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THE IMPACT OF ONLINE-BASED LOANS ON COMMUNITY WELFARE IN BOGOR DISTRICT
(Study on The Community of Gobang Village, Bogor District)

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Abstract

The aim of this research is to determine the impact of online-based loans on the community in Gobang Village, Bogor Regency and to determine the factors that cause people in Gobang Village, Bogor Regency to take online-based loans in terms of Islamic economics. This type of research is 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 data analysis techniques are data reduction, data presentation, and drawing conclusions. The results of this research are: 1) The impact of online-based loans for the community in Gobang Village, Bogor Regency, namely that the positive impact is that the procedure for borrowing money in online-based applications is an easier process and the money is disbursed quickly, and their emergency funding needs or requirements can be met quickly . Meanwhile, the negative impacts are administrative deductions that reach 30% of the principal amount of the loan, the large amount of interest charged to consumers, plus large daily fines if consumers are late in paying, misuse of personal data and personal information of online loan application service users (consumers), and inhumane debt collection methods for consumers who are late in paying loan installments, such as threatening/intimidating or verbally abusing them, distributing consumers' personal data on social media to be publicly humiliated; 2) Factors that cause people in Gobang Village, Bogor Regency to make online-based loans in Islamic economics, namely the procedure for borrowing money in online-based applications is an easier process and the money is disbursed quickly, loans are made due to pressing needs or the need for emergency funds. 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 aim of Islamic economics, namely mashlalah (benefit) for mankind, and also contrary to one of the principles of Islamic business ethics which is is part of Islamic economics, namely equilibrium.

Keywords: Impact, Online Based Loans, Islamic Economics

INTRODUCTION

The activity of borrowing and borrowing money directly based on written or unwritten agreements is a practice that has been taking place in community life. Direct lending and borrowing is in great demand by parties who need fast funds or parties who for some reason cannot be provided with funding by the conventional financial services industry such as banking, capital markets or financing companies. (Ahmad Azhar Basyr, 2009). This is characterized by the use of the internet as a transaction medium when carrying out banking activities. The internet has brought the world economy into a new phase which is more popularly known as digital economics. (Indrajit, 2015). In the era of digital economic development, society continues to develop innovations in providing services in lending and borrowing activities, one of which is characterized by the existence of information technology-based money lending and borrowing services which are considered to contribute to development and the national economy. Information technology (IT) has changed society, has created new types and business opportunities, and created new types of jobs and careers in human work. From this, the term electronic contract or commonly known as e-contract emerged.

Electronic contracts are a type of contract where the regulations are contained in Law Number 11 of 2008 concerning Electronic Information and Transactions (UU ITE), specifically in Article 1 number 17 which is then explained again in Government Regulation Number 82 of 2012 concerning System Implementation and Electronic Transactions (PP PSTE) in Article 1 point 15. Both articles contain the same definition of electronic contracts, namely agreements between parties made through an electronic system. Meanwhile, the electronic system itself, according to Article 1 number 5 of the ITE Law and Article 1 number 1 of PP PSTE, is a series of electronic devices and procedures that function to prepare, collect, process, analyze, store, display, announce, transmit and/or disseminate electronic information. (J. Satrio, 2008). Prior to Law Number 11 of 2008 concerning Electronic Information and Transactions and Government Regulation Number 82 of 2012 concerning the Implementation of Electronic Systems and Transactions, Indonesia was always guided by the Civil Code/Burgerlijk Wetboek (BW) as legal protection, as found in Article 1313 contains the definition that an agreement is an act by which one or more people bind themselves to one or more other people.

One of the electronic transactions related to e-contracts that is currently developing is information technology-based money lending and borrowing services or better known as FinTech Lending, which offers various conveniences in borrowing money/credit. FinTech operates in the field of information technology-based money lending and borrowing services. Information technology-based money lending and borrowing services are regulated in Financial Services Authority Regulation no. 77/POJK.1/2016 concerning information technology-based money lending and borrowing services. According to the National Digital Research Center (NRDC), financial technology is a term used to refer to innovation in the field of financial services, where the term comes from the words "financial" and "technology" which refers to financial innovation with a touch of modern technology. Information technology-based money lending and borrowing services are the provision of financial services to bring together lenders and loan recipients in order to carry out loan and borrowing agreements in rupiah currency directly through an electronic system using the internet network. (Article 1 number 3 of the Financial Services Authority Regulation Number 77/POJK.1/2016 concerning Information Technology-Based Money Lending and Borrowing Services. Supplement to the State Gazette of the Republic of Indonesia Number 6005) The concept of fintech is adapting technological developments combined with the financial sector in banking institutions, so it is hoped that it can facilitate a more practical, safe and modern financial transaction process, including digital-based financial services that are currently developing in Indonesia, namely payment channel systems, digital banking, online digital insurance, peer to peer (P2P) lending, and crowd funding. (Richardus Eko Indrajit, E-Commerce: Business Tips and Strategies..., p. 53.).

