



# WOMEN'S ACTIVITIES IN ANTICIPATION OF THE TRAPS OF ILLEGAL ONLINE LOANS IN THE DISTRICT AREA OF MEDAN CITY

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## ARTICLE INFO

### Article history:

Received 28 November 2024

Revised 01 February 2025

Accepted 28 February 2025

Available online

<https://talenta.usu.ac.id/Mahadi>

E-ISSN: 2964-7185

P-ISSN: 3025-3365

### How to cite:

Sembiring, I. D., Lubis, T. M., Lubis, Y. M. (2025). Women's Activities In Anticipation Of The Traps Of Illegal Online Loans In The District Area Of Medan City. Mahadi: Indonesia Journal of Law, 04(01), 10-20.

## ABSTRACT

In the digital era, women are becoming more professional in using digital technology including digital financial services. In fact, not all online financial services have a good impact, such as illegal online loans that often harass women and lead to extortion, loan sharking and defamation. It occurs because of the ignorance of the public, especially women, regarding the risks of illegal online loans, both legally and economically. Persuasive effort is needed, through a community service activity held in Medan Kota District and inviting women who live there. Community service is using the Participatory Rural Appraisal method. It began with a pre-test to find out the extent of knowledge of 20 women and 10 government officials about illegal online loans. Lectures and discussions were held to provide legal knowledge regarding legal and illegal online loans, a discussion of its benefits and legal protections. And ended with a post test to see changes in participants' thoughts about illegal online loans. The results of all tests are the participants gained understanding and enlightenment regarding online loans in general and how to provide legal protection for victims and perpetrators of illegal online loans, so that they can avoid being trapped in illegal online loans.

**Keyword:** Activeness; Medan City; Illegal Online Loans; Women.

## ABSTRAK

Perkembangan teknologi digital, membuat perempuan semakin cakap dalam menggunakan teknologi digital termasuk layanan keuangan digital. Kenyataannya, layanan keuangan online tidak semuanya memberikan efek yang baik, tidak jarang layanan keuangan online mengandung unsur penipuan dan kriminal. Salah satunya adalah pinjaman online ilegal yang sering menjerat Perempuan dan tidak jarang menjurus pada pemerasan, rentenier bahkan pencemaran nama baik. Problematika hukum ini muncul karena adanya ketidaktahuan masyarakat khususnya perempuan terkait resiko pinjaman online ilegal baik secara hukum dan ekonomi. Usaha persuasif yang dilakukan adalah kegiatan pengabdian kepada masyarakat yang diadakan di Kecamatan Medan Kota dengan mengundang perempuan di lingkungan Kecamatan Medan Kota. Kegiatan dilakukan dengan metode Participatory Rural Appraisal. Diawali dengan pre-test untuk mengetahui sejauh mana pengetahuan 20 orang perempuan serta 10 orang Aparat Pemerintah Kecamatan Medan Kota tentang pinjaman online ilegal. Setelah itu dilakukan ceramah dan diskusi oleh para pakar. Kegiatan diakhiri dengan post-test tentang perubahan pengetahuan peserta tentang pinjaman online ilegal secara hukum dan ekonomi. Dari hasil tabulasi pre-test dan post-test yang sudah dikerjakan, peserta mendapat pemahaman dan pencerahan terkait pinjaman online secara umum dan upaya perlindungan hukum bagi korban dan bagi pelaku pinjaman online ilegal, sehingga bisa menghindari dari jeratan pinjaman online ilegal.

