



THE IMPACT OF ONLINE LOANS ON THE COMMUNITY

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ABSTRACT

The discussion in this study is related to the impact of online lending. Impact on people who do online-based lenajaman. In connection with that, the approach taken is the study and theories of Islamic banking which discusses the impact, online-based loans. This research is a field research (direct research in the field) with a qualitative approach. The data sources used are primary data and secondary data, with data collection techniques through observation, interviews, and documentation.

The results showed that the factors that cause people in Sipirok District to make online-based loans, namely the procedure for borrowing money in online-based applications are easier to process and faster disbursement of money. The positive of online-based loans for people in Sipirok District is that the procedure for borrowing money in online-based applications is easier to process and quickly disburse money, and their needs or emergency fund needs can be met quickly. While the negative impact is a deduction of administrative money that reaches 30% of the principal money, and an inhumane way of debt collection to consumers who are in arrears of loan installment payments.

Keywords: *Impact, Online-Based Loans*

INTRODUCTION

Today there are many companies that provide money loan services in a timely manner. Online For various needs ranging from education fees to mortgage costs for houses and private cars. This is also supported by the development of information technology, especially the internet which is increasingly rapid today, this type of loan is also increasingly mushrooming in Indonesia because in addition to the loan process is relatively fast when compared to banks or cooperatives. Save and borrow loan terms can also be arranged as needed, unlike when we have to borrow from relatives or close friends who have a limited period of time. One more advantage is that some types of loans actually do not require collateral or collateral at all but are still safe and minimal risk (Marta Widian Sari & Andry Novrianto, 2020). Thus there are many loopholes and ways provided by loan-based providers Online to the community to be more interested in using funds from them.

Direct lending and borrowing activities based on agreements, both written and unwritten, are practices that have taken place in the midst of people's lives. Direct lending is in great demand by parties who need fast funds or parties who for some reason cannot be provided funding by the conventional financial services industry such as Banking, Capital Market, or Finance Companies (Julius R. Latumaerissa, 2011).



Great advantages in carrying out loan activities Online illegally, one of the causes of the perpetrators not to register with the Financial Services Authority (OJK). The perpetrators take illegal routes to trick the government to avoid operational and administrative costs imposed by the government on loan-based service providers Online. These illegal activities are also spared from Monitoring directly from the government which results in many fraud loopholes that can be exploited by loan service providers to consumers. This is not realized by consumers who do not have extensive knowledge about loans Online itself (Aviva et al., 2022).

Loan Online illegal or illegal loans Online If registered with OJK, the company must comply with all applicable rules related to loan services Online. Digital financial services or Financial Technology (Fintech) is carried out based on the legal umbrella, this follows after the issuance of the Financial Services Authority Regulation (POJK) Number 77 / POJK.01 / 2016, concerning Information Technology-Based Money Lending and Borrowing Services (LPMUBTI) in the regulation OJK regulates various things that must be obeyed by loan business operators from user to user or commonly referred to as peer to peer lending (P2P Lending). This will ultimately protect consumer interests related to fund and data security as well as national interests related to the prevention of money laundering and terrorism financing as well as financial system stability. Consumer protection of financial services and disruption of financial system stability have further encouraged the establishment of an integrated supervisory institution in the financial services sector (Sunaryo, 2008).

To date, a total of 168 are known Financial Technology (FinTech) which is officially registered with the Financial Services Authority and there are thousands more that are not officially registered or called illegal applications that are not registered with the Financial Services Authority (OJK) along with the convenience provided is not uncommon even almost every community who wants to apply for a loan does not pay attention to this there is a big difference that should be considered by the public before deciding to use Financial Technology (Fintech) In getting a loan, one of them has a legal and illegal status from Financial Technology (Fintech) That is because all problems that arise and become economic issues in the community are the big impact that occurs after creditors make bad loans to the company Fintech in question (Astri Rumondang et al., 2019).

If traced further, there are many loan cases Online which is the background of a person's inability to pay off loans Online Those who are increasingly suffocating the amount of money received and that must be returned also with the amount of interest that must be borne plus the period given is relatively short indirectly is something scary for these creditors. Not to mention the problem of collection by the loan party Online which tends to be intimidative and attacks consumers psychologically. Coupled with the rampant cases where consumers' personal data is leaked and used as a tool by lenders Online under the pretext of charging to consumer relatives (Tukma et al., 2021).