FintechLending/ Peer-to-Peer Lending/ Online is a direct lending and borrowing service in rupiah between creditors/lenders (lenders) and debtors/borrowers (loan recipients) based on information technology. Fintech lending is also known as Technology-Based Money Lending and Borrowing Services (LPMUBTI). As of June 11 2020, the total number of registered and licensed fintech providers was 160 companies. OJK urges the public to use the services of fintech lending providers that are registered/licensed by the OJK. There is 1 fintech peer to peer lending provider whose Certificate of Registration has been cancelled, namely PT. Syarfi Financial Technology. Information technology-based money lending and borrowing services, better known as online loans, are now also popular with the people of Bogor Regency, although it is not clear that some of these fintechs are illegal, and not all people know about this. In this case the author has conducted an initial interview with a member of an online loan application with the initials MF who lives in Gobang Village, Rumpin District, Bogor Regency. The informant made an online loan through an application downloaded from the Play Store, the online loan application is called KreditPintar which received a rating of 4.1*, where this rating shows that this application has been widely used by other people and has received good ratings from application users.

LITERATURE REVIEW

A. Online Accounts Payable

Along with information technology which is also supported by increasingly sophisticated computer technology, communication technology has now become a means of supporting the dissemination of information almost throughout the world. This global communications network with computer facilities is known as the internet. The Internet is defined as a global communication network that creates and connects computer devices, both in the form of personal computers and super computers (Dewi, 2010). The technological movement with the emergence of many start-up companies in Indonesia can be said to continue to experience rapid development. There are two types of startups, namely ecommerce and financial technology (fintech). E-commerce is a company that provides an online buying and selling platform, while the term fintech is more focused on companies that innovate in the field of financial services with a touch of modern technology. One form of fintech breakthrough is the existence of debts and receivables that are made online (peer to peer lending). The basic concept applied to online debt and receivables is that the agreement is made through an online contract, which in principle is the same as agreements in general. The difference only lies in the media used to make the agreement. This type of agreement often uses EDI (Electronic Data Interchange) facilities, namely an electronic data exchange mechanism which generally takes the form of routine business information between several computers in a computer network structure that can manage it. The data is formed using standard rules so that it can be executed directly by the recipient's computer or electronic media. (Dewi, 2010).

B. Online Loan Application

Online loan applications are money loan facilities by financial service providers that operate online. These online loan providers are usually known as fintech. Online loans that are immediately disbursed and without collateral are an alternative solution for people who need cash without having to apply face to face. This loan provider is an institution providing financial services that operates online with the help of information technology. Fintech Lending/Peer-to-Peer Lending/Online Loans is a direct lending and borrowing service in rupiah between creditors/lenders (lenders) and debtors/borrowers (loan recipients) based on information technology. Fintech lending is also known as Technology-Based Money Lending and Borrowing Services (LPMUBTI). As of June 11 2020, the total number of registered and licensed fintech providers was 160 companies. OJK urges the public to use the services of fintech lending providers that are registered/licensed by the OJK. There is 1 fintech peer to peer lending provider whose Certificate of Registration has been cancelled, namely PT. Syarfi Financial Technology.

C. Types of Online Loan Applications

To meet high demand, credit or loan products are now increasingly varied. Not only loans from banks in the form of credit facilities such as Unsecured Credit (KTA) or Multipurpose Credit, but there are also loans in the form of borrowing money via the internet or online. Basically, there are 2 (two) types of online money loans currently developing, namely as follows:

a. Website Lending

Website lending is a company that provides online loan services for various needs where the funds are directly held by the provider. Website Lending is an online money lending service provider for all urgent needs such as paying education costs or health needs such as doctor's fees and medicines. By providing loan services, this company targets people who, based on survey results, still need access to microloans to achieve a better quality of life.

