

THE INFLUENCE OF ONLINE CASH LOAN SERVICE, COLLECTION ETHICS, AND SERVICE INTEGRITY TOWARD THE EMOTIONAL CONDITION OF USER

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THE INFLUENCE OF ONLINE CASH LOAN SERVICE, COLLECTION ETHICS, AND SERVICE INTEGRITY TOWARD THE EMOTIONAL CONDITION OF USER

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Abstract:

Peer to peer lending financial tech apps are widely available on the internet by 2023. The number of app users is also significantly growing, especially after the epidemic began in late 2019. It is transforming the micro-economy today as new problems and hazards emerge. This study attempts to uncover the truth about the usage of peer-to-peer lending (P2PL), specifically their speedy loan service, as one of the independent factors to be examined, along with other variables such as collection ethics and service integrity, and their influence on the user's emotional condition. As of March 2023, the Financial Service Authority (OJK) announced that at least 23 P2PL enterprises were in TWP90 (non-performing loan) and 85 unlawful online cash loan services. This leads to the belief that many users have fled from responsibility due to improper collection methods, and the pressure felt by the user is one of the reasons why the return of the lending is considered a troublesome scenario. According to this study, online cash loan service, collection ethics, and service integrity all have an impact on the emotional state of the user.

Key words: Online cash loan service, collection ethics, service integrity, emotional condition of user.

INTRODUCTION

Both official and illegal loans are now available through online financial lending technology (online quick loan) and peer to peer lending (P2PL). Apart from not requiring onerous prerequisites, the distribution process is quicker and simpler. When did financial lending technology arrive in Indonesia?

Financial technology is an innovation introduced by financial service providers in the business through the use of technology. Payment systems, funding (including [45](#)ding and banking (digital banking), capital market, insurance, and [30](#): digital finance services are examples of the products. Peer to Peer (P2P) lending is a prominent financial technology nowadays. P2P Lending/P2PL is a money lending and borrowing service based on information technology, often known as online rapid loan services. This transaction can be completed without the debtor and creditor meeting in person, thanks to an application or website. It simplifies what is frequently regarded to as a difficult administrative process.

Since 2016, this P2PL service has been improving in Indonesian society. Online loans were more commonly employed at the time to assist local Micro, Small, and Medium Enterprises (MSMEs). P2PL cash lending service bridges the financing (loan) demand gap in Indonesia, providing access to people who are unbanked but creditworthy (Aji S. Sulaeman, 2021). Credit card penetration was quite low at the time. According to statistics collected from 18 credit card companies, Indonesia has only 9 million unique cardholders, which is considered very low (less than 6%). So there was still at least more than 90% of the adult population that could benefit from the facility, but they didn't have one. In the midst of that circumstance, we at long last see that the P2PL loaning benefit is displayed to put through the moneylenders and the borrowers. As the industry develops altogether, there's too potential hazard to be mindful of, which is the event of ruthless loan specialists.

Predatory lending happens when a bank or financial institution takes advantage of a borrower by demanding above-average interest rates, excessive fees, and other expenses. It can happen with a variety of loans and financial products, and there are numerous warning signs to be aware of that can help you avoid a predatory lending situation by reading the fine print and asking questions before signing the deal. One can safeguard himself/herself and his/her family while also saving money. Prepayment penalties, which are loans that demand large costs for paying off the loan early, are symptoms of predatory lending. These fees are greater than [10](#) typical interest rates and greatly surpass competitive interest rates. According to Rendy Wicaksana of VOA News in the article "In Indonesia, Predatory Loan Apps Boom Amid Pandemic Hardships" published on [October 15, 2021](#), there are few controls and little enforcement. There is no strict law that would limit the operation of unregistered apps, and there is also no law that would limit interest rates. There is no clear legal recourse for consumers, no regulation on collection methods, and no strict sanctions for online loan apps that violate the rules set by regulators over the last two years. The Indonesian government has been cracking down on illicit loan applications, only to learn that the crime has now spread to international services based on a sample of 1 300 unlawful loan apps. It has also been discovered that 22% of them use Indonesian servers, 44 are unknown since they offer their services through social media, and the remaining 44 use servers abroad, some in Latin America such as Mexico and others in Vietnam. Only [114](#) of [21](#) thousands of developing financial technology services are legally listed with the financial services authorities.