Online loans circulating among the public have both positive and negative impacts. The positive impact on the community includes an easy process that can be done without collateral, and only needs an ID card and funds can be disbursed. The negative impact of online loans themselves is that they can cause dependence,



people will easily disburse without thinking long about payments (Harahap et al., 2023)

Based on an interview with a researcher from one of the people of Sepirok District, he said, "Borrowing money through the KreditPintar application with fairly easy conditions, namely borrowers do not need to provide collateral. Borrowers simply provide personal data such as numbers Mobile Phone active, active social media account names that borrowers actively use (such as Facebook, Instagram, Twitter, etc.), as well as several numbers Mobile Phone who actively belong to the borrower's family members (such as husbands, siblings, parents, etc.) or Emergency Contact/emergency contact that can be contacted, as a condition for lending and borrowing transactions Online. While the completeness of personal documents that must be sent via email are photos of ID cards, Family Cards, driver's licenses, passports, and so on. The loan interest that must be paid is indeed quite burdensome coupled with fines if you are late in paying the installments that are due. KreditPintar provides credit interest to borrowers of 34% within a period of 30 days (1 month). However, as long as you pay installments before or at the due time, it is not burdensome because you are not subject to late fees" (Rudi Lubis, personal communication, January 10, 2023).

(Alfadri et al., 2022) Information technology-based money lending and borrowing services or better known as loans Online currently also loved by the community in Sipirok District. A similar interview with the Sepirok sub-district community said, "There was a bitter experience that made me "traumatized" by the loan application Online This is when I was late paying installments of up to two months because my son was hospitalized. KreditPintar constantly called me and charged me with abusive and threatening words. The late fee is also accumulative and I have to pay it because it was done by KreditPintar so that it becomes a lesson for borrowers who are late paying installments" (Sopiah Siregar, personal communication, January 10, 2023).

One of the objectives of banking is to help entrepreneurs who need business capital and help the government to increase development in various sectors, especially the microeconomic sector, and one of the roles of business capital financing is to increase business development, everyone who wants to increase the business, sometimes limited by capital capacity (Kasmir, 2018).

LITERATURE REVIEW

Impact

Etymologically impact means violation, collision or impact (Soerjono Soekanto, 2005). While the definition of impact according to the Big Dictionary Indonesian is a collision, an influence that brings both positive and negative consequences (Suharno & Ana Retnoningsih, 2019). In other words, things that can have an influence, whether positive or negative, either directly or indirectly on other things can be interpreted as an impact.

Online Loans

A loan is a transfer of property ownership rights over property. Where the transfer is the rule of Qardh (loan). Qardh Linguistically, meaningfully al-Qath'u which means cutting. Property offered to the debtor is called Qardh, because it is



a deduction from the property of the person who gave the debt. Then the word was used as figurative language in everyday life which means borrowing and borrowing between others (Ascarya, 2015). Basic concepts carried out on accounts receivable in a timely manner. Online or pinjol is on the agreement made by Online Contract which is in principle the same as the agreement in general. The difference lies only in the media used to make the agreement. This type of agreement often uses facilities Electronic Data Interchange (EDI) is an electronic data exchange mechanism which is generally in the form of routine business information between several computers in a computer network that can manage it. The data is formed using standard rules so that it can be carried out directly by the recipient's computer or electronic media (Gemala Dewi, 2017).

Community

Society in general is defined as a group of people who live in an area that has rules or norms that govern relationships with each other. The pattern of relationships between individuals in such societies essentially has values that are recognized together and enshrined in norms and rules that are generally not verbalized (Suyanto J & Dwi Narwoko, 2004). Thus, each individual is required to uphold these values so as to create a relatively stable social relationship.

RESEARCH METHODS

This type of research is field research or (Field Research), which is a field research procedure that produces descriptive data in the form of written or oral data from people and observational research (Sugiyono, 2018). So, researchers will collect data from people and display it in a descriptive expose. Field research is the study of data collection in the field, such as in communities and community organizations (Burhan Bungin, 2022). Based on the explanation above, researchers will use a type of qualitative field research by collecting community data related to the impact of loans Online in community life, especially in the Sipirok sub-district. This research was carried out from September 24, 2022 until it was completed and carried out in the Sipirok District area.

