

PSYCHOLOGICAL IMPACT OF SOMEONE WHO IS ENTRED IN ONLINE LOANS

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ABSTRAK: Tujuan dari penelitian ini adalah untuk mengetahui dampak psikologis seseorang yang terjatuh dalam pinjaman online. Penelitian ini bersifat kualitatif yang didasarkan pada berita online yang dipilih secara random berdasarkan tema yang memenuhi kriteria fokus penelitian, yakni menyangkut pelanggaran pinjaman online. Pelanggaran pinjaman online mencakup perilaku penagih hutang (desc collector/debt collector) dan dampaknya terhadap psikologis masyarakat. Hasil dari penelitian ini menunjukkan bahwa perilaku berhutang pada pinjaman online awalnya timbul akibat adanya Kondisi Keuangan yang Darurat mengharuskan adanya uang cash dalam waktu singkat. Kemudahan dan Kecepatan pinjaman online sering kali menawarkan proses pengajuan yang cepat dan sederhana. Ini memungkinkan individu untuk mendapatkan dana dengan cepat tanpa harus melalui proses yang rumit seperti yang mungkin terjadi di bank atau lembaga keuangan tradisional. Dan tidak memerlukan Jaminan Pinjaman online, hal ini membuatnya lebih mudah diakses oleh orang-orang yang tidak memiliki aset yang cukup untuk dijamin. Kesimpulan dari penelitian ini Meskipun memberikan akses cepat dan mudah terhadap dana yang dibutuhkan, praktik-praktik yang merugikan, seperti suku bunga tinggi dan penagihan yang agresif, menimbulkan ancaman serius bagi kesejahteraan psikologis individu. Sehingga perlu implementasi regulasi yang lebih ketat, peningkatan kesadaran konsumen, dan penyediaan bantuan bagi individu yang terjatuh dalam pinjaman online agar dapat mengatasi dampak psikologis yang ditimbulkannya

Kata Kunci : Psikologis, individu, Pinjaman Online

ABSTRACT: The aim of this study is to explore the psychological impact on individuals involved in online loans. This research is qualitative in nature and is based on randomly selected online news articles that align with the research focus criteria, particularly concerning violations of online loans. These violations encompass debt collector behavior and their effects on the psychology of society. The findings of this study indicate that the emergence of borrowing behavior in online loans initially stems from urgent financial conditions requiring immediate cash. The ease and speed of online loans often offer a quick and straightforward application process, enabling individuals to access funds quickly without undergoing complex procedures typical of banks or traditional financial institutions. Additionally, the absence of collateral in online loans makes them more accessible to individuals lacking sufficient assets for collateral. In conclusion, despite providing quick and easy access to needed funds, detrimental practices such as high interest rates and aggressive debt collection pose serious threats to individuals' psychological well-being. Hence, stricter regulatory implementation, increased consumer awareness, and the provision of assistance to individuals trapped in online loans are necessary to address their psychological impacts.

Keywords: Psychological, individual, Online Loans

1. INTRODUCTION

The unrestricted technological advancements in the current digital era are further complemented by the presence of fintech. Fintech, a financial service utilizing technological platforms, undoubtedly enhances the convenience of transactions conducted anytime and anywhere (Istiqamah, 2019). The financial services industry in Indonesia has indeed experienced rapid growth, particularly in peer-to-peer (P2P) lending technology, driven by the demand from the public for quick and practical access to additional funds or emergency reserves (Mirza Gayatri & Muzdalifah, 2022).

As a result of the rapid advancements in technology, the number of internet users in Indonesia is constantly rising. Based on data from the Asosiasi Penyelenggara Jasa Internet Indonesia (APJII) survey, in 2020, Indonesia's internet users reached 196,7 million, accounting for 73.7% of the country's total population (Maheswari & Siregar, 2021). Online banking, often known as fintech, is one type of financial technology that is based on technological advancements. Compared to traditional banking institutions, several fintech companies offer online banking services with more flexibility and ease of use.