The only continuous winners in the microfinance game are the lenders, many of whom demand outrageous [14](#)st rates of up to 200% per year (as in the case of Banco Compartamos). Previously known as loan sharks, they are now known as microfinance providers, and they pride themselves on the moral that this phrase carries. Microfinance has become a socially acceptable mechanism for extracting wealth and resources from poor people (Jason Hickel: 2015). Another study by Jason Hickel of the London School of Economics in 2015 showed very clearly that microfinance programs have no net positive effect. This is an experimental study and is supported by his recent work from the poverty action lab. They all essentially mean the same thing. That is, microfinance helps certain people in some way, and here he draws anecdotal evidence in favor of microfinance as an instrument for some kind of general problem on average. It doesn't help anyone and often makes matters worse for people. The reason is basically that in many situations the majority of microfinance borrowers spend their borrowed money on consumption. In South Africa, where Jason Hickel also [40](#)rveyed, 94% of all microfinance loans are for consumption, leaving borrowers unable to finance their businesses. They may be willing to spend, but because they don't have the money to pay off their loans, they get stuck in this vicious circle, and in some cases their business actually succeeds.

But what happens quite often then, the one that is-so called as; displacement, where the businesses provide the same products and services that already existed. Thus, they essentially push those businesses out of the market, which remains no net increase yield in the job market or incomes. This brings up the fact that the businesses fail which is probably caused by the fluctuating trend of consumer demand, as the people in the neighborhoods are poor who can only buy basic items that already being offered so there's no customer base around. The trend of aggregate demand then goes low. Another issue in this context is that there is very high interest rates at some of these micro loans for examples is one of the most controversial micro lending firms; Banco Compartamos, in Mexico, which has interest rates in 2013 that reached up 100% which is quite an interesting story because it is a very profitable and successful bank as banking who has one of the highest return on equities around 43% in 2013. But lately the interest rates are very high. So, this is [15](#)ne of the key issues with the micro lenders. But still many people thinks that microfinance is kind of a charitable endeavor. These days a lot of the major microfinance lenders are profit-making banks and rates are extremely high even among sort of more charitable organizations.

An interview in 2019, Stefania Palma, senior editor at The Banker, believes that women who take out microfinance loans actually end up in more abusive relationships than before. She said that eventually, you will not be able to repay your debts, and you will fall into a deeper chain of debt, leading to a vicious cycle like domestic violence. The core issue here is that, among other things, microfinance can be seen as a quick-fix economic and even political solution to the problems that cause poverty in the first place, and what they argue is a related, much deeper and structurally complex problem. Norms; structural problems require structural solutions.

In Indonesia, Financial Services Authority has regulated it in POJK number 77 year of 2016 about Information Technology-based Lending Service. Through its publication, Financial Services Authority (OJK) represented by Investment Alert Task-Force has taken quick response and assertively with the Police Department of Republic Indonesia and The Ministry of Communication Informatics to handle illegal cash loan service that potentially violate law. Firm action has been conducted by doing cyber patrol for which since 2018 they have blocked and closed at least 3.516 cash loan apps and websites. They ask users to raise awareness on the use of online cash loans including the offer through SMS or WhatsApp as they might be predatory and illegal. OJK has called out people to use official cash loan service providers with license only by checking out their credibility in OJK website <https://www.ojk.go.id/> and report any violations or unethical service to waspadainvestasi@ojk.go.id.

To get clearer picture of how banking industry including financial technology performance, we will take a look at the infographics below presented by Ibnu Nur Hamzah (2022).

