

The Impact of Paylater Online Loans on Society From an Islamic Perspective

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Abstract

The motivation for this research is the extensive utilization of online loan services, which, specifically the paylater feature, has a substantial impact on the lifestyle of contemporary society. This phenomenon is a cause for concern due to its severe psychological effects, particularly the tension that frequently results from the inability to repay debts, which can lead to depression and even suicide. Debt practices that involve riba (usury) are not only materially detrimental but also comprise a significant spiritual sin from an Islamic perspective. The objective of this study is to investigate the psychological effects of paylater online loans on society by analyzing five suicide cases that are associated with debt-induced stress. The research methodology employed is qualitative, utilizing case studies to conduct an in-depth examination of the pertinent phenomena. The findings suggest that the five cases that were analyzed share two critical factors: the presence of severe depression that resulted in suicide and debt associated with online loans. Additionally, riba in online loan systems exacerbates psychological tension, resulting in adverse emotional and material consequences. Riba is prohibited from an Islamic perspective due to its detrimental effects on the individuals involved and its disruption of economic equilibrium. This investigation establishes that online loans that involve riba have a detrimental effect on society in terms of its psychological, social, and spiritual well-being. Consequently, it is imperative to implement preventive measures through financial literacy education that is grounded in Islamic principles. This will assist society in comprehending the hazards of riba and avoiding the perils of imprudent online loans.

Keywords: Islamic economics, psychology, debt, online lending, riba

INTRODUCTION

Online loan services, which include paylater features, have gained popularity in contemporary society in recent years. This feature has emerged as one of the financial transaction alternatives that provides convenience through the "buy now, pay later" system. This feature enables individuals to acquire products or services in installments without the necessity of a credit card (Prastiwi & Fitria, 2021). Initially, this system appears to offer a practical solution to address the requirements of society, particularly for those who require immediate access to additional funds. Nevertheless, there is a negative aspect to this convenience that cannot be disregarded. Even for non-urgent purposes, users often develop a "addiction" to these services. Users frequently encounter challenges in repaying their installments when they continue to borrow without proper financial planning. This circumstance may result in increased financial difficulties and substantial psychological



distress.

The payment system in paylater features typically entails payments to service provider companies, with interest applied to the installments. If the payment is not made on time, this interest frequently increases over time. This poses an additional burden for users who are unable to pay their debts in a timely manner. Consequently, users are subjected to adverse psychological and pecuniary repercussions (Shafitri et al., 2023). Additionally, the negative consequences of these practices are further compounded by the prohibition of usury in Islam, which adds a spiritual dimension. Usury is regarded as a significant evil in Islamic culture, with the potential to disrupt the economic, social, and psychological well-being of those involved.

Muamalah (transactions) in Islam encompass a wide range of activities, such as lending and borrowing. One of the rules that regulate human relationships in social and economic aspects is Al-Adabiyah and Al-Maliyah, which are part of Muamalah. Al-Adabiyah pertains to moral aspects, whereas Al-Maliyah encompasses economic transactions or contractual obligations. Al-qardh is one of the contracts in muamalah that pertains to loans or obligations. Andriyana (2020) defines al-qardh as property that is transferred from the creditor (lender) to the debtor (borrower) with the expectation that the debtor will return the property in the same quantity when the debtor is able to repay it. In this concept, the principle of justice must be maintained, as the creditor is prohibited from obtaining any additional or profit, as it could be classified as usury. Therefore, Islamic economics' principles of justice and balance are evidently violated by loans with high interest rates, such as those in the paylater system.

The scholars of fiqh concur that the default ruling for muamalah is permissible (mubah), unless there is a specific legal text (dalil or nash) that prohibits it. Usury is explicitly prohibited in Islam in this context. The words of Allah in Surah Al-Baqarah, verse 175 of the Qur'an, are as follows::

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

"Allah has permitted trade and forbidden usury." (Q.S. al-Baqarah: 175)

This verse is the primary source of law governing usury, which is prohibited due to its detrimental spiritual and material consequences. Usury, in terms of terminology, is the supplementary expense that is imposed by one of the parties to a loan transaction. These practices not only cause damage to the borrower but also cause injustice in economic transactions.