**Kata Kunci:** Giat ; Kota Medan ; Perempuan ; Pinjaman Online Ilegal.



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<http://doi.org/10.26594/register.v6i1.idarticle>

## 1. Introduction

### a. Background

Globalization currently has a big impact on human life, including in the field of technology. The development of technology provides consumers with easy and fast access in their lives/activities. Various activities can be done with technology. This is because technology makes it easier for people to do activities. So, currently people are very dependent and cannot be separated from technology, including in the financial or financial fields.(Sheila Wijayanti, 2022). Slowly at this time, the financial sector in Indonesia is starting to be innovated by electronic platform systems.(Wahyuni, 2019)

Online loans are the provision of financial services to bring together lenders with borrowers in order to make loan agreements in rupiah currency directly through an electronic system. Online loans are commonly referred to as fintech lending, namely as a joint funding service based on information technology. (<https://ojk.go.id/waspadainvestasi/id/berita/Pages>). The existence of online loans or peer to peer lending as a form of financial technology (fintech) is the impact of technological advances that offer many loans with easier and more flexible terms and conditions when compared to conventional financial institutions such as banks.(Arvante, 2022). Currently in Indonesia itself, financial technology or fintech activities of the peer-to-peer lending type are on the rise, especially in this case online loans because it has been proven to have many enthusiasts.(Sun, 2021). The positive aspects of this pinjol include easy access, meaning that pinjol can be accessed anytime and anywhere through a digital platform. The application process is also simple and fast, so funds can be obtained in a short time; Fflexibility of use of funds. Loan funds can be used for various needs, such as education costs, business capital, home renovations, and other consumptive needs; No collateral is required, many online loans do not require collateral or collateral; Competitive interest rates, many online loan platforms offer competitive and transparent interest rates; Building or improving credit scores. Pinjol can be an effective tool for building or improving credit history; Financial innovation, Pinjol drives innovation in the financial sector, with new platforms and technologies that enable more efficient and transparent lending processes.(Riyan Hidayat1, 2024)

The increasing number of online lending practices (pinjol) or peer to peer lending, both legal and illegal, began with difficult economic conditions due to the Covid-19 pandemic and also the increasingly consumptive behavior of digital society and weak regulations, both from the supervision system to law enforcement against fraudulent companies. Through easy lending requirements, many people are tempted to take out online loans. Just by having an online loan application, money can be disbursed immediately. Online loans can also be set for a period of time according to needs. Sometimes some types of online loans do not require collateral or guarantees at all.

The proliferation of online lending companies in Indonesia has led the Financial Services Authority (hereinafter referred to as OJK) to take a policy to record and request peer-to-peer lending companies to officially register with OJK to provide protection and certainty for consumers who borrow funds. Various regulations issued by OJK include the Regulation on Peer-to-Peer Lending, namely the Financial Services Authority Regulation (POJK) Number 77/POJK.01/2016 concerning Information Technology-Based Lending and Borrowing and Circular Letter (SE-OJK) Number 18/SEJOK.01/2017 concerning Governance and Risk Management of Information Technology in Information Technology-Based Lending and Borrowing Services, which have not been able to reach the interests of legal protection for users of this service. In addition, the Financial Services Sector Consumer Protection regulations regulated in POJK Number 1/POJK.07/2013 have not been able to reach the peer-to-peer lending market because there are no regulations stating that peer-to-peer lending is included in the financial services sector consumer protection regulations. OJK itself until October 9, 2023, recorded the total number of fintech peer-to-peer lending or fintech lending providers licensed by OJK was 101 companies, but the latest data released by OJK, recorded the number of online loan companies registered with the Financial Services Authority (OJK) was 98 companies. This data is valid until October 29, 2024. (<https://ojk.go.id/id/kanal/iknb/financialtechnology/Pages>). This shows that there are still companies that are not registered or registered with the OJK or can be called illegal companies. Where the company will make its consumers become victims' targets to provide quite high interest. This happens because illegal online loans are not supervised by the OJK, so the regulations made by the company are not based on the rules made by the OJK.

