

THE IMPACT OF PAYLATER ONLINE LOANS ON SOCIETY'S LIFE BASED ON ISLAMIC VIEWS

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ABSTRACT

This research aims to determine the influence of debt or online loans on people's psychology along with five related suicide cases. The method used in this analysis is case study-based qualitative research. The results of this study show that there are five cases above that intersect on two things, namely debt and online loans and suicide due to depression or pressure. All those involved with usury will get a big sin. In addition, usury is also forbidden because it can have a negative impact both materially and inwardly; one of the impacts is excessive pressure that raises the tendency to commit suicide.

Keywords: debt, Islamic economics, psychology

INTRODUCTION

Online loans using the pay later system are increasingly popular. The pay later feature is increasingly popular because of the "later" payment system in various transactions, allowing people to buy goods in installments without a credit card (Prastiwi & Fitriya, 2021). The feature looks so easy. However, indirectly, its users are made "addicted" and end up not only for urgent needs but also buying something unimportant until one point when users of the feature cannot pay the installments that should be paid off. The payment flow in the pay later system is by paying money to the related application company. An installment interest continues to increase; therefore, it will negatively impact its users if it is not paid off immediately (Shafitri et al., 2023).

Islamic economics has the scope of muamalah fiqh, namely Al-Adabiyah and Al-Maliyah. Al-Adabiyah discusses moral aspects, and Al-Muamalah discusses the forms of obligations or contracts. One form of obligation from Al-Muamalah is al-cards, namely loans or credits, (Andriyana, 2020, 52) defines al-cards as property given by a creditor (lender) to a debtor (who has debt) to be returned to him the same as what was given when the debtor can return it, in other words, there is a concept of borrowing. Based on the details of the forms of obligations in the previous Al-Muamalah, these forms are impossible between humans and God or humans and nature. A transaction object must act as a mediator between the first person and the second person.

This law of origin is permissible. Fiqh scholars agree that the original law of muamalah is permissible (mubah) unless there is a text that forbids it (Maksum et al, 2019: 11). As in the word of Allah in surah al-Baqarah verse 175:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

"Allah has permitted buying and selling and prohibited usury." (QS al-Baqarah: 175)

This verse later became the basis for the law regarding usury. In terminology, usury is an additional fee in debts and receivables that is required for both parties making an agreement. This is explained in the Qur'an in surah ar-Rum verse 39:

وَمَا آتَيْتُم مِّن زَبَا لَيْرُبُونَا فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُونَا عِنْدَ اللَّهِ وَمَا آتَيْتُم
مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَئِكَ هُمُ الْمُضْعِفُونَ

"And any usury (additional) that you give so that it will increase in people's wealth, then that usury does not increase with Allah. And what you give in the form of zakat which you intend to achieve Allah's pleasure, then (those who do so) are the people who multiply (the reward)." (QS ar-Rum: 39).

In a hadith it is said that all those involved in usury will receive a major sin:

"From Jabir Ra. he said: "Rasulullah Saw. has cursed those who consume usury, those who are its representatives (those who feed usury), those who write it down, those who witness it, (and so on), the Prophet said, they are all the same." (HR. Muttafaq Alaih). Usury is forbidden because it has negative impacts both materially and spiritually. According to Rif'at al-Sayyid al-'Awdi, usury is related to injustice because it eats other people's property in a wrong way (Syarif, 2011). In the context of pay later, the additional fees paid can also be said to be usury.

Research on the impact of debt has been widely conducted, such as in the article "Dampak Riba pada Bunga Pinjaman *Online* terhadap Psikologis Masyarakat" by Alam (2023). This study aims to show usury on online loan interest, which negatively impacts community psychology. The study results show that urgent needs and needing cash quickly are the first reasons people become debt on online loans. In addition, usury in online loans can have a psychological impact on society, such as stress, depression, panic, shame, fear, confusion, anxiety, tension, and regret. The similarity of this study is the topic being studied, while the difference is the addition of cases as strong evidence.

Next, the article titled "*Literature Review: Dampak Fenomena Pinjaman Online Ilegal di Indonesia*" by Sartika Larasati (2023) aims to determine the consequences of the illegal loan phenomenon in Indonesia. The study results show that many people do not know about Fintech (Financial Technology) companies, so they become targets for fraudsters working behind the internet. The following are some of the impacts caused by illegal online loans: (1) high interest rates that are suffocating, (2) customer billing in emergencies, (3) threats of fraud and reputational damage through slander, (4) dissemination of personal information, (5) management fees that violate the terms of the agreement, (5) increased interest without warning, and many more. The similarity of this study is the topic being studied, while the difference is the case examples related to community psychology.

The article entitled "Analisis Kebijakan Pinjaman *Online* ilegal dan Dampak terhadap Anak di Bawah Umur" by Ariany (2023) aims to evaluate the illegal online loan policy and how it impacts minors. The study results indicate that although online loans provide many conveniences, they are still not recommended for minors. This is based on legal, financial, consumer protection, and fraud risk considerations. The similarity of this study is the topic being studied, while the difference is that there are case examples related to the psychology of society in general, not limited to minors only.

This study includes several case examples as tangible evidence of the negative impacts of

online loans that affect the psychology of debtors, namely, without any age limit. The insertion of case examples due to online loans, especially suicide cases, has never been done. Thus, this study is critical because it confirms the influence of online loans. One of the effects of online loans is psychological disorders in society, which results in the emergence of suicidal tendencies.