To obtain the information needed in this study, the data collection instruments used are interviews, observations and documentation (Lexy J. Moleong, 2012). Data analysis techniques in this study the author uses three data acquisition procedures, namely data reduction, data presentation, data verification (A. Muri Yusuf, 2014).

RESULTS AND DISCUSSION

Factors Causing Online-Based Loans

The researcher asked about the purpose or reason that caused the source to make a loan-based Online. The following are interviews with several interviewees; Siti Aisyah explained that: "I want a loan Online This is because of a proposal from a friend of the officer, I am interested because I really need money. The process is very easy and fast, only need an Android phone and adequate data packet" (Siti Aisyah, personal communication, June 3, 2023)



"Making a loan Online It's very easy, that's why people prefer loans Online Instead of borrowing at banks or pawnshops, because of course if at banks and pawnshops, of course, it is complicated and many of these conditions, that is and also requires a fairly long process, different things from loans Online Here we can go anywhere through Online If you only have an ID card, you can borrow us" (Asiah Lubis, personal communication, June 4, 2023).

Based on the results of the interview above, it explains that the online lending procedure is very easy than borrowing at a bank or pawnshop because of course if at banks and pawnshops it is complicated and there are many requirements if online loans only with ID cards can apply for loans.

"What is known about loans Online This is basically an easy process, we if the minjam does not require a long time continue not to go here and there to get enough loans from home can already be because through Mobile and also the requirements are very easy and easy" (Asmar, personal communication, June 4, 2023).

Based on the results of the interview above, explaining that online loans are essentially very easy, do not require a long time and do not need to find enough loans at home, you can only go through mobile phones and the requirements are very easy.

"I don't know that the loan is at all Online There are legal and illegal, because at that time it really took a lot of money when you saw advertisements for how to borrow Online And the requirements are very easy, just don't think about it." (Ridwan Hasibuan, personal communication, June 4, 2023).

Based on the results of the interview above, it was explained that the victim did not know that online loans were illegal because of urgent needs because of money with easy terms without thinking, the victim immediately made an illegal online loan .

"The method of borrowing is more, because we only need an ID card, we can make a loan. The mechanism is only our trusted person's phone number and ID card" (Khotmariah, personal communication, June 6, 2023).

Based on the results of the interview above, it was explained that according to the victim, the way to borrow is easier, just need an ID card, you can make a loan.

"What is certain is that loans Online This is very easy and not as difficult and complicated as if we borrow at a bank or pawnshop, it certainly takes a long term and not enough 1-2 days we take care of it but it's different if it is borrowed Online We only need a very short time, not up to an hour it has been liquid and can be used for money, therefore there are so many who choose loans Online this" (Mursal Pasaribua, personal communication, June 7, 2023).

Based on the results of the interview above, it explains that the reason victims are more interested in making online loans than borrowing from banks or pawnshops is because the requirements are very easy and not as complicated as borrowing at banks and pawnshops which require a period of 1-2 days online loans with a very short time of not up to 1 hour have disbursed the money and can be used, so many people choose online loans.

"The first time I borrowed it was for urgent needs, because the liquid money I didn't even use at all, so I was confused even though the intention to borrow it



was for my needs at that time, instead I looked for extras here and there to pay off the loan Online This is even a minjam in the application, you could say an application, but in it there is another application, now there I borrow it again to pay off in the other application, it's like digging a hole to close the hole" (Hamonangan, personal communication, June 4, 2023).

Based on the results of the interview above, it was explained that the benefits felt by the victim did not exist at all and the money borrowed was not even used at all for needs and instead the victim looked for extras here and there to pay off the loan instead the victim made loans in other applications to pay the online loan such as digging a hole closing the hole and there was no end at all.

"I agree that loan services Online It is easier to get fast and guaranteed funds, but it depends on the type of loan used. That's why I chose loan services besides being easy and fast and there is no element of fraud in it" (Abdul Hamid, personal communication, June 3, 2023).

