 35). Affective responses to favorable or unfavorable attitudes arise without conscious cognitive processing of specific product information. Then through the process of classical conditioning the evaluation can be linked to a particular product or brand, thus creating an attitude that appears in a person (Ahmadi, 2003: 153).

Online Loans

Definition of Online Loans

Loans are linguistically rooted in the word "borrowing" which means using other people's money or goods for a certain time which is then returned when the promised time frame has arrived (an agreement between the borrower and the borrower). (Tim Penyusun Kamus Pusat Bahasa Kemendikbud, 2001: 145). Lending and borrowing is the practice of using goods or services between two parties voluntarily and returning them after the promised time period in the same form (Abu Sura'I Abdul Hadi, 2001: 125). Thus, a loan is the use of an item or service from another person which is then returned within the agreed timeframe in the same form (Sri Rahayu Ginantra, 2020: 14).

Thus, lending and borrowing in Islam is a permissible practice as long as it does not violate the principles of Islamic law itself. In fact, giving loans is highly recommended for people who are materially capable with good principles and conditions and do not violate the law, please help in good terms and not in the form of helping in bad ways. Then, in Islam the practice of lending and borrowing must



abstain from the practice of usury 'because usury' is strictly prohibited in Islamic teachings (Thomas Arifin, 2018: 175).

Online lending and borrowing services are a process of agreement between two parties in transferring ownership of goods by mutual agreement. The rise of online loan services (Fintech) makes it easy to apply for loans. Before there was Fintech, someone who wanted to get a loan from a bank had to have a bank account, come directly to the bank, fill out the form and submit the required files, then the bank would conduct a survey, then the bank would do a feasibility analysis, then if everything went well, a new loan can be cashed (Dewi dkk. 2022: 12).

After Fintech, someone who wants to apply for a loan can simply download the application or access the loan service provider's website, fill in the data and upload the required documents, and within hours/days, the loan will be disbursed directly to the customer's account. The speed comparison between conventional banks and online loans is quite significant. Banks can take 7-14 working days, while online loan services are between 4 hours and 3 days. However, the rapid growth of online loan service providers apparently has not been followed by adequate education to the public. Finally, side effects arise from the many types or types of online loans (Retno Sari Dewi, 2021: 1).

1. Fintech

In general, financial technology can be interpreted as a technological innovation in financial transaction services (Nurul dkk. 2020: 2). According to Bank Indonesia regulation number 19/12/PBI/2017 concerning the implementation of financial technology, financial technology is the use of technology in the financial system that produces products, services, technology, and/or business models and can have an impact on monetary stability, financial system stability, and / or efficiency, smoothness, security, reliability of the payment system, further according to Bank Indonesia regulation number 19/12/PBI/2017 concerning the implementation of financial technology, the purpose of implementing financial technology is to encourage innovation in the financial sector by implementing consumer protection and risk and fraud management careful to maintain monetary stability, financial system stability, and an efficient, smooth, safe and reliable payment system. The scope of financial technology that must be followed by business entities is from registration, regulatory, sandbox, licensing and approval, to monitoring and supervision.

Fintech is one of the innovations in financial services that is gaining popularity in today's digital era and technology with the concept of digitizing payments is one of the sectors in the Fintech industry that the government and society expect most to encourage and increase the number of people who have access to be able to use financial services. (Kamaruddin dkk. 2022: 58).

2. Fintech Syariah

Fintech, which is referred to as progress in the world of economic transactions, has also attracted actors in the world of economic and financial transactions with sharia principles with the emergence of a new breakthrough called Fintech sharia. (Saripudin dkk. 2021: 18). Sharia fintech in Indonesia has begun to attract a lot of public attention, especially with the establishment of the



Indonesian Sharia Fintech Association (AFSI) institute which houses Islamic Fintech in Indonesia and the legalization of Islamic Fintech as an economic transaction that can also be registered with the Financial Services Authority (OJK). Sharia fintech is a combination of information technology innovation with existing products and services in the field of finance and technology that accelerates and facilitates the business processes of transactions, investments and distribution of funds based on sharia values (Polo Sironi, 2019: 47).