The prohibition of usury is also underscored in Surah Ar-Rum, verse 39, which states:

وَمَا آتَيْتُم مِّن رِّبَا لِّيَرْبُوَا فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ وَمَا آتَيْتُم
مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

"And whatever usury (additional) you give so that it may increase the wealth of the people, it does not increase with Allah. But whatever you give as charity seeking the pleasure of Allah—those are the ones who will multiply their reward." (Q.S. ar-Rum: 39)

The prohibition of usury is also found in the hadith, in addition to the Qur'an. According to Jabir Ra, the Prophet Muhammad SAW cursed those who consume usury, those who act as intermediaries (who facilitate usury), those who compose the contracts, those who witness them, and so forth. The Prophet stated, "They are all identical." (HR. Muttafaq Alaih). Therefore, participation in usury practices, such as online loans, has an impact on not only economic but also spiritual and social dimensions.

Paylater services are regarded as a financial innovation that speeds up transactions for society in the contemporary era. Nevertheless, the supplementary fees that are imposed on consumers, frequently in the form of interest, can be classified as usury. In addition to violating Islamic economic principles, these practices have the potential to cause psychological damage to users. Usury is linked to oppression because it unlawfully consumes the wealth of others, as per Rif'at al-Sayyid al-'Awdi (Syarif, 2011). In this scenario, the interest system utilised in paylater services is a form of oppression that can result in adverse results, both materially and spiritually.

The detrimental consequences of debt, particularly those associated with interest or usury, have been the subject of prior research. For instance, a study conducted by Alam (2023) titled "The Impact of Usury on the Psychological Effects of Online Loan Interest on Society" determined that individuals primarily obtain online loans due to urgent requirements and restricted access to cash funds. Nevertheless, the interest rates associated with these loans frequently result in a supplementary burden that can lead to psychological effects, including anxiety, depression, stress, tension, and even feelings of remorse. This investigation emphasises that the psychological well-being of society is significantly affected by the usury system in online loans.

Furthermore, the article "Literature Review: The Impact of Illegal Online Loans in Indonesia" by Sartika & Larasati (2023) indicates that the proliferation of illegal online loans in Indonesia has detrimental repercussions. High interest rates, the dissemination of personal information, threats to users' reputations, and collection practices that contravene norms are among the identified impacts. This investigation underscores the significance of education and regulation in safeguarding society from illicit online lending practices.

In the article "Analysis of Illegal Online Loan Policies and Their Impact on Minors," Ariany (2023) conducted an additional study that emphasises the adverse effects of online loans on vulnerable populations, including minors. The psychological well-being of users is at risk due to online loans, regardless of whether they are legal or illicit, as evidenced by the findings of this study, which emphasises legal and consumer protection aspects. This serves to bolster the argument that online lending practices necessitate vigilant oversight to mitigate broader adverse consequences.

This study distinguishes itself from prior research by incorporating real-life case studies that illustrate the correlation between online loans and severe psychological consequences, such as a propensity for suicide. A concrete illustration of the impact of

financial duress resulting from online loans on an individual's mental state is provided by these cases. Additionally, this research underscores the significance of educating individuals on Islamic financial literacy in order to decrease society's reliance on interest-based loan systems. Consequently, it is anticipated that this research will make a substantial contribution to the comprehension of the adverse consequences of online loans, as well as to the development of solutions that are based on Islamic economic principles to resolve these concerns.

METHODS

According to Nasution (2023:22), this investigation implements a qualitative methodology that prioritises comprehension of the data's deeper significance. Qualitative research is designed to investigate phenomena, delve deeper into comprehension, and pinpoint specific patterns within the data that has been gathered. In this context, the investigation concentrates on the psychological effects of online loans on society, emphasising the number of suicides that are purportedly the result of the financial strain of online loan debt. The qualitative approach enables the researcher to adopt a comprehensive perspective on the phenomenon and underscores the viewpoints of the individuals or groups involved.

Case Study Methodology

This study employs a case study methodology, which is a qualitative research approach that emphasises the extensive examination of one or more pertinent cases that are pertinent to the subject matter. A case study is a method that entails an in-depth examination of a phenomenon within its real-world context, as per Geertz (1988). The psychological impact of online loans on individuals involved in suicide cases allegedly triggered by debt, notably debt related to online loans, is the subject of this study, which employs the case study approach.