The lending scheme is almost similar to a loan from a bank, where the borrower directly applies for a loan from the company, but the difference is that the borrowing procedure can be done online without requiring face-to-face contact. Some online platforms that provide this loan service include:

1. MoneyFriends

   Is part of PT Digital Alpha Indonesia and Digital Alpha Group Pte Ltd, a digital financial company in the Southeast Asia region that provides short-term loans for all kinds of needs, anywhere, at any time, with collateral-free facilities and a fast, safe and reliable process.
2. TunaiKita

   Amar Bank provides online money lending services with online registration and approval, but is still assisted by employees who will ask for a signature as a sign of agreement to the contract.
3. Taralite

   Provider of loan services for capital and multipurpose needs with procedures almost similar to Tunaiku, where application and verification are done online, but there will be a process of signing the contract and disbursing funds directly. Fintech Peer to Peer Lending

   Peer to Peer Lending is a financial concept that uses the help of information technology to provide easy money lending and borrowing services where the provider only provides facilities that enable lenders and borrowers to carry out the lending and borrowing process online. This system is called Peer to Peer because it is carried out by ordinary users, and not by official institutions such as banks or cooperatives.

   Peer to Peer Lending is a forum for transactions, whether you want to borrow a certain amount of funds to develop your business, or if you want to invest by lending a certain amount of funds and acting as an investor. Peer to Peer Lending is the right system if you want a fast personal loan or for those who have excess funds and are still confused about where to invest them.

The money invested will be returned every month in the form of installments whose components are the principal of the debt and accompanied by previously agreed interest. Some examples of websites and online platforms that provide Peer to Peer Lending services are:

1. Amartha
   Amartha prioritizes funding for micro and SME business partners. Amartha's main goal is to modernize microfinance for people at the bottom of the pyramid in the informal economic sector and ensure that investors will benefit more than just putting money in the bank.
2. KoinWorks
   KoinWorks brings together people who want to borrow funds with people who want to invest their money. KoinWorks facilitates loans for business capital needs and educational costs.
3. Crowdo
   Crowdo provides Peer to Peer Lending services like other companies, namely as a platform that allows the lending and borrowing process to occur between investors and borrowers. This company is spread across Indonesia, Malaysia and Singapore.
4. Investree
   Investree prioritizes funding as business capital with invoice guarantees and personal loans for employees of collaborating companies where the administration fee is 3-5%. 5) Modalku Modalku is a Peer to Peer Lending service provider that provides loans to small businesses such as SMEs and Tokopedia partners (sellers). The range of loans available is from IDR 50 million to IDR 500 million with an administration fee of 3% for lenders and 3% for borrowers.
5. Hold hands
   Gandengtangan is a Peer to Peer Lending platform for social businesses so that lenders do not receive compensation for their loans, aka no interest.
6. Danadidik
   Danadidik is a platform dedicated to students who need funds to continue their education at university level. The repayment process begins after the borrower graduates from college with an interest rate of 1%. Benefits of Online Loan Applications.

D. Impact of Online Loan Applications

Information technology-based money lending and borrowing services are regulated in Financial Services Authority Regulation Number 77/POJK.01/2016 concerning Information Technology-Based Money Lending and Borrowing Services. Information technology-based money lending and borrowing services are very helpful in increasing people's access to financial service products online, either with various parties or without needing to know each other. The main advantages of information technology-based money lending and borrowing services include: availability of agreement documents in electronic form online for the needs of the parties, availability of legal representation to facilitate online transactions, risk assessment for the parties online, sending billing information (collection) online online, providing loan status information to the parties online, and providing escrow accounts and virtual accounts in banking to the parties, so that all fund payments take place within the banking system. It is hoped that information technology-based lending and borrowing services can be a solution to help micro, small and medium scale businesses (MSMEs) gain access to funding.

However, based on the results of a study in the Economic and Public Policy Sector of the DPR RI Expertise Agency Research Center, the negative impacts of illegal online loan services include: (Budiyanti, 2019).

a. Illegal online loan services can be used as a means to commit criminal acts of money laundering or terrorist financing.
b. Misuse of data and information of service users or consumers, in this case the public. People do not realize that online loan service companies also record various personal data contained in the smartphone they have when registering.
c. There are still many people who do not know about online loan services, so when carrying out credit transactions, people as borrowers often do not look in detail at the contents of the terms or credit

agreements. This causes people to be trapped with very high interest rates. Interest from illegal online loans averages more than 40% of the principal debt plus a fine of IDR 50 thousand per day.
d. Loss of potential tax revenue. Of course, the tax potential from illegal online loan services is very large considering that the number is greater than those registered with the OJK.
e. The NPL for online loans in 2018 reached 1.45%, meaning that even legal online loan services already have risks, illegal ones will definitely be riskier.
f. There have been many reports from the public as victims of unethical debt collection by online loan service companies. This happens because of the lack of public knowledge regarding the legality of the company.