METHODS

The analysis was conducted using qualitative research, which emphasizes the meaning of the observed data (Nasution, 2023:22). In this study, the analysis was conducted based on case studies. Geertz (1988) stated that case studies are part of a qualitative method in which the analysis is carried out by describing the problem (Yusanto, 2019). This method is in line with the topic to be studied.

The data sources used are " Guru SD dan Keluarga di Malang Diduga Bunuh Diri karena Terlilit Utang" in CNN Indonesia (2023), " Pria Bunuh Diri di dalam Mobil Diduga Karena Depresi Terlilit Utang" in Rejogja (2023), " Depresi Terlilit Hutang, Pedagang Motor Bekas di Pringsewu Nekat Gantung Diri" in TBNews (2023), " Diteror Utang Pinjol Rp 900.000, Siswa SMK di Tuban Gantung Diri" in BeritaSatu (2023), and " Viral! Teror Pinjol ini Diduga Bikin Nasabah Bunuh Diri" in CNBC Indonesia (2023). After reading and reviewing the five sources, conclusions were drawn about their relationship with the influence of online loans.

RESULT AND DISCUSSION

The five data sources used show similarities, namely cases of suicide due to debt and online loans in 2023 in Indonesia. The case of "Guru SD dan Keluarga di Malang Diduga Bunuh Diri Karena Terlilit Utang" in CNN Indonesia (2023) occurred on December 12 in Saptorenggo Village, Pakis District, Malang Regency. The victim was an elementary school teacher (initials W, 44 years old) accompanied by his wife (initials SL, 40 years old) and child (initials ARE, 12 years old). The Malang Police suspect that the three committed suicide because they were in debt. This suspicion is supported by the testimony of neighbors and family that W did have a financial burden in the form of debt. Another suspicion is that the person who lent was not an online loan application. The family's testimony also supports this suspicion that they did not receive terror messages related to online loans.

The case of "Pria Bunuh Diri di dalam Mobil Diduga Karena Depresi Terlilit Utang" in Rejogja(2023) occurred on July 4 in Jalan Ir Juanda, Jagalan, Jebres, Solo City. The victim was a 32-year-old man (initials AS). It is suspected that the victim committed suicide due to depression due to being in debt. In the victim's car, pink rice rat poison was found. This suspicion is supported by the testimony of the victim's wife that the victim had indeed been depressed, treated at a mental hospital, and was being asked for debt by several parties. The Solo Police Chief, Senior Commissioner Iwan Saktiadi, added that the victim disagreed with his wife.

The case of "Depresi Terlilit Hutang, Pedagang Motor Bekas di Pringsewu Nekat Gantung Diri" in TBNews(2023) occurred on August 30 in Ambarawa sub-district, Pringsewu, Lampung. The victim was 27 years old (initials SP) and is suspected of committing suicide due to depression due to debt.

This suspicion is supported by testimony that some time ago, the victim had often complained about his problems. In addition, conversations related to debt bills were found on the victim's cellphone.

The case of "Diteror Utang Pinjol Rp.900.000, Siswa SMK di uban Gantung Diri" in *NewsOne* (2023) occurred on October 22 in Tegalbang Village, Palang District, Tuban Regency. The victim was a vocational high school student (initials AI, 16 years old). It is suspected that the victim committed suicide because he was stressed by being terrorized by online loan debt collectors. The victim's debt was IDR 900,000; his homeroom teacher confirmed this. There was also other testimony from school friends that the victim was depressed because he broke up with his girlfriend.

Next, the "Viral! Teror Pinjol Ini Diduga Bikin Nasabah Bunuh Diri" case in *CNBC Indonesia* in September 2023 reported a story described by the @rakyatspinjol account on platform X. In its explanation, the @rakyatspinjol account tells the story of someone with the initials K who was trapped in a loan shark and terrorized and eventually committed suicide. K was said to have borrowed Rp9.4 million from AdaKami and had to return Rp18–19 million. The terror began when K was having difficulties and was late in paying. The terror resulted in K being fired from his office. The family tried to help as much as they could. However, after he was fired, his wife and child returned to his wife's parents' house. The terror continued after that; it was reported that K received fake GoFood orders that could be up to 5-6 times a day. Finally, K was said to have committed suicide in May 2023.

Based on the analysis results, the five cases above overlap in two ways: debt and loans, online, and suicide due to depression or stress. As previously explained, online debt and loans are included in usury because additional costs in the debt are required for both parties who agree. All those involved in usury will get a significant sin. In addition, usury is also forbidden because it has negative impacts both materially and spiritually; one of the impacts is excessive pressure that gives rise to a tendency to commit suicide.

CONCLUSION

In the five cases analyzed, namely "Guru SD dan Keluarga di Malang Diduga Bunuh Diri Karena Terlilit Utan" in *CNN Indonesia* (2023), "Pria Bunuh Diri di dalam Mobil Diduga Karena Depresi Terlilit Utang" in *Rejogja* (2023), "Depresi Terlilit Hutang, Pedagang Motor Bekas di Pringsewu Nekat Gantung Diri" in *TBNews* (2023), "Diteror Utang Pinjol Rp.900.000, Siswa SMK di uban Gantung Diri" in *BeritaSatu* (2023), and "Viral! Teror Pinjol Ini Diduga Bikin Nasabah Bunuh Diri" in *CNBC Indonesia* (2023), similarities were found in terms of debt and online loans and suicide due to depression or stress. Debt and online loans are included in usury because additional costs in the debt are required for both parties who agree. Everyone involved in usury will receive a significant sin. In addition, usury is also forbidden because it has negative impacts both materially and spiritually; one of the impacts is excessive pressure, which gives rise to suicidal tendencies.

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