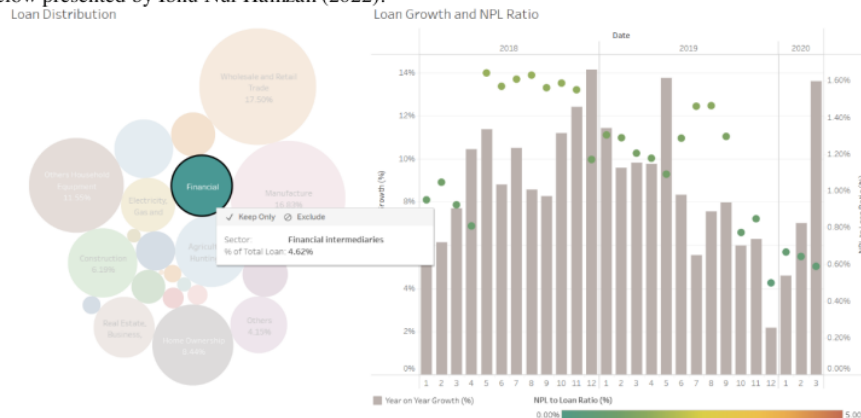


Figure 1. Indonesia Banking Industry Main Indicator

Source: [Indonesia Bank Loan Distribution | Tableau Public](#)

From the figure 1 above we can see that financial sector is one of the most 'performing' industry among others in Indonesia during the period of 2018 up to 2020. The NPL ratios are averagely liquid during the period. This shows that from banking point of view the financial industry is potentially profitable. This might be one of the causes that led to the occurrence of financial technology service in Indonesia and where the number of provider went improving since then.

But when it comes to get bigger, one serious problem appears; unethical behavior of debt collectors. In the publication of OJK during the 2019 up to 2021, there are 19,711 user complaints regarding the illegal act of the debt collectors. There are 9,270 (47.03%) which considered as serious violation and 10,441 complaints considered as the mild one.

Most of them are loan disbursement without prior consent of the user, private data sharing threat, collection to all phone contact with terror or intimidation, and the collection using rude words and sexual abuse.

From those description, the writer assumes that cash loan, which is now getting easier to grab as applications are everywhere, is having big issue in the repayment process which may lead to NPL (non-performing loan) company and debt-cycle trap. As it is considered as predatory, the writer gets interested to have deeper study on it. This study will bring data to observe in the context of research. Variables to observe are cash loan service, collection ethics, service integrity, and the influence towards emotional condition of user. There are some issues formulated as basic questions to be explored in this study as the followings:

1. Does online cash loan service influence the emotional condition of user?
2. Does collection ethics influence the emotional condition of user?
3. Does service integrity influence the emotional condition of user?
4. Do online cash loan service, collection ethics, and service integrity influence the emotional condition of user simultaneously?

Research by Arvante, J. Z. Y. (2022) found out that one of the problems arised among the users of online cash loan services, is ethical problems during the payment collection. As it is done aggressively, most of the users don't feel comfortable, sometimes blackmailed, and further feel terrorized and intimidated with so many of forms. In Aceh as example, during the Covid-19 pandemic for example, in September 2020, data shows that online loans have disbursed at least Rp. 417.6 billion to the users in Aceh. We can't deny the fact that online loans give positive impact in helping the people to get fund for various needs. But to be simply said, it is also found that online cash loans phenomenon gives negative impacts to be aware of. It includes the rise of illegal online loans, high interest rate that doesn't make sense, the terror-based acts, and even defamation that annoys users (Asmah Savitri, 2021). In another view, it tends to be a form of cybercrime. Cybercrime does not discuss about online data theft or acts of harassment only, but also in the scope of crimes regarding the online cash loan service. The increasing number of online loan crime is due to the government regulations and policies that often get weak. The government already formulates legal regulations about the online cash loans that is expected to protect victims of cash online loan crimes (Maghfirah, Fitri & Husna, Fathayatul:2022).