On the other hand, online loans also come with numerous issues and risks (Istiqamah, 2019). The phenomenon of being trapped in online loans encompasses more than just economic problems. Psychologically, individuals struggling to manage online debt may experience significant stress, anxiety, and feelings of pressure. Research has shown that heavy financial burdens can have a negative impact on one's mental well-being, affecting their quality of life and social relationships. Psychological health will influence and lead individuals to positive thoughts, ultimately impacting their assessment of having a good quality of life. The third factor is social relationships, activities, and participation, which are external factors that come from the individual's internal and surrounding environment (Fitriani & Handayani, 2020).

With the continuous advancement of financial technology, this phenomenon is not only limited to financial aspects but also poses new challenges to individuals' psychological well-being. Failure to repay loans, increasing financial pressure, and pressure from lenders and debt collectors can have significant psychological impacts. Online loans bring about negative consequences, leading to many individuals becoming victims not only of economic issues but also of poor psychological conditions evident in widespread social unrest, as seen in numerous cases stemming from "online loan sharks" ranging from suicides, divorces, job terminations, to sexual harassment. These poor psychological conditions affect the lives of borrowers and those around them (Saepul Alam, 2023).

The literature review on the psychological impact on individuals involved in online loans becomes increasingly crucial for understanding vulnerabilities and needs when facing these challenges. In this context, aspects such as financial pressure, anxiety, depression, and social stigma take precedence in understanding the psychological impacts of online loans. Examining the potential psychological effects in more detail can help develop more effective intervention strategies and enhance our understanding of how online loans affect someone's psychological well-being.

In this context, research investigating the psychological impact of being trapped in online loans is paramount. Understanding the underlying mechanisms of behavior and financial decisions of individuals involved in online loans can provide valuable insights for the development of effective prevention and intervention strategies. The aim of this research is to delve deeply into how the experience of being trapped in online loans affects the psychological well-being and financial stability of individuals, as well as to identify factors that may help reduce the risk of being trapped in online loans in society.

Thus, this paper will further explore the psychological impact of being trapped in online loans, aiming to provide a better understanding of this phenomenon and inform future prevention and intervention efforts. This introduction introduces readers to the complex issues to be addressed in the journal, highlighting the importance of understanding the psychological impact of being trapped in online loans.

2. METHOD

The research on the impact of online loans on community psychology is qualitative in nature and is based on online news sources (Saepul Alam, 2023). Online news articles were randomly selected based on the theme of news that met the research focus criteria, namely related to violations of online loans. Violations of online loans include debt collector behavior and its impact on the psychological well-being of individuals (victims). In addition to being grouped based on relevant themes, the selected news articles include experiences of the community, experiences of debt collectors, and cases reflecting the issues experienced by victims and those around them. Thus, the violations of online loans covered in this study include debt collector issues, community victims, and the psychological impact of loans on online loan victims.

3. RESULT AND DISCUSSION

3.1 A. Psychological

Psychological, often referred to as psychic, is another term for soul or mind, thus psychological refers to a state or condition of things that cannot be directly seen by the senses, such as thoughts, feelings, knowledge, and others (Tim The Papua Journal 02, n.d.). The psychological impact for those trapped in online loans can result in many psychological problems. It begins with stress first, as they have to find a way out to repay the debt. Then, anxiety arises because they feel it's difficult to repay it.

The indicators used in this theory are: Affect (emotional aspect) which includes: 1. Acceptance and responsiveness 2. Characterization or formation of lifestyle, Cognitive (perceptual aspect): 1. Knowledge and understanding 2. Application and analysis 3. Adaptation 4. Guided response 5. Genetic factors. From the environmental aspect, it is divided into three: 1. Family 2. Cultural factors 3. Learning environment.

B. Online loans

Online loans, also known as fintech (financial technology), are financing services provided by specific entities online (Hidayat et al., 2022). It is also interpreted that online loans are a type of loan predominantly applied for online via mobile applications, without the need for face-to-face interaction. This method offers convenience and speed in the credit application process (Quisto, 2021).

The term "online loans" here does not refer to the peer-to-peer lending system provided by conventional banking institutions commonly known as digital/mobile/internet banking, but rather refers to companies that provide a platform as an intermediary between fund providers (lenders) and those in need of funds (borrowers).