A case study is designed to investigate and pinpoint the factors that influence the critical decisions made by individuals or organisations in particular circumstances. Using case study analysis, the researcher can recognise the patterns or factors that contribute to the issue and comprehend the resulting economic, social, and psychological repercussions. Consequently, the utilisation of case studies is exceedingly pertinent to the subject matter of this investigation, which concentrates on the psychological consequences of financial stress induced by online loan debt.

Sources of Data

Data sources utilised in this investigation originate from a variety of media publications, including articles and news reports. The five sources of data offer a comprehensive analysis of the psychological consequences and suicide cases that are purportedly associated with online loan debt. The following are the five sources:

"Guru SD dan Keluarga di Malang Diduga Bunuh Diri karena Terlilit Utang" in CNN Indonesia (2023)

In Malang, this article documents the suicide of an elementary school teacher and their family, which is purportedly the result of financial stress associated with online loan debt. This case garnered media attention and public attention, particularly due to the fact that

it involved a family, which added an emotive and social dimension to the phenomenon of online loans.

"Pria Bunuh Diri di dalam Mobil Diduga Karena Depresi Terlilit Utang" in Rejogja (2023)

This article pertains to the suicide of a man who was discovered deceased in his vehicle. It is believed that the man's melancholy was precipitated by the accumulation of online loan debt. This case underscores the extent to which financial stress can induce a severe condition of depression in an individual.

"Depresi Terlilit Hutang, Pedagang Motor Bekas di Pringsewu Nekat Gantung Diri" in the publication TBNews (2023)

The subject of this article is a second-hand motorbike dealer in Pringsewu who committed suicide by hanging as a result of the overwhelming burden of an online loan debt that he was unable to repay. This case demonstrates the psychological risks associated with online loan debt that informal labourers or small traders face.

"Siswa SMK di Tuban Gantung Diri Diteror Utang Pinjol Rp 900.000" in BeritaSatu (2023)

A vocational high school student in Tuban committed suicide by hanging himself after being harassed by an online loan debt of IDR 900,000. This article examines the tragic circumstances surrounding the student's death. This case offers a more profound understanding of the psychological impact that online loans can have on young, vulnerable individuals.

"Viral! Teror Pinjol ini Diduga Bikin Nasabah Bunuh Diri" in CNBC Indonesia (2023)

This article discusses a viral incident in which a client committed suicide as a result of harassment from an online loan provider. It emphasises the potential for psychological pressure to escalate, resulting in extreme actions such as suicide, as a result of threats through communication and debt collection harassment.

Concrete evidence of the grievous impact of online loans on individuals, particularly in terms of psychological disturbances, is provided by these five articles and news reports. The study endeavours to comprehend the relationship between online loans, financial stress, and the broader psychological effects by examining these cases, thereby contributing to a more comprehensive comprehension of this phenomenon in social and economic contexts.

Procedure for Data Acquisition

Documentary research was employed to collect and analyse pertinent news articles for this investigation. This procedure entailed meticulously reading and analysing each article to gain a comprehensive understanding of the context, the components, and the consequences of each reported case. Furthermore, the researcher documented the psychological aspects that were discussed in the reports, in addition to the time and location of the incidents.

The researcher organised and categorised the data based on emerging themes, including the causes of suicide, the impact of online loans, and the social and legal responses to these cases, after collecting it from the five articles. This method enables the researcher to conduct a more thorough examination of the correlation between the psychological conditions of individuals and online loans.

Analysis of Data

Data analysis, which entails the identification of patterns and themes that emerge from the reported cases, is the subsequent stage after the data is collected. The researcher will establish a connection between the components of each case, including debt pressure, harassment from collectors, melancholy, and suicide decisions, in this analysis. Furthermore, the researcher will contrast these results with economic and psychological theories, with a particular emphasis on the detrimental effects of online loans on the psychological well-being of individuals.

Thematic analysis is the method employed in this study, with the objective of identifying the primary themes that arise from each case. The researcher will analyse the extent to which online loans exacerbate an individual's mental state and identify psychological and social factors that contribute to the decision to commit suicide. This analysis will also evaluate the legal and ethical implications of online loan practices and their broader societal implications.

Drawing in conclusion

The study concludes with the formulation of conclusions following the analysis of the data. The findings from the case studies are integrated with pertinent theories and concepts to derive the conclusions. The findings will facilitate a more profound comprehension of the correlation between psychological effects and online loans. The researcher will also provide recommendations based on the study's findings, such as the necessity of improved financial literacy, stricter regulations on online loans, and increased efforts to safeguard the public from the detrimental impacts of interest-based lending systems.