Debt collection is a common practice in the financial and credit field. This process typically involves several steps: For example, we may call, mail, or email a debtor to request payment, negotiate a payment plan, or take legal action to recover money owed. However, debt collection is not without controversy and ethical implications, especially when dealing with vulnerable

populations such as seniors, low-income families, and people with disabilities. Debt collection can be a stressful and daunting experience for many. The debtor may be suffering from financial hardship, health problems, or other personal problems and may not be able to repay the debt. Therefore, collectors should work with empathy and understanding and strive to communicate openly, respectfully and professionally with their customers. This means avoiding offensive, threatening or humiliating language and instead actively listening to understand the debtor's situation and find mutually beneficial solutions to repay the debt. To do. In addition, collection agencies must be aware of the rights and obligations of debtors and provide clear and accurate information about debts, payment options and legal consequences of non-payment.

Debt collectors have the right to demand payment from customers, but are also bound by legal and ethical standards that limit their actions. For example, the collection agency must not harass, deceive, or mislead the debtor, nor use physical force, intimidation, or coercion to collect the debt. Debt collection is a complex and challenging field that demands a high level of ethical awareness and professionalism. By applying empathy, following legal and ethical standards, working with vulnerable populations, and using reliable data and technology, debt collectors can improve their chances of success and build trust with their clients. As society becomes more diverse and interconnected, the role of debt collection will continue to evolve, requiring debt collectors to adapt to new circumstances and ethical challenges. This has been in line with Indonesian Financial Service Authority's regulation number 6 /POJK.07/2022 clause 4 stating out that financial service provider must proceed the business from goodwill and no discriminative treat to customer/user (OJK regulation about consumer protection and society in financial sector:2022). It has become major foundation of financial and banking industry in Indonesia as the code of conduct.

Theoretically, there are four keys of a successful debt collection strategy; Customer-Oriented Operations, Up-To-Date Communications, Applied Analytics, and Centralized Debt Collection System (Jeffery Hartman: 2020). In another research, the way that the debt collector handles the collection process must be ethical. In truth, when the debt collection process follows the ethical path of fairness, compassion, and honesty, the likelihood of successfully collecting goes up. Interesting that when people feel they are being treated fairly and ethically, they are more willing to negotiate and do the right thing themselves (Dean Kaplan: 2023). It has been also researched that illegal online loans have severe consequences, such as the emergence victims who suffer from material loss, psychological and emotional distress, physical harm, and social consequence. Unfortunately, the current state of law enforcement fails to deliver justice to the victims, as seen, for example, by the leniency of sentences imposed on the offenders (Angkasa, Angkasa & Wamafma, Filep & Juanda, Ogiandhafiz & Nunna, Bhanu:2023).

Most of online cash loan services only require ID card with no warrant. So it improves the ease of finding loans for everyone regardless their background. As long as they hold ID card, they can get the loan. In 2021, a research done by Riva Hazmul to check the online loans among students in Jakarta during 2020 over an 'X' app, shows that the application received is increasing in the first week of October from 72 up to 481 with the highest rate of applicants comes from tech school. It has 2,000 applicants in total with 1,308 distributions, 417 pending applications, 195 rejected applications, and the total loan that reaches out the value of USD 220,250,000,000 or IDR 32,993,450,000,000. As seen on the figure 2 below.

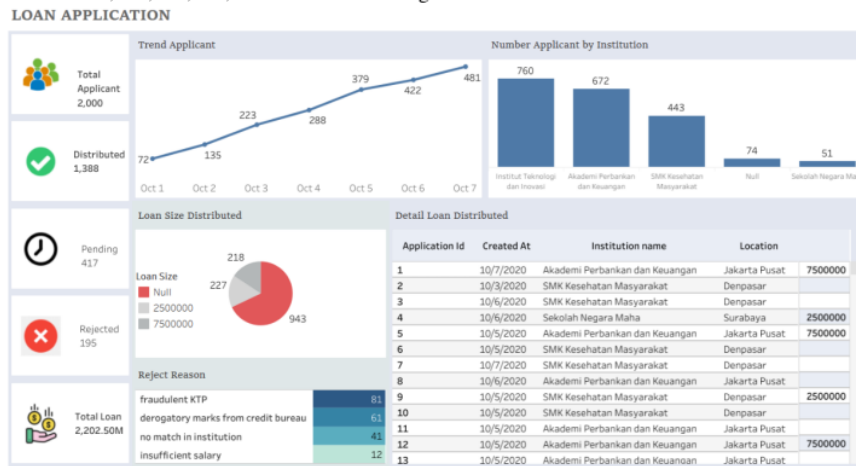


Figure 2. 'X' application statistics in October 2020

Source: Tableau Public (Loan App | Tableau Public)