Thus, the fundamental reason for informants in using online loan services used is because of the need for business funds and credit payments, then the speed of disbursement and ease in the disbursement process become one of the basic reasons for informants in choosing online loan services as a quick solution to fund needs, be it for business fund needs, credit and so on that require fast disbursement, So this online loan service becomes the solution they use so that needs can be obtained quickly and precisely.

Ali Mukhtar also opined that, "The reason I want to make a loan Online Because it's easy and only through HP. I don't need to go to his place directly, the requirements are also not complicated. At most he just told to show his ID card" (Ali Mukhtar, personal communication, June 7, 2023).

Based on the results of the interview above, the factors that cause the interviewees to make online-based loans are that the resource persons need an emergency fund that can quickly get it such as to pay tuition, meet daily needs and for treatment, besides that the procedure for borrowing money in online-based applications is easier to process and faster in disbursing money.

Positive and Negative Impact of Online-Based Loans on Society

To find out what are the positive and negative impacts of online loans on society, researchers asked the resource persons directly about what they knew about online-based loans. From these interviews, researchers found several facts that show that there are still many people who are not educated about online-based loans in detail.

The following are the results of direct interviews with several male respondents regarding loan information Online; "I'm interested in a Online Platform in the form of direct cash loans. I first heard platform The existence of this loan service from a friend. He said they offer convenience in obtaining cash loans. This service is very popular nowadays" (Yuda et al., personal communication, June 7, 2023). From the interview above, it can be seen that some of the male respondents received information about loans Online word of mouth without finding out more about the working system of the loan Online aforementioned.



Then, the following are the results of interviews with several female respondents regarding loan information Online; "Lending and borrowing services on a regular basis. Online is currently popular. There are some of my friends who have joined this loan. They said the loan process was relatively easy and fast. Even though the interest offered is quite high, I still participate, because there is an urgent need. While finding a loan to another place is difficult" (Youngseno et al., personal communication, June 7, 2023). The results of the interview above are not much different from the results of previous interviews. Information only spreads through word of mouth and uncontrollably. However, this is effective enough to attract public interest by making loans Online This is a solution to financial problems that hit even with high interest risks.

Furthermore, the researcher asked about the positive impact felt by the resource person after getting a loan Online. As Faridah said; "I was desperate to use a loan Online When pressed for financial needs. This is an alternative when I need an emergency fund. I'm getting to know loans Online This was exactly a year ago. Initially, I used the loan money to patch up the lack of monthly needs. The process is quick and easy, although getting out of the noose is very difficult" (Faridah & Ikhsan Nur Qiram, personal communication, June 7, 2023).

Based on the results of the interview above, it was explained that initially did not know at all that the application used was illegal and after further investigation it turned out that there were legal and illegal.

"The risk is that our identity can be reused at any time for things that are no-no, even our identity and photos can be spread by them and contact those closest to us with accusations and slander that vilify us" (Ridwan Hasibuan, personal communication, June 4, 2023).

Based on the results of the interview above, the NN subject explained that the risk is that our identity can be reused at any time for unknown things even the identity and photo of the victim can be disseminated to the contact contacts of the closest person to the victim with accusations and slander that vilify the victim.

"I feel very burdened, if I had any other option than online loans kaka would use it because the long term at that time was very unthinkable and suffocated the evil of the psychological character of the borrower and also attacked the identity is very dangerous than we are dealing with loan services that we provide guarantees to the person" (Firdaus, personal communication, June 6, 2023).

Based on the results of the interview above, it is explained that if the victim has other options besides online loans then the victim will use it for the long term because it is very unthinkable that it is a crime of the psychological character of the borrower by attacking the identity is very dangerous than the victim dealing with loan services that are guaranteed to that person.

Researchers also asked about the negative impact felt by the resource persons after getting a loan Online. One of the impacts of loans Online That in itself is the magnitude of the risk of personal data leakage. This can be felt by the resource person during the collection process from the loan Online. In fact, it is not uncommon for the billing process to tend to be intimidative towards resource persons. As Irda said; "I never thought of a loan Online could backfire on my work. The problem of debt, which is usually a personal problem and unpleasant to indulge, was suddenly known to almost all of my coworkers. I was chased by loan



collectors, even humiliated because all the contacts on my cell phone, including my boss and co-workers, received notices about late payments. Loan collectors Online also once shared my photos to all contacts through the instant messaging application WhatsApp" (Irda Fitri yani, personal communication, June 3, 2023).