Sharia fintech does not charge interest on loans so that transactions between investors, sharia fintech companies and borrowers are cooperative. Later, there will be a profit-sharing system for each party in cooperation with an agreed tenor. There are six types of contracts that are allowed. First, *al-bai'* (buying and selling), namely the contract between the seller and the buyer which results in the transfer of ownership of the object being exchanged (goods and price). *ujrah* or wages. Third, *mudharabah*, namely the cooperation contract in a business between capital owners (*shaibul al-sorry*) which provides all capital with management and business profits, capital with management and business profits, divided between them according to the ratio agreed in the contract. (Forbedi, 2017: 92).

Meanwhile, the loss is borne by the owner of the capital. Fourth, *musyarakah*, namely a cooperation agreement between two or more parties for a particular business, in which each party contributes venture capital funds. In the concept of this contract there is a provision that profits are shared according to an agreed ratio or proportionately, while losses are borne by the parties proportionally. Fifth, *wakalah bi al-ujrah*, namely the contract of delegation of power to carry out certain legal actions accompanied by a reward in the form of *ujrah*.

Currently, the obstacles faced by Sharia-based Fintech are related to the differences in the contracts used. Several types of Fintech that have been regulated by sharia are types of peer to peer lending (technology-based loans), electronic money (e-money) and payment gateways (payment gateways). Sharia law regulates that financial technology does not yet have legal certainty, several types of Fintech such as crowdfunding, market aggregator, risk & investment management does not yet have a sharia fatwa. So there is a need for certainty in sharia law which must be in harmony with the dynamics of technological development (Muliaman D Hadad, 2017: 3).

METODE PENELITIAN

To obtain the information data needed in the research, this research was conducted at the New Sidimpunan Complex, located in South Padangsidimpunan District, Padangsidimpunan City. The research time was carried out from July 2021 until the completion of this research. This type of research is field research, in which researchers make direct observations in the field to get answers from research respondents using descriptive qualitative methods. (Adriani Helmiana, 2020: 18).

In this study, the informants as well as the object of research were people who used online loan services in the Sidimpunan Baru Complex, South Padangsidimpunan District, namely 10 people. With regard to the data collection techniques carried out



by researchers to obtain the data needed in this study, they include observation, interviews are data collection techniques used by researchers to obtain oral statements through conversing and face to face with people who provide information to researchers. (Adriani Helmiana, 2020: 180). Document study is a data collection method that is not addressed directly to the research subject. Document study is a type of data collector that examines various kinds of documents that are useful for analysis (Mardalis, 2007: 26).

The steps taken by researchers in carrying out data analysis in this study include the following: Data reduction, Data display, and Data conclusion.

DESCRIPTION OF RESEARCH RESULTS

From the results of interviews conducted by researchers, it is understood that Mrs. Murni has borrowed more than five times with a loan range of IDR 8,000,000. The type of online loan service used is KreditKita (Murni Matondang, 2021). Mrs. Yusnita made online loan services more than five times with a loan range of Rp. 8,000,000, - using the DanaCepat loan service (Yusnita, 2021). Mrs. Sri made online loans twice or less than five times with an average loan range of Rp. 8,000,000, - using the loan services of KreditKita (Sri Dewi Kwatu, 2021). Mr. Kamil has made more than five loan transactions with an average loan range of IDR 5,000,000 using loan services through RupiahPlus (Kamil Siregar, 2021).