Based on those findings, the writer will construct several indicators to support the variables. The research of this study is to measure the correlation and to see influence between the online cash loan, its collection ethics, and the service integrity toward the emotional condition of the users in Surabaya. From the various sources in the previous section, the writer decides to use the following indicators for the observed variables. Online cash loan service: Approval rate, net charge-off rate, interest rate, UI/UX, mortgage policy, penalty, data security, official licenses and certifications, public survey. Collection ethics: Fairness, communication style, notification, no threat, phone call, internet presence. Service integrity: Contract, customer service center, collection communication, complaint & response center, and business ethics. Those indicators then will be derived and performed as questions in a questionnaire to be given to respondents as the base of the research.

METHOD

The data analysis method uses quantitative and statistical descriptive analyses, data collection uses observational method, questionnaire, and document. The instrument of measure utilizes questionnaire with purposive sampling technique and descriptive analysis including classical assumption tests, hypothesis tests, and also multiple linear regression test. The writer uses SPSS v.23 as the analytical tool. Respondents are selected based on purposive-random sampling approach to get broader views on the observation.

To map the respondent's background, the writer will present the demographical information of the respondents on several aspects: gender, age, education, and job. We will also check the diversity and variability of the data set, based on the standard deviation of each aspect. A low standard deviation indicates that data points are generally close to the mean or the average value while a high standard deviation indicates greater variability in data points, or higher dispersion from the mean. Variance value will also be provided to measure the data dispersion from the mean, while its coefficient shows the ratio of the standard deviation to the mean. The writer has collected 300 returned questionnaires from respondents with the following details.

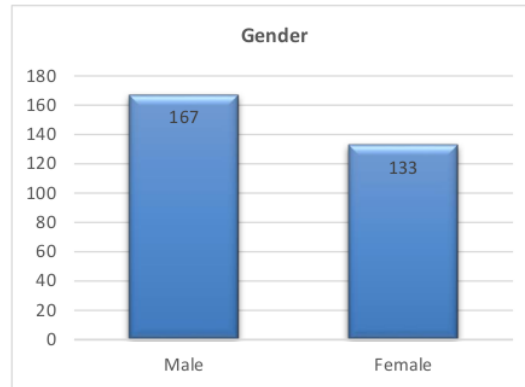


Chart 1. Respondent's background based on gender
Source: Data processed

From chart 1 we can see that there are 167 male respondents and 133 female respondents. From the descriptive stats check, it shows that the standard deviation is 24.04, with variance at 578, and coefficient of variation as much as 0.16. This means that the data is measurable and can be processed further.

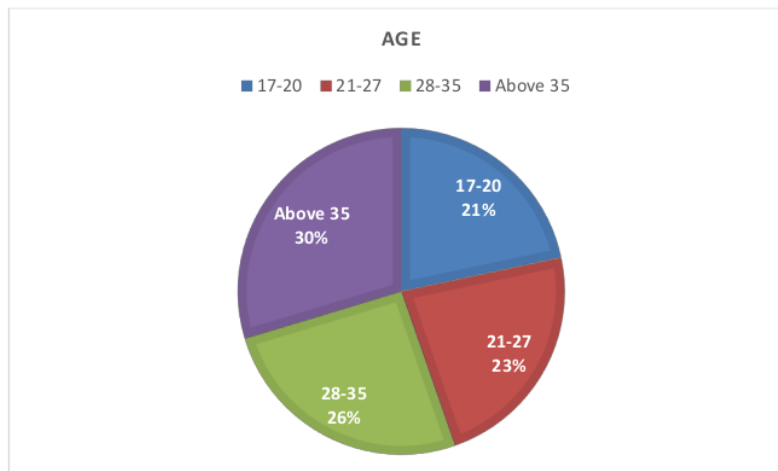


Chart 2. Respondent's background based on age
Source: Data processed

Chart 2 shows that there are at least 21% respondents with age of 17 up to 20, 23% respondents aged 21 up to 27, 26% respondents aged 28 up to 35, and 30% for those who are above 35 year old. Descriptive stats shows that its standard deviation is 3.91, with variance at 15.33, and coefficient of variation valued at 0.15. This means that the data is measurable and can be processed further.