If the borrowing company is not registered with the OJK, it will give rise to various risks of violations such as theft of personal data, high loan interest rates to debt collection carried out unilaterally and debt collection carried out by force, various terror attacks on them, and even some who commit suicide because they cannot bear the shame.(Admin, 2021)This is very vulnerable to happen and can happen to people who are consumers of online loan companies. So, there are many cases that emerging with the increasing number of users of online loan services, for example, consumers cannot pay their bills from online loan services because the interest is too high or the term is too short.(Noviandari, 2020). And women are a group that is vulnerable to being trapped in online loans or pinjol. Especially in the current Covid-19 pandemic situation, said Wahyu Kustiningsih (Lecturer in Sociology, Faculty of Social and Political Sciences, UGM (<https://ugm.ac.id/id/berita/21776-perempuan-rentan-terjerat-pinjol/>)). Why women? Because even in normal times, women are already vulnerable and the emergence of the pandemic has added to the burden on women. Wahyu said that during the pandemic, many women, especially housewives, had to accept the fact that their husbands who worked in the informal sector had decreased their income. Meanwhile, the cost of living continues to increase. This condition answers why the majority of women, especially in rural areas, are victims of online loans. They inevitably take shortcuts through online loans that provide loans with easy terms and conditions and fast disbursement processes. This is different from taking loans at banks with requirements and application processes that are relatively complicated and take a long time.

Women today are not only housewives who earn a living from their husbands, but also think about family finances. Therefore, many women are now active in accessing financial media. This was reaffirmed by the Deputy for Gender Equality of the Ministry of Women's Empowerment and Child Protection, Lenny Rosalin (Ministry of PPPA) "Women's access to digital financial services contributes to Indonesia's digital transformation efforts, one of which is in the economic and financial sectors. Women who are proficient in using digital technology and using digital financial services have the opportunity to improve the quality of their lives, their families and their communities," she said. One of the most widely accessed is online media. As many as 200 million Indonesians have access to the internet. Of that number, the percentage of female internet users is actually higher than male. ("As the Highest Internet Users in Indonesia, Women Are Said to Be Able to Protect Families from Hoaxes" (www.suara.com 2022). Unfortunately, online media is not only good financial media, but many online media are also infiltrated by fraudsters and criminals. One of the most common things that currently ensnares women is online loans, which often lead to extortion, loan sharks and even defamation (ANTARA News 2023). Acting Officer (Plt). Assistant Deputy for Gender Mainstreaming in the Economic Sector of the Ministry of Women's Empowerment and Child Protection Eko Novi Ariyanti said that out of 2,522 online loan cases in 2021, most of the victims were women. "Based on data from LBH Jakarta in 2021, out of 2,522 cases online loans "The victims are mostly women."(<https://www.halopedeka.com/economic-bisnis/pr-5767369431/kemenpppa-mayoritas-korban-pinjaman-online-dapat-perempuan>). In addition, through data from the Financial Services Authority (OJK) in 2021, it was found that the number of female online borrowers was 54.95% or 9,498,405 while male borrowers were only 45.05% or 7,785,569.(<https://www.halopedeka.com/economic-bisnis/pr-5767369431/kemenpppa-mayoritas-korban-pinjaman-online-dapat-perempuan>). This condition is also found in people in urban areas, especially women. Even though the presentation rate is low, it is found that women, especially mothers, are trapped in illegal online loans. There are several reasons that cause mothers to take out loans, including for business capital needs, school needs and sometimes even to fulfill living needs. Therefore, it is necessary to educate mothers to know more about legal and illegal online loans, so that they are not easily trapped in the flow of illegal online loans.

Based on this condition, outreach activities were carried out to the community, in this case specifically for women domiciled in Medan Kota District using the 'Participatory Rural Appraisal' method, which is an approach method that involves the community as a whole in the development process, starting from initial studies, planning, implementation, supervision, and evaluation in empowering women so that it is in line with the objectives of the SDGs contained in target 5, namely Gender Equality and Target 16, namely Peace, Justice and Resilient Institutions related to the problems faced by women partners related to the rampant illegal online loans.

The urgency of this activity is to provide education as early as possible for women not to be careless and fall for the lure of illegal online loans which ultimately cause new problems for women.

*b. Partner Issues*

The problems faced by partners are related to the ignorance of the community, especially women, regarding illegal online loans and their risks and legal consequences. This problem arises due to the condition of women, especially mothers, not all of whom have good and high education and their living needs force them to take out online loans which are considered to be very helpful for them because the requirements are not as complicated as loans from banking institutions.