Online loans are a financial service involving information technology as a means to facilitate the public in obtaining financing in the form of goods and money that can be accessed quickly and easily using internet-connected gadgets (Haikal & Wijayangka, 2021).

According to the Financial Services Authority (OJK), online loans are the provision of financial services to match lenders with borrowers to enter into loan agreements in Indonesian rupiah directly through electronic systems. Fintech lending is also referred to as Technology-Based Money Lending Services (LPMUBTI). The OJK urges the public to use fintech lending services that are registered and licensed by the OJK (Financial Services Authority, 2022).

Based on the discussion above, it can be understood that online loans are one type of fintech operating in the financing or capitalization sector (lending/crowdfunding), provided by creditors, whether individuals or institutions, which legally in Indonesia are under the auspices of the Financial Services Authority.

The indicators of online loans are as follows:

1. Borrower
2. Platform
3. Lender.

Previous Research

Previous research conducted by Saepul Alam (2023) aimed to demonstrate how usury present in the interest rates of online loans can adversely affect the psychology of society. The results of this study showed that borrowing behavior in online loans initially arises due to urgent needs that require immediate cash. However, with the perception of convenience and the partial quality of information obtained from online loan providers, borrowing behavior increases, leading to a lifestyle that ultimately traps society.

Previous research by Nabilla Nurdina & Ima Amailah (2023) aimed to determine the preferences of Bandung city residents for online loans and the dominant factors that determine Bandung city residents' preferences for online loans. The research results showed that the factors determining the preferences of Bandung city residents for online loans are ease of use, security, speed, and knowledge. The dominant factor determining the preferences of Bandung city residents for online loans is ease of use, with the highest score being 1.586.

Previous research conducted by Widjaja (2022) aimed to determine the level of understanding of online loan applications among the community in Jakarta. The results showed that respondents with good understanding had incomes commensurate with the minimum wage, while those with incomes below the minimum wage had less understanding. Among the respondents with incomes above the minimum wage, they had a very good understanding. The reasons respondents chose online loan applications

include the ease of borrowing without collateral, while family support reasons were cited by only a few respondents.

Previous research conducted by Wijayanti (2022). This study employed a qualitative method involving observation of literature studies and other internet sources. The findings indicated that online loans have an influence on the needs and consumptive lifestyle of factory workers. Therefore, this research aimed to analyze the impact of online loan applications that assist in meeting the needs and consumptive lifestyle of factory workers.

A study conducted by Anugrah et al. (2021) focused on serving the community's understanding of the dangers of online loans. The approach used in this Community Service was through workshop sessions, lectures, and question-and-answer sessions. By engaging in Q&A sessions, the community had the opportunity to inquire about the topics covered in the lectures or raise questions outside the predetermined themes. The benefits of legal counseling in the Sukamukti Village, Jalaksana District, Kuningan Regency, West Java Province, include fostering a better legal awareness among the community members, thus realizing the importance of knowledge about the dangers of illegal online loans.

Previous research by Anugrah et al. (2021) aimed to educate the public on financial literacy, particularly in financial technology (fintech) such as online loans, to prevent consumptive behavior. This study utilized a literature review method, based on several previous research studies, to provide a detailed and systematic review of publications related to the topic of financial literacy.

Previous research conducted by Putra et al. (2023) aimed to understand the low financial literacy regarding the desire to engage in online loans, with a case study focusing on students at Muhammadiyah University of Surabaya. The findings indicated that many students lacked understanding of the impact of online loans and were unaware of the consequences of the dissemination of personal information. Additionally, many students were unable to assess the risks associated with late payments or even the risk of illegal data dissemination.

A previous study by Trijaya et al. (2022) aimed to provide an overview and explanation of the work program on the dangers of illegal online loans, covering the laws regulating them, the characteristics of their distribution modes, and prevention methods. The lack of understanding among the public about the dangers of illegal online loans has led irresponsible individuals to increasingly offer enticing deals. Unsolicited messages sent via SMS can deceive unsuspecting individuals. The existing laws have not been effective in deterring malicious individuals. This article is limited to the implementation of Community Service Program in the first period of 2022 and contributes to the fields of economics and law.