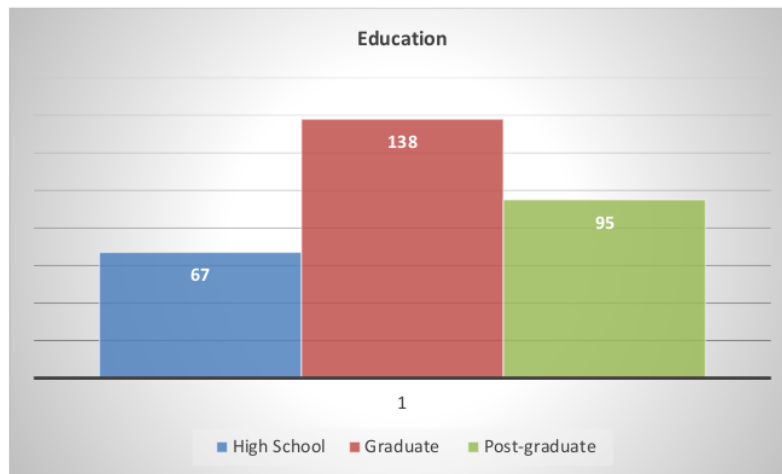


Chart 3. Respondent's background based on education

Source: Data processed

According to chart 3 we can see that there 67 respondents who comes from high-school background, 138 respondents who hold graduate degree, and 95 respondents with post-graduate degree. Descriptive stats shows that it has standard deviation valued at 35.76, variance as much as 1279, and coefficient of variation valued at 0.35. This means that the data is measurable and can be processed further.



Chart 4. Respondent's background based on job

Source: Data processed

From the chart 4 above, we can see that the respondents based on the current job shows that there are 43 high schoolers, 85 college students, 102 employees, and 70 self-employed ones that we can see portion in the chart 4. Descriptive stats shows that it has standard deviation valued at 25.01, variance as much as 626, and coefficient of variation valued at 0.33. This means that the data is measurable and can be processed further.

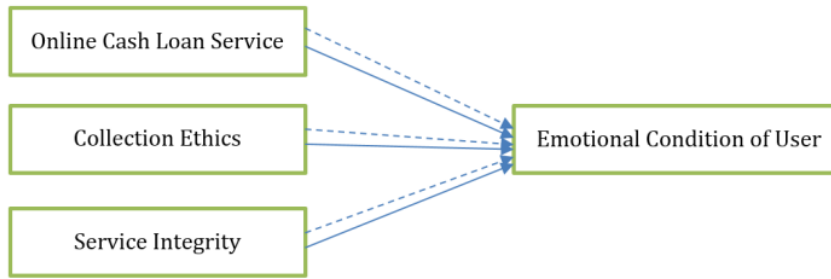


Figure 3. Correlational Map of Hypotheses
Source: Created by the writer

From the map above, the statements of hypothesis are as follows:

- H1: Online cash loan service influences emotional condition of user.
- H0: Online cash loan service does not influence emotional condition of user.
- H2: Collection ethics influences emotional condition of user.
- H0: Collection ethics does not influence emotional condition of user.
- H3: Service integrity influences emotional condition of user.
- H0: Service integrity does not influence emotional condition of user.
- H4: Online cash loan service, collection ethics, and service integrity influence the emotional condition of user.
- H0: Online cash loan service, collection ethics, and service integrity do not influence the emotional condition of user.