It is anticipated that this research methodology will facilitate the emergence of a more comprehensive understanding of the psychological effects of online loans, thereby facilitating the creation of more equitable and considerate policies that govern digital financial services in Indonesia.

RESULT AND DISCUSSION

In Indonesia, online loans or paylater services have become one of the most prominent financial innovations. These services provide a convenient option for individuals who require funds to purchase products or services, with the option to pay in installments at a later date. Despite the fact that these services may appear to be a practical solution to daily needs, the use of online loans, particularly with the interest charges involved, poses significant potential issues from a financial, psychological, and religious perspective, particularly in Islam. The escalating number of suicides associated with the strain of online loan debt suggests that online loans have detrimental consequences that require immediate attention.

Through the prism of Islamic teachings, this investigation examines the influence of online loans, with a particular emphasis on paylater features, on Indonesian society. The study establishes a correlation between *riba* (interest) in Islam, mental duress, and debt, as evidenced by the suicide incidents reported in 2023. In order to establish more responsible

policies regarding the use of digital financial services, it is imperative to comprehend the social and psychological consequences of interest-based loans, as the nation with the largest Muslim population.

The Influence of Online Loans from an Islamic Perspective

In Islam, the principle of justice is prioritised, particularly in the context of muamalah (economic transactions). The relationship between lenders and borrowers is explicitly regulated by Islam to prevent any damage to either party. In Islamic finance, the practice of charging excess amounts in loan agreements, or *riba* (interest), is rigorously prohibited. Riba is prohibited due to its potential to disrupt social equilibrium, create undue burdens, and perpetuate injustice. The interest rate levied by online loan applications is comparable to the practice of riba, which is explicitly prohibited in the Qur'an and the hadith of the Prophet Muhammad (PBUH) in the context of online loans.

The Influence of Riba in Islam

Riba is a form of injustice that inflicts damage on the weaker party in a financial transaction, as per the Qur'an. In verse 275 of Surah Al-Baqarah, Allah SWT states:

"Those who consume riba will not be able to stand except as a result of the Devil's influence, which has caused them to become insane." This is due to the fact that they assert, "Trade is comparable to riba." However, commerce has been authorised by Allah, while riba has been prohibited. (Q.S. Al-Baqarah: 275)

This verse unequivocally underscores the detrimental nature of riba and its prohibition by Muslims. The interest charged on online loans or paylater services is a form of riba that directly contradicts Islamic principles, as it entails the extraction of additional profit from the principal amount of the loan, which is not permissible.

Societal imbalances are generated by riba practices in online loan systems. The financial state of borrowers who are already struggling to repay their debts is further exacerbated by the accumulation of interest, which further stresses them. In numerous instances, this financial strain results in severe tension and psychological issues, even compelling individuals to take extreme measures like suicide.

The Psychological Consequences of Online Loans: Suicide Cases Resulting from Debt

Many individuals experience mental stress as a result of online loan debt, as evidenced by data collected from numerous cases reported in the media in 2023. They are feeling ensnared in a debt cycle that is becoming increasingly challenging to break free from. The reported suicide cases underscore a direct correlation between the psychological distress experienced by the victims and the financial pressure resulting from online loans.

For instance, an elementary school teacher, his wife, and their child purportedly committed suicide in Malang on December 12, 2023, as a result of being inundated with debt. The report exposes the substantial financial burden that contributed to the family's tragic demise, despite the fact that not all of the debt was incurred through online loans. Similarly, a 32-year-old man in Solo was found to have contributed to his suicide by experiencing melancholy as a result of his debt, which was further exacerbated by the increasing debt. These instances emphasise the significance of comprehending the psychological

consequences of debt, particularly when it is linked to online loans.

The mental health of individuals is frequently exacerbated by the pressure exerted by aggressive debt collectors. Psychological distress can be exacerbated and more severe mental health issues can be triggered by collection practices that violate legal standards and threats from online loan providers. In certain instances, such as the case of a high school student in Tuban, the victim committed suicide as a result of being harassed by online loan debt collectors for a debt of IDR 900,000. This underscores the profound psychological consequences of loans, regardless of their comparatively modest sums.