Previous research conducted by Rachmawati & Yudhawati (2022). The aim of this study was to analyze how consumers' cognitive styles and cognitive abilities respond to legal and illegal Peer to Peer lending in financial literacy. This research utilized a qualitative research methodology with a phenomenological approach. The study subjects consisted of 30 respondents who had previously engaged in online loans through fintech peer-to-peer lending. The findings indicated that consumers enjoying Peer to Peer lending services tended to have a sufficient level of financial literacy. The cognitive styles present in society today have knowledge and beliefs about Peer to Peer lending, which provides

financial services in the form of online loans, available features, mechanisms, benefits, potential risks in the future, as well as rights and obligations related to financial services.

Previous research conducted by Utomo et al. (2022). The aim of this study was to analyze transactions in the electronic financial sector and their impact on activities. This research was doctrinal, employing legal and conceptual approaches with deductive analysis. The findings revealed the existence of legal enforcement for online lending companies that must be registered with the Financial Services Authority because failure to register would result in legal protection for individuals engaging in online lending activities.

Previous research conducted by Nur Fauzi et al. (2018). Using a literature review method, the authors analyzed cases related to online loans in Solo normatively within the principles of Islamic economic jurisprudence, from which we concluded that online loans in Solo tend to contain harm.

3.2 Case Of Someone Trapped In Online Lending

One case titled "Viral! This Online Loan Company Allegedly Drives Its Customers to Suicide" discusses how one financial technology (fintech) service provider has caused a stir on social media as its online lending platform is allegedly aggressively pursuing debt repayment, leading one customer to end their life. The case, dubbed "Viral! This Online Loan Company Allegedly Drives Its Customers to Suicide," illustrates a disturbing phenomenon in the fintech world. This case highlights the negative impact of aggressive debt collection practices by online lending companies. Such practices can cause significant psychological pressure on customers, and in extreme cases, lead to suicide. This case reflects the escalation of debt collection issues by online lending companies, which is increasingly concerning. It underscores the importance of consumer protection and the need for stricter regulations in the fintech industry to prevent harmful practices and protect the welfare of customers.

Case of someone trapped in online lending

One case titled "Viral! Alleged Terror from Online Loan Providers Drives Customer to Suicide" discusses how one financial technology (fintech) service provider caused a stir on social media as its online lending platform allegedly engaged in aggressive debt collection, leading one customer to end their life. The case, dubbed "Viral! Alleged Terror from Online Loan Providers Drives Customer to Suicide," highlights a disturbing phenomenon in the fintech world. This case underscores the negative impact of aggressive debt collection practices by online lending companies. Such practices can cause significant psychological pressure on customers, and in extreme cases, lead to suicide. This case reflects the escalation of debt collection issues by online lending companies, which is increasingly concerning. It highlights the importance of consumer protection and the need for stricter regulations in the fintech industry to prevent harmful practices and protect the welfare of customers.

3.3 The reasons why someone gets caught in an online loan

Individuals may become trapped in online lending for several reasons, including:

1. Convenience and Speed

Online lending services often offer quick and simple application processes. This allows individuals to access funds quickly without having to go through the complex processes that may occur in banks or traditional financial institutions.

2. No Collateral Required

Online loans often do not require collateral or security. This makes them more accessible to individuals who do not have sufficient assets to pledge.

3. Financial Emergencies

Some people borrow from online lending services because they face urgent financial emergencies, such as unexpected medical expenses, immediate car repairs, or other urgent needs.

4. Inability to Obtain Loans from Traditional Financial Institutions

Some individuals may have difficulty obtaining loans from banks or traditional financial institutions due to poor credit history or lack of credit history. Online lending services are often more flexible in this regard.

5. Convenience

The ability to apply for a loan online from anywhere and at any time is attractive to many people. They can apply for a loan without having to leave their home or workplace.

6. More Options

There are various types of online loans available, including unsecured loans, instant loans, or loans with lower requirements than traditional financial institutions. This provides individuals with more options to tailor the loan to their needs and abilities.