RESULTS

During the observation, result shows the following output.²⁸

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.591	2.390		3.177	.013
X1	.024	.036	-.117	7.231	.002
X2	.015	.037	.023	8.638	.004
X3	.005	.040	.014	5.127	.001

a. Dependent Variable: Absolut_Residual

Table 1. Linear Regression Output
Source: Data processed

The P value of partial t is 0.02 which is lesser than 0.05, so H0 is rejected meaning that online cash loan is partially influences the emotional condition of the user. The partial t value is 7.231 meaning that the online cash loan positively influences as stated in the hypothesis (H1 accepted). The P Value of partial t is 0.04 which is lesser than 0.05, so H0 is rejected meaning that collection ethics is partially influences the emotional condition of the user. The partial t value is 8.638 meaning that the collection ethics positively influences as stated in the hypothesis (H2 accepted). The P value of partial t is 0.01 which is lesser than 0.05, so H0 is rejected meaning that service integrity partially influences the emotional condition of the user. The partial t is 5.127 meaning that the service integrity positively influences as stated in the hypothesis (H3 accepted).

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	16.975	2	5.658	.268	.001 ^b
Residual	2030.412	298	21.150		
Total	2047.386	298			

a. Dependent Variable: Absolute_Residual

b. Predictors: (Constant), X3, X2, X1

Table 2. Analysis of Variance (F test measure)

Source: Data processed

As the P value of the F test is 0,001 then H0 is rejected (H1 accepted) which means that there is influence of online cash loan, collection ethics, and service integrity toward the emotional condition of user simultaneously. Determination coefficient as much as 24% of the user's emotional condition is affected by online cash loan, 15% by collection ethics, and 5% by service integrity.

11
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Sig. F Change	Durbin-Watson
					R Square Change	F Change	df1	df2		
1	.684 ^a	.615	.603	7.68876	.615	51.172	3	96	.000	1.788

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Table 3. Simultaneous Correlation Test
Source: Data processed

From table we can see that all independent variables can influence the dependent variable as much as 68.4%. While the rest of 31.6% is influenced by other variables excluded in this study.

Classical Assumption Test Table

Var.	Dist.	Validity	Heteroscedasticity	Reliability	Multicollinearity
X1	0.17	0.73	0.12	0.81	0.21
X2	0.12	0.65	0.09	0.76	0.14
X3	0.14	0.75	0.22	0.80	0.09
Y	0.16	0.70	0.14	0.75	0.12

Table 4. Classical Assumption Test
Source: Data processed

As we have got the result of multiple linear regression test, we now then step in onto the classical assumption tests. According to table 4, we can see that the value of data distribution on the research instrument (questionnaire) shows that all the data is normally distributed based on the normality test using Kolmogorov-Smirnov method for which all the values is lesser than the KS table (0.19). Validity test is carried out using product moment approach for which the result shows that all the values are higher than r value on the Pearson table. It means that all items in the questionnaire is valid. Heteroscedasticity is then carried out to confirm whether or not variance difference based on residual values emerges using Glejser test. All the values on table 4 shows that they are higher than 0.05 meaning that there is no heteroscedasticity symptom in the research instrument. In reliability test, we've got set of values which is derived using Cronbach's alpha approach. The values are higher than Cronbach's alpha which is 0.70, meaning that the instrument is reliable. Multicollinearity test as the last test in this sequence, is aimed to test checking out whether or not strong correlation among independent variables is found in the regression model. This can be done by looking at variance inflation factor (VIF) value over the test. From the table 4, it is found out that the values are higher than 0.01 meaning that the instrument is free from multicollinearity symptom.

DISCUSSION

The result shows clear result for which all the variables observed in this study influences the user's emotional condition both partially and simultaneously. It means that this study is relevant with the previous studies done by Arvante (2022) entitled Impact of Online Loan Issue and Law Protection towards The Consumers and also the study done by Darmiwati & Syahfitri T. (2021) entitled The Impact of Online Loan for The Society. Both studies present that the variable of online cash loan service influences the variable of emotional condition of the user, and either with collection ethics, and service integrity. Statistics show that they have strong correlation both partially and simultaneously.

From this result, it is strongly recommended that government with its respective departments and units shall review the existing policies and release the new ones if needed to prevent the repeating risks on online cash loan service to happen in the future.

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