For this reason, the Economic and Public Policy Sector of the DPR RI Expertise Agency Research Center provides its view that to overcome the rise of illegal online loan services, several efforts are needed, namely: (Budiyanti, 2019).

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. Currently, the OJK, through its task force, has taken steps to prevent illegal online loan services. This is done by announcing a list of illegal online loan services to the public, then submitting a blocking request through Kominfo to cut off financial access, then submitting a report to the police.
b. Increasing people's digital literacy. Considering that the negative impact of illegal online loan services is greatest on society, there is a need for public literacy regarding digital/technology-based loans. The public needs to know the provisions, impacts and legal protection of online loan transactions. People must be smart and alert before carrying out online loan transactions, especially with illegal online loan services that are not registered with the OJK. Currently the Indonesian Joint Funding Fintech Association (AFPBI) has provided literacy to the public in various regions so that people have an understanding of how to choose safe online loans.
c. The need for regulations regarding protection for consumers of illegal online loan services. Based on PJOK No. 77/POJK.01/2016 concerning Information Technology-Based Money Lending and Borrowing Services and POJK No. 13/POJK.02/2018 concerning Digital Financial Innovation in the Financial Services Sector, OJK can only impose sanctions on online loan service companies that are officially registered with the OJK (legal). However, the OJK cannot impose other sanctions other than closing the company for illegal online loan service companies. However, on the one hand, many people experience losses due to investing or borrowing through illegal online loan service companies. Here special regulations or policies are needed regarding the protection of consumers who use illegal online loan services.
d. There is a need to evaluate the licensing or registration mechanism for online loan service companies at the OJK. The same applies to the rules regarding sanctions, based on PJOK No. 77/ POJK.01/2016 concerning Information Technology-Based Money Lending and Borrowing Services and POJK No. 13/POJK.02/2018 concerning Digital Financial Innovation in the Financial Services Sector, OJK also only has the authority to supervise online loan service companies that have been registered with the OJK. The existence of illegal online loan service companies could possibly arise due to the difficult licensing mechanism at the OJK. This should be a consideration for the OJK to evaluate the licensing or registration mechanism for online loan service companies.

METHOD

This research is qualitative research with a case study method. The use of this method is expected to be able to find appropriate theoretical references based on problems found in the field during the observation or research process. The design of this research method is a single case study that can be carried out to search for, identify and discover theories based on empirical data from observations of research subjects. This case study method is considered to be able to dig up information about lending and borrowing practices using online applications.

Data Analysis Techniques

Data analysis is a continuation of data collection techniques. The data analysis process in this research uses descriptive analysis techniques with an inductive mindset, namely an analysis technique by presenting the data as it is, in this case data about lending and borrowing practices using online applications.

RESULTS AND DISCUSSION

Contents Results and Discussion

The focus of this research is to determine the impact of online-based loans and the factors that cause people in Gobang Village, Bogor Regency to take online-based loans. For this reason, the author conducted interviews with 10 (ten) people in Gobang Village, Bogor Regency as sources to obtain information regarding the impact of online-based loans and the factors that cause people to take online-based loans. Positive and Negative Impact of Online Based Loans, the author asked the sources about what they know about online based loans, the positive impact of online loans felt by the sources, namely the procedure for borrowing money in online based applications, the process is easier and the money disbursed quickly, as well as the need or Their emergency fund needs can be met quickly. Meanwhile, the negative impacts of online loans that were felt by the interviewees were administrative deductions of up to 30% of the loan principal, the large amount of interest charged to consumers, plus large daily fines if consumers were late in paying, misuse of personal data and personal information of service users. online loan applications (consumers), and inhumane debt collection methods for consumers who are late in paying loan installments, such as threatening/intimidating or verbally abusing them, spreading consumers' personal data on social media to be publicly humiliated. The factors that cause the resource persons to take out online-based loans are that the resource person needs emergency funds that can be obtained quickly, such as to pay school fees, meet daily needs and for medical treatment, apart from that, the procedure for borrowing money in an online-based application is an easier and faster process. in disbursing the money.