The researcher asked about the loan repayment procedure of the loan application Online which the interviewee used. Here are the results of the interview with Irda; "On the loan application Online What I use, debt collection by contacting emergency contacts provided by the debtor or contacting related parties contained in the contact list and phone call records of the debtor. This is the last resort taken by RupiahPlus if the debtor defaults from its obligation to pay the debt in accordance with a period of more than 30 days after the due date of debt payment" (Youngseno et al., personal communication, June 7, 2023). It can be seen that the last effort made by the collector is to contact the emergency contact provided by the debtor if it has passed the loan repayment grace period.

Based on the results of the interview above, the positive impact of online loans felt by the resource persons is that the procedure for borrowing money in online-based applications is easier to process and quickly disburse money, and their needs or emergency fund needs can be met quickly. While the negative impact of online loans felt by the resource persons is a discount on administrative money that reaches 30% of the principal of the loan, the amount of interest charged to the source, plus a large daily fine if the source is late paying, misuse of personal data and personal information of users of online loan application services (source), and inhumane debt collection methods to sources who fail to pay loan installments such as threatening/intimidating or insulting, spreading personal data of sources on social media to be humiliated in public.

Factors That Cause People to Make Online-Based Loans

Based on the results of interviews with 34 (thirty-four) community representatives from each village in Sipirok District, it is known that the factors that cause people to make online-based loans include: a) The procedure for borrowing money in online-based applications is easier to process and faster disbursement of money; and b) Borrowing money through online-based applications Due to the insistence of the need or need for an emergency fund.

The ease of borrowing money in online-based applications and the fast disbursement of money are the main reasons for people in Sipirok District to make loans through online-based applications. This is as the advantage of online application loan practices, namely: fast process, easy terms, flexibility

For that Financial Technology (Fintech) in practice it must be in line with the nature of Islamic economics based on Islamic teaching sources and Maqashid al-Shari'ah which aims to realize human welfare with the realization of luck (Falah) and the good life (Hayah Thayyibah) within the framework of sharia rules concerning the maintenance of faith, soul or life, reason, offspring, and wealth through an allocation and distribution of resources, creating macroeconomic and ecological balances, strengthening family and social solidarity and community networks (Ika Yunia Fauzia & Abdul Kadir Riyadi, 2014).



However, in practice, the use of online loan applications has several negative impacts on the community in Sipirok District, such as the resource person gets a discount on administrative money that reaches 30% of the principal of the loan, the resource person also gets a large interest and must be paid in each installment, plus a large daily fine if the resource person is late in paying not in accordance with the maturity, misuse of personal data and personal information of users of online loan application services (resource persons), as well as inhumane debt collection methods to sources who fail to pay loan installments, by means such as threatening/intimidating or insulting, spreading personal data of sources on social media to be humiliated in public. So the practice of using online loan applications.

Thus, it can be concluded that the Islamic economic review of the factors that cause people in Sipirok District to make online-based loans, namely that the factors that cause people to make online-based loans are the procedures for borrowing money in online-based applications. The process is easier and faster to disburse money, loans are carried out due to the urgent need or need for emergency funds.

The Impact of Online-Based Loans for the Community

Along with information technology that is also supported by increasingly sophisticated computer technology, communication technology is currently a supporting means for the dissemination of information almost throughout the world. The global communication network with such computer facilities is known as the internet. The Internet has an understanding as a communication network (network) which is global in nature that is created and connected to computer devices, both in the form of personal computers and supercomputers (Saparuddin et al., 2021).

Basic concepts carried out on accounts receivable in a timely manner. Online is on its agreement made by Online Contract which in principle is the same as the agreement in general. The difference lies only in the media used to make the agreement. This type of agreement often uses EDI facilities (Electronic Data Interchange) is a mechanism for exchanging data electronically which is generally in the form of routine business information between several computers in a computer network arrangement that can manage it. The data is formed using standard rules so that it can be carried out directly by the recipient's computer or electronic media (Windari et al., 2022).