Mrs. Tukma Khairany, who is a member of the Sidimpuan Baru Complex, Silandit Village, has made loans more than five times with an average loan range of IDR 5,000,000 on RupiahPlus loan services. (Tukma Khairany, 2021). Mrs. Marhama has borrowed 3 times or less than five times with a loan range of Rp. 5,000,000, - on the PinjamanKita loan service (Marhama, 2021). Mrs. Sinta has made loans 4 times or can be said to have made online loans less than five times with a loan range of Rp. 5,000,000 on the DanaCepat loan service (Sinta Rahmadhani, 2021). Mrs. Ummi has made online loans more than five times with a loan range of IDR 2,000,000 on loan services and Fast (Ummi Kalsum, 2021). Mrs. Sakinah has made loans more than five times with an average loan range of IDR 2,000,000 at SopiPinjaman loan services (Sakinah, 2021). Mrs. Khofifah has made loans 2 times or less than five times with an average loan range of IDR 2,000,000. The online loan service used is SopiPinjaman (Khofifah Indah, 2021).

on the results of the interviews above, it is understood that people who perform online loan services use a variety of different applications or web addresses according to their needs and according to the level of confidence of each user of online loan services. In accordance with the research results obtained by the researcher while the researcher was interviewing the informant, the results of the interviews obtained by the researcher in the field can be presented as follows which are divided into three discussion components, namely related to cognitive (knowledge), affective (understanding/feeling), and conative (action) components .

Cognitive

Based on the results obtained by researchers from 10 informants related to the number of online loan services that have been used, nine of them answered that they had never used online loan services except for only the loan services that were



used at this time, then one of them had used several other online loan services, namely as many as two times of use on different online loan services. This is in accordance with the results of an interview with Mrs. Murni who said that: Yes, I used a different online loan service twice before because of a lack of satisfaction with the service provided or not according to my wishes because it was so troublesome in managing the loan (Murni Matondang, 2021).

This is in accordance with the results of interviews with informants who said that: Yes, I used a loan service that I have used several times, this is because of the ease and speed in disbursing the funds needed so I chose the loan service that I am currently using (Yusnita, 2021).

Another informant also said the same thing, namely Mrs. Sri who said that she used online loan services because of business needs, while the reason for choosing the online loan service used was related to the ease of the loan process and the interest offered was lower than the others, namely only around 10-20% of the loan amount made (Sri Dewi Kwatu, 2021). Kamil said that he knew very well the online loan service he was using, whether it was related to the interest, the disbursement process, then he said that the rate of disbursement of the requested funds was quite fast and went through a process that was easy to understand and hassle-free. This is because previously he knew online loan services from friends and taught him about these online loan services (Kamil Siregar, 2021).

Regarding the level of confidence of the informants in the loan services used, all ten informants said that they believed that the online loan services used, namely privacy and other related matters, would be safe, this was because they had used it more than once. This is in accordance with the statement of one informant who said that: Sure! Because until now there have never been problems related to privacy, whether it was misused or something else (Marhama, 2021).

In accordance with the statement above, other informants also said that they were confident in the security of privacy when using the online loan services they used. Regarding the interest charged to the borrower, the informant answered that the interest charged to the borrower was above 10%, namely in the range of 20-30% interest charged (Tukma Khairany, 2021). There is no difference in interest for each loan service used by the informant because almost all of them have the same amount of interest, which is in the range of 20-30%.(Umami Kalsum, 2021).

Thus, it can be understood that the informant's level of knowledge or cognitive regarding the online loan used is that the informant understands well the online loan service used both related to the online loan used, the procedure for borrowing, and the interest charged by the borrower to the borrower.

Affective

At this stage the researcher wanted to know about the informants' reasons for using online loan services, so the researcher asked several questions related to the requirements, disbursement grace period, disbursement process, level of satisfaction, benefits, interest charged, and borrower's privacy security so that it can be seen that the requirements in applying for a loan is easy to understand. Regarding the grace period that is burdensome or not, the informant answered no because it was given convenience, but the interest will increase according to the arrears period.



(Khofifah Indah, 2021). This answer has similarities with the answers of other informants who say that the loan period provided by online loan services is not burdensome to the borrower (Umami Kalsum, 2021).

The benefits obtained from the availability of online loan services, informants said that with this it was easier for the community to obtain loan funds for various needs, especially urgent needs, then while using online loan services, informants never felt disappointed because the disbursement was timely and fast. (Murni Matondang, 2021).