## 2. Method

The method used in this case is participatory rural appraisal (PRA) namely a method used that involves participant participation. Participant participation begins by giving participants a list of questions related to online loans. After that, the results of the data obtained from the participants were tabulated to see how much knowledge and understanding the participants had regarding online loans, both legal and illegal, as well as the legal consequences that arise. After the results of the data tabulation are known, the next stage is to provide an explanation regarding online loans as well as a discussion regarding the topic. After the presentation and discussion, questionnaires were distributed again to see changes in participants' knowledge and understanding after the presentation and discussion. The final data tabulation obtained two participant points of view, namely before and after the presentation. The final data tabulation determined will be the conclusion of this activity.

## 3. Result and Discussion

The research method used in this research is normative legal research method. In his book, Soerjono Soekanto explained that normative research is the nature and scope of the discipline of law, when this discipline is intended as a system that teaches about reality<sup>1</sup>. Normative legal research methods collect data in ways that have been tested in the form of literature studies by approaching legislation using primary and secondary legal sources. Answering the conclusions of the research results using primary data sources which include court decisions, secondary materials such as books, and scientific articles while tertiary legal materials include materials that support primary and secondary materials. This research is descriptive analytical research, which examines various rules in existing laws and regulations that are associated with existing legal theories<sup>2</sup>. After being described systematically and in depth on the issues raised, the data will be presented in the form of descriptive analysis.

Problems related to debt are now easier to solve with online loans. There are many online loan applications available, which offer many conveniences and speeds in the money lending process. On the one hand, online loans (hereinafter referred to as pinjol) have become one of the popular alternatives for fast cash loans. However, on the other hand, you need to be careful because there are many illegal pinjols that are not registered with the Financial Services Authority (OJK). For this reason, there are several things that must be considered and considered by borrowers when borrowing online, including:

- a. Knowing whether loan applications legal or not. This can be done by looking at the list from OJK regarding online loans that have been legally registered with OJK.
- b. It is necessary to check the transparency of the online loan application regarding the interest and fees that may be charged to the borrower.

Based on POJK regulations (regulations from the financial services authority), there are several characteristics of illegal borrowing, including:

- a. Not registered and not licensed by OJK. When looking for online loans, it must be ensured that the selected financial institution is registered and officially licensed by the OJK. The OJK is responsible

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<sup>1</sup> Soerjono Soekanto And Sri Mamudji, 2001, Normative Legal Research A Brief Review, Jakarta, Raja Grafindo Persada, page 6.

<sup>2</sup> Ismail Koto, 2023, The Development of Communal Intellectual Property Rights in Indonesia, SANKSI: National Seminar on Law, Social and Economy, pp. 169.

for supervising and regulating financial institutions in Indonesia, including online loans. Online loans that have a license from the OJK are legally recognized and are expected to comply with ethical and security standards in providing financial services to the public. Online loans that do not have an official license from the OJK mean that there is no guarantee that the online loans comply with applicable regulations. As a result, borrowers can get caught in a debt trap with unreasonable interest and fees that are financially detrimental. Illegal online loans may claim to be legitimate financial institutions without having valid evidence. To ensure the legality of an online loan, you can check directly through the official OJK website at <https://ojk.go.id/id/>.

- b. The identity of the loan shark is unclear. Illegal loans usually do not provide clear information regarding their identity, such as company name, address, contact number that can be contacted and there is no complaint service. In addition, the website address is also unprofessional and credible with a domain that does not match the company name. This will pose a risk to borrowers because it will be difficult to verify the validity and trustworthiness of the loan.
- c. Suspicious loan offers. Usually illegal online loans will offer loans without clear requirements, do not require collateral and use unethical and coercive offering methods such as spamming via SMS or mobile phone.
- d. Providing large loans very easily. the marketing trick that is usually done by illegal pinjol is to provide a large loan limit with a long tenor. Offering a large limit and long tenor can cause great financial risks, such as high interest and debt that is difficult to settle.
- e. Interest and other fees that are not transparent. Interest rates are often not transparent in illegal online loans. There is no clear and detailed information regarding the amount of interest that will be charged, as well as the existence of hidden costs that can significantly increase the borrower's total payment obligations.