Based on the results of interviews with 10 (ten) people in Sipirok District, it is known that the advantages of making online-based loans for them, including that the procedure for borrowing money in online-based applications is easier to process and fast disbursement of money, as well as by borrowing money through online-based applications, their emergency fund needs or needs can be met. However, there are negative impacts of online-based loans that they experience, including:

- a. The administrative deduction that reaches 30% of the principal money of the loan, so that the source receives the loan money has been cut considerably.



- b. The amount of interest charged to the source, plus a large daily fine if the source is late in paying not in accordance with the maturity, so that the source's debt becomes many times the principal debt.
- c. Misuse of personal data and personal information of users of online loan application services (resource persons).
- d. Inhumane debt collection methods to sources who fail to pay loan installments, such as threatening/intimidating or insulting, spreading personal data of sources on social media to be humiliated in public.

The results of the above research are as the findings and studies of the Economics and Public Policy Research Center of the DPR RI Expertise Agency that the negative impacts of illegal online loan services include:

- a. Misuse of data and information of service users or resource persons.
- b. There are still many people who do not know about online loan services, so when making credit transactions, people as borrowers often do not see in detail the contents of the terms or credit agreements.
- c. There are many reports from the public as victims of unethical debt collection by online loan service companies.

For this reason, the Economics and Public Policy Division of the Research Center of the Expertise Agency of the House of Representatives of the Republic of Indonesia provides its views to overcome the rise of adverse online loan application services, several efforts are needed, namely:

- a. There needs to be a synergy of cooperation between the Ministry of Communication and Information (Kominfo), OJK, and the police in supervising online loan services.
- b. Increasing people's digital literacy.
- c. The need for regulations related to protection for loan service sources Online harmful illegals (Jeni Kurnia et al., 2020).

Thus, it can be concluded that the impact of online-based loans for the community in Sipirok District, which has a negative impact that is greater than the positive impact. Although there are several advantages that they feel from online-based loans such as the procedure for borrowing money in online-based applications is easier to process and fast disbursement of money, and by borrowing money through online-based applications, their needs or emergency fund needs can be met. However, these illegal online-based loans also have a negative impact, including the resource person gets an administrative deduction of up to 30% of the principal of the loan, the resource person gets a large interest and must be paid in each installment, plus a large daily fine if the source is late in paying not in accordance with the maturity, misuse of personal data and personal information of loan application service users online (resource persons), as well as inhumane debt collection methods to sources who fail to pay loan installments, by means such as threatening/intimidating or insulting, spreading personal data of sources on social media to be humiliated in public.

CONCLUSION



Based on the discussion of the research results that the author has described in the previous chapter, the author makes the following conclusions:

1. Factors that cause people in Sipirok District to make online-based loans in the Islamic economic review, namely the procedure for borrowing money in online-based applications is easier to process and fast disbursement of money, loans are carried out due to urgent needs or emergency fund needs. However, in practice, online-based loans have a huge negative impact on consumers, so that the practice of using online loan applications is contrary to the purpose of Islamic economics, namely mashlalah (benefit) for mankind, and also contrary to one of the principles of Islamic business ethics which is part of Islamic economics, namely equilibrium.
2. The impact of online-based loans for people in Pagar Dewa Village, Bengkulu City, is that the positive impact is that the procedure for borrowing money in online-based applications is easier to process and quickly disburse money, and their needs or emergency fund needs can be met quickly. While the negative impact is a deduction of administrative money that reaches 30% of the principal of the loan, the amount of interest charged to consumers, coupled with a large daily fine if consumers are late paying, misuse of personal data and personal information of online loan application service users (consumers), and inhumane debt collection methods to consumers who fail to pay loan installments such as threatening / intimidating or Insulting, spreading consumers' personal data on social media to be humiliated in public.
3. Factors that cause people in Sipirok District to make online-based loans in the Islamic economic review, namely the procedure for borrowing money in online-based applications is easier to process and fast disbursement of money, loans are carried out due to urgent needs or emergency fund needs. However, in practice, online-based loans have a huge negative impact on consumers, so that the practice of using online loan applications is contrary to the purpose of Islamic economics, namely mashlalah (benefit) for mankind, and also contrary to one of the principles of Islamic business ethics which is part of Islamic economics, namely equilibrium.

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