These factors may encourage someone to choose online lending services as a financial solution that suits their needs and circumstances.

3.4 Psychological Impact of Online Lending Violations

The prevalence of online lending practices has surged in several cities in recent years. Most cases involve individuals ensnared by the high interest rates offered by online loans. Examples of online lending violations include disbursing loans without the applicant's consent, threatening to disclose personal data, harassing debtors and their entire contact list with intimidation, and resorting to coarse language or sexual harassment to coerce repayment. Consequently, such unethical debt collection practices can result in various psychological impacts on individuals, including:

1. Excessive Financial Stress

When individuals struggle to repay online loans, excessive financial stress can significantly increase. They may feel trapped in a cycle of debt that is difficult to break out of, leading to emotional and physical tension.

2. Anxiety and Uncertainty

Inability to repay loans on time can trigger sustained anxiety about future financial stability. Uncertainty about resolving debts and managing finances overall can lead to significant emotional pressure.

3. Mental Disturbances

Online lending violations can trigger mental health issues such as depression, anxiety, and even sleep disorders. Prolonged pressure and the inability to address financial problems can deteriorate an individual's mental well-being.

4. Guilt and Shame

Individuals experiencing financial difficulties often feel guilty or ashamed of their situation. They may feel like failures or incapable of managing their finances well, exacerbating their psychological condition.

5. Impact on Interpersonal Relationships

Financial stress resulting from online lending violations can also affect an individual's interpersonal relationships. Money-related conflicts may arise in relationships with partners, family, or friends, leading to social isolation and relationship difficulties.

6. Increased Risk of Maladaptive Behavior

Some individuals may cope with financial stress by adopting maladaptive behaviors such as alcohol or substance abuse, overspending, or other harmful behaviors. This can worsen financial situations and existing psychological problems.

7. Effects on Physical Health

Chronic stress caused by online lending violations can also affect an individual's physical health. Research has shown a link between financial stress and increased risk of heart disease, high blood pressure, digestive disorders, and other health problems.

8. Feelings of Desperation and Loss of Hope

When individuals feel trapped in uncontrollable debt, they may lose hope of improving their financial situation. Feelings of desperation and loss of hope can hinder an individual's ability to seek constructive solutions.

All these psychological impacts can contribute to a decrease in overall quality of life and well-being. They can lead to stress, anxiety, and even depression due to financial pressure and the inability to meet repayment obligations. Moreover, feelings of guilt and shame may arise from feeling unsuccessful or unable to control their financial situation. Therefore, it is essential to address unethical debt collection practices through appropriate legal actions and seek necessary assistance.

4. CONCLUSION

Online lending has brought significant impacts on the social and economic lives of communities. While providing quick and easy access to needed funds, detrimental practices such as high interest rates and aggressive debt collection pose serious threats to individuals' psychological well-being. Contemporary cases highlight the escalation of issues regarding unethical debt collection practices by online lending companies. Consumer protection and stricter regulations are highly necessary to prevent harmful practices and safeguard the well-being of customers. Several factors contribute to individuals being ensnared in online lending, including the ease of application processes, financial emergencies, and inability to obtain loans from traditional financial institutions. The psychological impacts of online lending violations are severe, including excessive financial stress, anxiety, mental disturbances, feelings of guilt and shame, impacts on interpersonal relationships, maladaptive behaviors, effects on physical health, and feelings of desperation.

To address these issues, concerted efforts from the community, regulators, and other stakeholders are required. This includes the implementation of stricter regulations, increasing consumer awareness, and providing assistance to individuals trapped in online lending to cope with the psychological impacts. Thus, the application of theories such as:

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1. Psychological factors, such as financial stress, anxiety, and mental disturbances, play a crucial role in individual financial decision-making, in line with financial psychology theory.
2. Online lending violations can contribute to increased chronic stress that can negatively impact physical and mental health, in line with stress and health theory.
3. Financial problems can also affect social relationships and lead to social isolation, resulting in additional psychological impacts, in line with social relationship theory. Therefore, attention to these aspects can aid in designing policies, business practices, and intervention programs that are more holistic and responsive to the community's needs regarding online lending.

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