In practice, these illegal loans have many negative impacts, such as:

- a. Relatively high interest. Compared to funds from other forms of fintech, these illegal pinjols usually offer financial assistance with very high interest, this interest can be calculated per day and will continue to increase if the debtor/borrower is late in paying. This condition can occur because illegal pinjol applications are not detected by the OJK.
- b. Debtors/borrowers will receive a fine for late payment. The debtor/borrower will receive a late fine. The fine will generally continue to increase if the debtor does not pay his loan. On the other hand, the high interest given by illegal pinjol will also make the debtor's bill even more inflated.
- c. Enter the Blacklist. Basically, when applying for a loan, a person will be asked for a number of personal documents, such as KK, KTP, NPWP, pay slip, and mobile banking account. The risk of illegal pinjol not being paid can cause someone to be blacklisted on credit services. This will make it difficult for debtors when they plan to apply for a loan to a financial institution in the future.
- d. Debt Collector Threat. The risk of the loan not being paid by the debtor will result in threats from debt collectors which will disrupt the personal life of the debtor/borrower. At the beginning of the collection, the company will generally remind the debtor to immediately pay off their loan via email, SMS, or telephone. However, if the debtor ignores the message and does not pay it, the debt collector is forced to come directly to the debtor's house to collect the debt. The debt collection process is not only aimed at the debtor, but can also be done by contacting the closest relatives, so it risks disrupting personal life.
- e. Large administrative costs. The next risk of illegal loans is that the administration fees incurred by the company tend to be higher than those of legal financial institutions. In fact, illegal loan service providers can charge administration fees of up to 30% of the total funds borrowed.
- f. Short tenor. Another risk of illegal online loans is that the tenor period offered tends to be short when compared to legal financial institutions. This will make the debtor overwhelmed when returning the funds they borrowed, so there is a risk of late payment.
- g. Does not have OJK protection. The last risk of illegal online loans is not getting protection from the OJK. Money lending service providers that are not registered with the OJK are free from supervision.



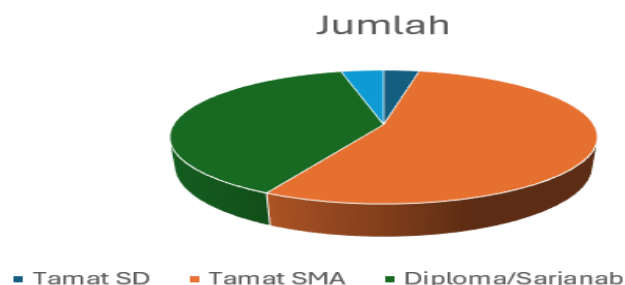
As a result, the fund management process carried out by these companies tends to be non-transparent. This will be risky for debtors, because if there is embezzlement or fraud of funds, the Financial Services Authority cannot provide protection.

Based on the above conditions, legal socialization and counseling activities were held by providing legal knowledge specifically for women, especially in this case women who live in Medan Kota District. Why are women the target of this activity? This is based on the fact that women, especially housewives, currently often take on the role of being the pillars of the household. To meet household needs, women often borrow money and women are often vulnerable to being trapped by loan sharks, including online loan sharks or pinjol. Various negative impacts are experienced by women who use online loans or online loans (pinjol) when they are unable to pay off their loans. Not only do they suffer shame and face terror from debt collectors, a number of women also become victims of verbal, psychological, sexual, and economic abuse and experience depression, trauma, and even suicide.