Contents of Discussion Results

1. The Impact of Online-Based Loans for the Community in Gobang Village, Bogor Regency

Along with information technology which is also supported by increasingly sophisticated computer technology, communication technology has now become a means of supporting the dissemination of information almost throughout the world. This global communications network with computer facilities is known as the internet. The Internet is defined as a global communication network that creates and connects computer devices, both in the form of personal computers and super computers (Dewi, 2010).

The technological movement with the emergence of many startup companies in Indonesia can be said to continue to experience rapid development. Startup types are divided into two, namely e-commerce and financial technology (fintech). Ecommerce is a company that provides an online buying and selling platform, while the term fintech is more focused on companies that innovate in the field of financial services with a touch of modern technology. One form of fintech breakthrough is the existence of debts and receivables that are done online (peer to peer lending). The basic concept applied to online debt and receivables is that the agreement is made through an online contract, which in principle is the same as agreements in general. The difference only lies in the media used to make the agreement. This type of agreement often uses EDI (Electronic Data Interchange) facilities, namely an electronic data exchange mechanism which generally takes the form of routine business information between several computers in a computer network structure that can manage it. The data is formed using standard rules so that it can be implemented directly by the recipient's computer or electronic media. (Dewi, 2010).

Online loan applications are money loan facilities by financial service providers that operate online. These online loan providers are usually known as fintech. Online loans that are immediately disbursed and without collateral are an alternative solution for people who need cash without having to apply face to face. This loan provider is an institution providing financial services that operates online with the help of information technology. Fintech emerged due to changes in lifestyle that occurred in Indonesian society. These changes can be seen in the massive use of the internet and information technology for all needs, including when borrowing money. People no longer need to go to the bank and apply directly to get a loan. All requirements and procedures that previously had to be carried out face to face are no longer needed. Credit applicants can submit requirements online. In fact, credit worthiness interviews are conducted over the phone. Just access the fintech website, financial transactions such as loans and fund transfers can be done from anywhere and at any time.

Based on the results of interviews with 10 (ten) people in Gobang Village, Bogor Regency, it is known that the advantages of making online-based loans for them include that the procedure for borrowing money from an online-based application is an easier process and the disbursement of money is faster, as well as by borrowing money through an online-based application. online, their emergency funding needs or requirements can be met. However, there are negative impacts of online-based loans that they experience, including:

a. The administrative deduction is up to 30% of the principal amount of the loan, so that consumers receive a fairly large reduction in loan money.
b. The large amount of interest charged to consumers, coupled with large daily fines if consumers are late in paying and not according to the due date, means that consumer debt becomes many times the principal debt.
c. Misuse of personal data and personal information of online loan application service users (consumers).
d. Inhumane debt collection methods for consumers who are late in paying loan installments, such as threats/intimidation or verbal abuse, spreading consumers' personal data on social media to be publicly humiliated.

Discussion of Research Results and Findings

The impact of online-based loans for the community in Gobang Village, Bogor Regency, is that it 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 from an online-based application, the process is easier and the money disbursed quickly, and by borrowing money through an online-based application, their emergency funding needs or requirements can be met. However, these illegal online-based loans also have a negative impact, including that consumers receive an administration fee cut of up to 30% of the loan principal, consumers receive large interest which must be paid in each installment, plus a large daily fine if the consumer is late. not paying according to the due date, misuse of personal data and personal information of online loan application service users (consumers), as well as inhumane debt collection methods for consumers who are late in paying loan installments, by means such as threatening/intimidating or insulting, spreading data consumers' personal data on social media for public shaming.

CLOSING

Conclusion

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

The impact of online-based loans for the community in Gobang Village, Bogor Regency, is that the positive impact is that the procedure for borrowing money in online-based applications is an easier process and the money is disbursed quickly, and their emergency funding needs or requirements can be met quickly. Meanwhile, the negative impacts are administrative deductions that reach 30% of the principal amount of the loan, the large amount of interest charged to consumers, plus large daily fines if consumers are late in paying, misuse of personal data and personal information of online loan application service users (consumers), and inhumane debt collection methods for consumers who are late in paying loan installments, such as threatening/intimidating or verbally abusing them, spreading consumers' personal data on social media to be publicly humiliated. The factors that cause people in Gobang Village, Bogor Regency to make online-based loans in an Islamic economics review, namely the procedure for borrowing money in online-based applications is an easier process and the money is disbursed quickly, loans are made due to pressing needs or the need for emergency funds. 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 aim of Islamic economics, namely mashlalah (benefit) for mankind, and also contrary to one of the principles of Islamic business ethics which is is part of Islamic economics, namely equilibrium.

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