As for the interest charged to the borrower, inevitably it has to be accepted because of the convenience in the service of disbursing funds so quickly that the interest charged is not too much of an issue with the informant because it is related to needs. However, on privacy issues, the informant said that he did not know for sure, especially since so far he had never experienced a privacy leak. So it is understood that the informants feel satisfied with online loan services (Marhama, 2021).

Conative

At this stage the researcher asked several questions related to the informant's reasons for making online loans on the online loan services used. In this regard, several informants interviewed by researchers said that the reason for making online loans was because of the need for fast and easy funds in disbursing funds, so they chose online loan services that were used such as the need for business funds and paying credit. This is in accordance with the results of an interview with one of the informants who borrowed online for business needs, he said that: Yes! I borrowed out of necessity, then to choose an online loan service that is associated with lower interest than other online loan services. But it's also fast and easy, so I used an online loan service (Tukma Khairany, 2021).

This is also in accordance with the results of interviews with other informants who said that: Yes! I agree that online loan services are easier to get fast and guaranteed funds, but it depends on the type of loan used. That's why I chose a loan service besides being easy and fast and there was no element of fraud in it (Kamil Siregar, 2021).

Thus, the informants' basic reasons for using online loan services were because of the need for business funds and credit payments, then speed in disbursement and ease of disbursement process became one of the basic reasons for informants in choosing online loan services as a quick solution to funding needs, be it for the needs of business funds, credit and others that require fast disbursements, this online loan service is the solution they use so that their needs can be obtained quickly and precisely.

RESEARCH RESULT ANALYSIS

Based on the findings of researchers related to "Public Attitudes Towards Online Loans" in the Sidimpunan Baru Complex, Silandit Village, South Padangsidimpunan District, Padangsidimpunan City, the results obtained are in accordance with the exposure from the interview results described above can be divided into three components, namely the cognitive component , affective and



conative. The conative component is the process of recognizing the object in question, giving rise to knowledge of that object. The affective component is the component of interest or the cause of liking or disliking the intended object, then the conative component is the process of making decisions so that it gives rise to a tendency towards choices or actions taken towards that object.

In the cognitive component it is known that informants understand online loan services that are used well, it is concluded that all informants have used online loan services more than five times. One of the causes of informants using online loan services is because they already know the online loan services well, namely by tracing them, the ease of service and the interest offered. In this way, the informant's understanding of the online loan services used by the informants is well known because before using them, they have thoroughly investigated them before using them, starting from asking other people, looking for information related to the interest offered and understanding well about the services provided by online loan services.

The informant's affective component related to the online loan service used was known that the informant stated that the online loan used by the informant had easy requirements, namely identification cards (KTP) and family cards and telephone numbers. Then, the grace period given to the borrower is not burdensome, it is easy to disburse loan funds, that is, it does not take hours as long as the administration provided is in accordance with the loan service requirements.

Regarding the conative component of the informants interviewed by the researchers, it was found that the informants borrowed from online loan services because of the need for funds, such as the need for funds for business and credit, and so on. The tendency of informants to use online loan services is due to the ease of transactions, low interest compared to other online loan services and the administrative process when making loans is very fast and easy.

Based on the results of the previous research described above, it can be concluded that there are similarities in the research results obtained with this research, both related to convenience, usability, service and administration provided by online loan services, which is one of the problems of the community in selecting and using illegal online lending services or Financial Technology (Fintech) Peer to Peer Lending.

CONCLUSION

Based on the results of the research described in the previous chapter related to "Public Attitudes Towards Online Loans". This research was conducted on the community in the Sidimpunan Baru Complex, Silandit Village, South Padangsidimpunan District, so the results of the research that have been obtained can be summarized as follows:

Informants (debtors) know well the online loan services used, starting from using those that have been used more than five times using loan services, browsing before using online loan services, and the ease of providing services. Informants affectively use online loan services because of the convenience of the requirements provided, the guarantee of security of the borrower's personal data privacy, and feel helped by the existence of online loan services. Then, on the conative aspect of the



informant (debtor) in using online loan services because of the need for business funds such as trading business, convenience in loan transactions, interest charged to borrowers and administrative processes that are fast and easy when making loans.

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