The Importance of Financial Literacy and Education in Islam

It is imperative to improve financial literacy and education among the public, particularly in relation to Islamic financial principles that regulate equitable economic transactions, from a prevention perspective. Islamic financial literacy can assist individuals in comprehending the hazards associated with utilising interest-based loan services and assisting them in making more responsible financial decisions.

The public should be educated on the prohibition of *riba* in Islam and the responsible management of debt at an early stage. This will aid in the reduction of reliance on online loans, which frequently involve substantial risks—both psychologically and financially. Consequently, it is imperative to enhance financial literacy in schools and communities in accordance with Islamic principles in order to mitigate the adverse effects of online loans, such as the propensity for individuals to commit suicide as a result of debt-related pressure.

Cases that have been reported:

Suicide of an Elementary School Teacher in Malang

An elementary school teacher (initial W) and his family were allegedly killed by suicide in Malang on December 12, 2023, as a result of being inundated with debt. This case illustrated the extent to which acute psychological distress can result from substantial financial obligations. The pressure experienced by the family was comparable to the impact of *riba*, despite the fact that the debt was not wholly derived from online loans. This emphasises the potential for severe psychological issues to result from loan systems that impose a burden on individuals.

Case of Suicide by a Single Man

A 32-year-old male (initial AS) was discovered deceased by suicide in his vehicle in Solo on July 4, 2023, as a result of depression caused by debt. Subsequent enquiries disclosed that he had previously been subjected to debt collector harassment and had undertaken psychiatric treatment. This case serves as an example of how debt can exacerbate more severe mental health issues, including anxiety disorders and depression.

Suicide of a Used Motorbike Dealer in Pringsewu

A second suicide occurred on August 30, 2023, in Pringsewu, Lampung. A used motorbike dealer (initial SP) purportedly committed suicide as a result of depression caused by an overwhelming debt. This case also demonstrates that unresolved financial issues can result in mental health issues and even suicide.

The economic, psychological, and social lives of society are significantly influenced by online loans, particularly those that are founded on interest or *paylater* features. These

practices are in violation of the fundamental principles of Islamic finance, particularly the prohibition of *riba*, from an Islamic perspective. *Riba* results in financial transactions that are unjust, which can have a significant impact on the mental health of individuals, sometimes even leading them to take extreme measures such as suicide.

It is evident from the results of this study that it is imperative to enhance education and literacy regarding Islamic finance and to raise awareness of the risks associated with *riba* in order to mitigate the adverse consequences of online loans. Additionally, in order to guarantee that the transactions are conducted in a fair, transparent, and non-exploitative manner, it is necessary to implement more stringent regulations for online loan providers. It is anticipated that these preventive measures will enable society to make more informed financial decisions and avoid the psychological burdens of debt.

CONCLUSION

As evidenced by the increasing number of debt-related suicides in 2023, the widespread use of online loans, primarily paylater services, in Indonesia has resulted in substantial socio-economic and psychological repercussions. This study examined the effects of online loans from an Islamic perspective, with a particular emphasis on the psychological burden of debt, the detrimental effects of *riba* (interest), and the necessity of societal and legal intervention.

Riba is rigorously prohibited in Islam, as it regards the practice of charging interest on loans as unjust and exploitative. In economic transactions, the Qur'an and Hadiths emphasise equity, and *riba* is perceived as a form of societal harm and inequality. These principles are violated by online paylater services, which impose interest charges on consumers, rather than providing them with assistance. Several cases in Indonesia have demonstrated that the debt incurred from online loans can result in severe stress, anxiety, and even suicide from a psychological perspective. A teacher and his family in Malang, a man in Solo, and a student in Tuban tragically ended their own lives as a result of financial distress, as they were overwhelmed by unmanageable debt. The severe mental health impact of online loan debt is underscored by these cases.

Islamic teachings advocate for equitable lending, which involves the prevention of undue pressure on borrowers and the provision of interest-free loans. This is in stark contrast to the exploitative practices of paylater services, which frequently involve high-interest rates and aggressive debt collection, thereby exacerbating the psychological stress of borrowers.

In order to resolve these concerns, it is imperative to improve mental health support, increase awareness of Islamic finance, and improve financial literacy. Society can decrease its dependence on exploitative paylater services by advocating for alternative, interest-free financial solutions. This will promote more responsible financial behaviour and safeguard the well-being of individuals.

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