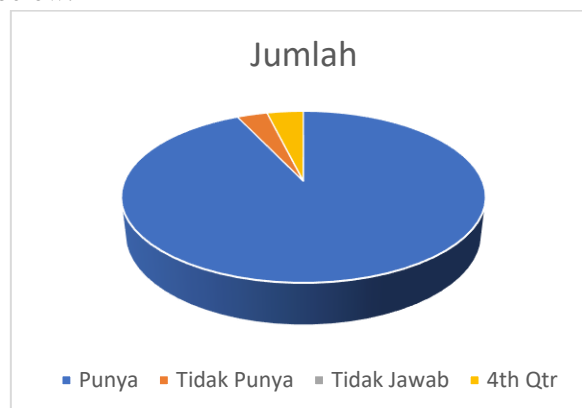
Low digital financial literacy has caused a number of people to be trapped in debt in amounts that are many times the initial loan value. For this reason, socialization and counseling activities about illegal online loans are carried out by mThe Participatory Rural Appraisal PRA method is to involve the community in every activity whose aim is to create independence and internal strength of the community. The principles used in implementing the PRA method are (1) learning from mistakes and sharing experiences with the community, (2) Involvement of all group members, respecting differences, and informal, (3) Outsiders as facilitators, the community as actors, (4) the concept of triangulation.

This activity begins with a test (pre-test) that will be answered by 30 (thirty) female participants. The purpose of this pre-test is to see women's basic knowledge about online loans. The results obtained based on the questions asked in the pre-test are as follows:

1. **Participant Age.** The age of participants who took part in this socialization and legal counseling activity was in the interval of 20 years (youngest participant) to 62 years (oldest participant).
2. **Participant's Last Education.** On average, activity participants have a high school education (56.7%), then a Diploma/Bachelor's degree (40%) and elementary school (3.3%), as shown in the diagram below:



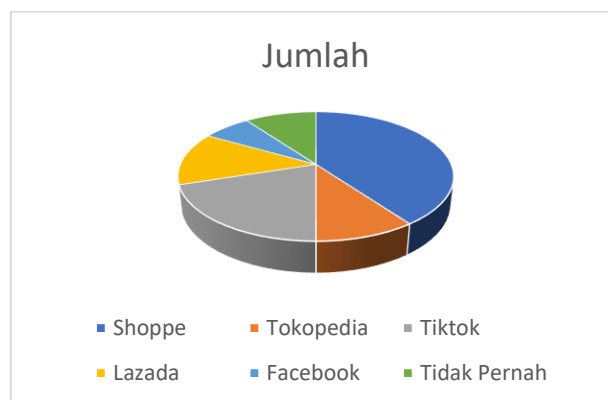
3. **Participants have social media accounts or not.** Some participants have social media accounts, as seen in the diagram below:



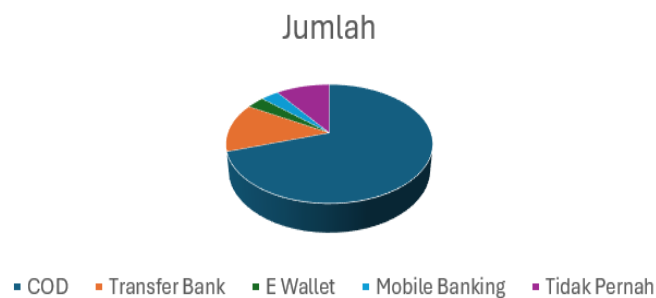
4. **Have participants ever shopped online or not?** As many as 25 people (83.3%) answered that they had shopped online, the remaining 5 people answered that they had never done so.



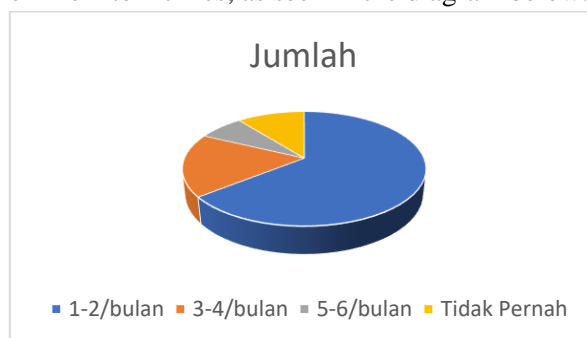
5. **Applications used when shopping online.** Based on the participants' answers, the most widely used application for online shopping is Shopee compared to other shopping applications, as seen in the diagram below:



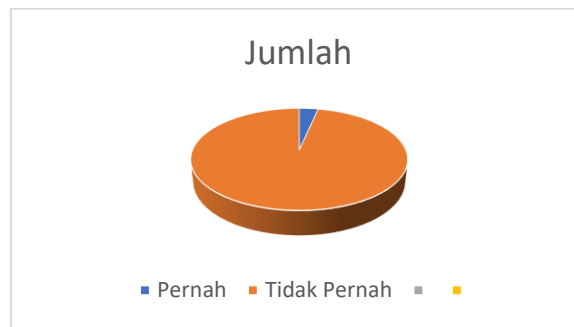
6. **How to pay for online shopping.** From the participants' answers, the method of payment for online shopping is with the Cash on Delivery (COD) system, namely payment that will only be made if the ordered goods arrive at the destination address. This payment option is widely used by participants to avoid fraud or losses that can arise from online shopping, this can be seen in the diagram below:



7. **Number of online shopping during one (1) month.** A total of 18 participants answered that in one (1) month, they shopped online 1 to 2 times, as seen in the diagram below:



8. **Use of online loan services.** Most of the participants (96.7%) answered that they had never made an online loan for various reasons, only 1 (one) participant answered that they had never taken an online loan.



9. **Application used in online loans.** Referring to question (8), 100% of participants did not answer the application used for online loans on the grounds that they had never been involved in online loan activities.

In addition to the questions outlined above, participants were also asked the following questions in the pre-test questions:

*Tabel 1 Tabulation Results of Pre-test Answers*

No	Tabulation Results of Pre-test Answers	Participant Answers (Number)		
		Know	No Know	No Answer
1.	Knowledge of government regulations regarding the use of Pinjol	3	27	0
2.	Regulations regarding Online Loans	1	28	1
3.	Involvement of relatives in online loans	6	24	0
4.	What authority is responsible for supervising online loans in Indonesia?	27	2	1

In the 4th question, 27 participants had known and understood that OJK was an institution that supervised online loan activities, while 2 participants answered that Bank Indonesia (BI) was an institution that supervised online loan activities and 1 participant did not answer at all.

After the pre-test activity to determine the level of understanding of participants about online loans, it was continued with counseling and socialization activities and discussions. In this counseling and socialization session, an understanding of online loans was provided. Currently, online loans are known to be legal (meaning legally registered with the OJK) and illegal online loans. Legally, online loans have been regulated through OJK regulations (POJK) considering the increasing development of technology in society so that fast and targeted regulations are needed. In this counseling, the speakers explained the legal understanding of online loans, the existence of online loans, the benefits of online loans themselves for the community because basically online loans are also an effort to provide financial assistance to the community in a faster way compared to banking services with the note that they must be absolutely correct in choosing online loans, also providing knowledge related to online loans registered with the OJK and illegal online loans (which are not registered with the OJK). In addition, the negative impacts that arise if you come into contact with illegal online loans were also explained. In addition, the social and economic impacts related to online loans in society were also explained. To enliven the atmosphere, the presentation session was interspersed with a two-way discussion. This discussion session was welcomed by participants who asked various questions about illegal online loans, including about legal solutions if caught in illegal online loans.





Figure 1: Pre-test Work Activities



Figure 2: One of the speakers delivers the material



Figure 3: The two speakers with the students who are members of the Community Service Team



Figure 4: Material presented

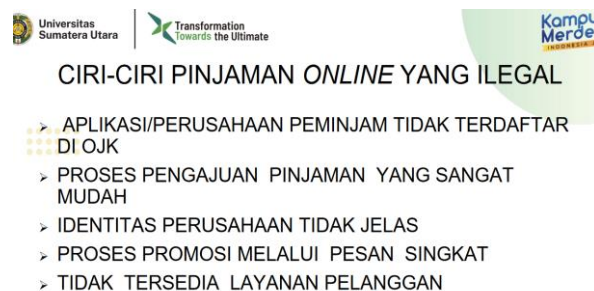


Figure 5: Material presented

After the participants received the presentation and substance related to Pinjol and its social and economic impacts on society, the participants were again given questions related to the presentation that had

been delivered to be able to see the increase in knowledge through post-test questions. The results obtained from working on the post-test questions, based on data tabulation are as follows:

*Tabel 2 Post-test Answer Tabulation Results*

No	Question	Answer (in %)				
		SS	S	R	TS	STS
1	Online loans are an alternative solution to household financial problems	6.7	3.3	16.7	36.7	36.7
2	Women have the right to free literacy and openness to information regarding Online Loans	23.3	40	10	16.7	10
3	Women and men use their time more wisely to maximize household income, thereby avoiding online loans.	93.3	6.7	0	0	0
4	Online loans are taboo and must be avoided	53.3	30	3.3	3.3	10
5	Online loans are a common thing that occurs in society	13.3	30	13.3	30	13.3
6	Choose government capital services such as banks or pawnshops rather than online loans	30	56	10	0	3.3
7	Pinjol destroys household harmony	70	13.3	0	6.7	10

*Note: SS (strongly agree), S (agree), R (uncertain), TS (disagree), STS (strongly disagree)*

Based on the tabulation of the post-test data, it can be seen that there is a pattern of thinking that develops along with the understanding of legal and illegal online loans through the previous material presentation. Participants in this case are women who think that online loans are not the best solution to overcome household financial problems (as many as 36.7% TS and STS). This answer is based on the understanding of female participants about the negative impacts arising from online loans (especially illegal ones) according to the presentation of the material which explains that online loans will always offer fast disbursement of funds, without collateral but many are not transparent regarding interest, other costs and loan deadlines. And exacerbated by threats and coercion when returning funds. For this purpose, participants are of the opinion that it is mandatory for husband and wife couples to take advantage of job opportunities so that with the existing work to support the family economy so that borrowing through online loans is no longer needed (93.3% SS).

In addition, female participants also agreed and strongly agreed that women have the right to get digital literacy (23.3% SS and 40% S), because digital literacy actions can be used to fight ignorance and fear by avoiding the use of illegal online loans, so that it does not have an impact on the household. (as many as 53% SS). Pinjol is a taboo (a strong social prohibition against actions or deeds by a group of people) and should be avoided considering the negative impacts that are very likely to occur in society, especially among women. However, on the other hand, women also do not deny that pinjol is a common or common thing in today's era because of the ease of digital technology. For this reason, women must have the ability to see and analyze related to offers of funds through pinjol, even in urgent financial conditions. In this regard, as many as 56% of activity participants agreed and 30% strongly agreed that it is better to choose other capital services such as banking to help finance, meaning that in this case participants changed their mindset after listening to lectures and discussing during the activity. Only 3.3% strongly disagreed with asking for capital from banks again, the remaining 10% answered hesitantly because of the thought of the possible impacts, both from banking funding and pinjol. After that, 70% of participants strongly agreed and 13.3% agreed with the view that illegal pinjol is one of the causes of household damage due to the negative impacts it causes. However, there were still 6.7% and 10% who stated that they strongly disagreed and disagreed with the view that illegal online loans could damage household harmony.

#### 4. Conclusion

The conclusion obtained from the results of this activity is based on counseling and socialization activities on "Legal and social impacts of Pinjol" participants who already have basic knowledge about the impact of pinjol, increasingly gain new knowledge related to the impact of illegal pinjol from a legal and social

perspective. So that with this activity, participants' eyes are opened to be more careful in making a money lending transaction through the Pinjol application. The government through the OJK must also act more to protect the community so that they are not involved and trapped in illegal pinjol.

1. The conclusions obtained from the results of this activity show that online lending practices consist of 2 (two) forms, namely legal and illegal online loans.
2. The financial services authority has created a list of legal online loans. Apart from that, the Financial Services Authority has also regulated the character of illegal online loans so that people can avoid making illegal online loans. Basically online loans are activities that make the process of borrowing money easier, but you must first pay attention to whether the online loan is legal or not by looking at the provisions in the POJK.
3. For this reason, with this activity it is hoped that women, especially mothers, will be careful when borrowing funds online so as not to get caught up in illegal online loans.

### Thank-You Note

Special thanks are extended to the University of North Sumatra, in this case through the Community Service Institute, for the funding provided for this service.

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