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ONLINE LOAN EXPERIENCES AMONG HOUSEWIVES IN MEDAN AMPLAS DISTRICT

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ABSTRACK

This study aims to determine the experiences and social and psychological impacts experienced by housewives in Medan Amplas District regarding the use of online loans. The research method used was qualitative research with a descriptive approach. The study was conducted among housewives in Medan Amplas District. Data collection techniques used were observation, interviews, and documentation. The results of the study indicate that online loans are interpreted as an alternative solution to the financial limitations of housewives. The main motive for using online loans is driven by urgent needs, including meeting family needs, personal needs, and additional business capital. Initially, there are feelings of joy, relief, and help when using online loans. However, anxiety arises due to a lack of literacy regarding the use of online loans. Socially, online loans play a role in maintaining social relations but also have the potential to trigger conflict in the household. Psychologically, the use of online loans has an impact on financial stress, anxiety, and discomfort related to the use of online loan services.

Kata Kunci :
Pinjaman Online, Ibu Rumah Tangga, sosial dan psikologis

ABSTRAK

Penelitian ini bertujuan untuk mengidentifikasi pengalaman serta dampak sosial dan psikologis yang dihadapi oleh ibu rumah tangga di Kecamatan Medan Amplas terkait penggunaan pinjaman online. Metode penelitian yang digunakan adalah penelitian kualitatif dengan pendekatan deskriptif. Penelitian ini dilakukan di kalangan ibu rumah tangga di Kecamatan Medan Amplas. Teknik pengumpulan data meliputi observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa pinjaman online dipandang sebagai solusi alternatif atas kendala keuangan yang dihadapi ibu rumah tangga. Motivasi utama penggunaan pinjaman online berasal dari kebutuhan mendesak, seperti memenuhi kebutuhan keluarga, kebutuhan pribadi, dan mendapatkan modal tambahan untuk usaha. Awalnya, ibu rumah tangga merasakan kegembiraan, kelegaan, dan dukungan saat menggunakan pinjaman online. Namun, kecemasan muncul akibat kurangnya literasi keuangan terkait penggunaan pinjaman online. Secara sosial, pinjaman online berperan dalam menjaga hubungan sosial, tetapi juga berpotensi memicu konflik di dalam rumah tangga. Secara psikologis, penggunaan pinjaman online berdampak pada stres keuangan, kecemasan, dan ketidaknyamanan yang terkait dengan penggunaan layanan pinjaman online.

1. INTRODUCTION

Online loans, often referred to as pinjol, are an alternative for people who struggle to access conventional banks due to the complicated terms and conditions offered by conventional banks and other financial institutions. This financial services technology began developing in Indonesia in 2016 and has experienced significant progress in the current global technological era (Yosiana, 2023). This innovation stems from developments by fintech companies, or financial services entities, providing financing or funding for both productive and consumer businesses.

The advancement of online lending services stems from the fact that a significant portion of the population still lacks access to financial services from banking institutions, known as the unbanked. This, coupled with the worsening economic situation, has led people to consider online lending services as an alternative solution to achieve financial inclusion (Yahdi, 2017). Much public discourse links online lending to the emergence of online gambling practices, making online lending and online loans seem like two sides of the same coin. However, the use of online lending has a more complex background and cannot be generalized to a single causal factor.

The convenience offered by this service is in stark contrast to that offered by conventional banks or other financial institutions. According to Kabar Mekar, written by Yahdi on August 7, 2017, with the article titled "Why Do Indonesian MSMEs Have Difficulty Accessing Bank Loans?", it is explained that when customers seek loans from conventional banks, the loan procedures are often time-consuming and complicated, requiring collateral, lacking information reaching even remote areas, and lacking microcredit services. However, when applying for an online loan, the main requirement is simply to show an Identity Card (KTP) and other supporting requirements. In terms of procedural convenience, online loans help people meet their needs quickly, and online loans can be obtained anywhere and anytime (Wita & Mursal, 2022)

The online lending phenomenon has spread to nearly every region in Indonesia. These include West Java Province, with an accumulated online loan value of IDR 19.56 trillion; Jakarta Province, with an accumulated online loan value of IDR 12.54 trillion; East Java Province, with an accumulated online loan value of IDR 9.57 trillion; Central Java Province, with an accumulated online loan value of IDR 6.43 trillion; and North Sumatra Province, with an accumulated online loan value of IDR 2.66 trillion. Online loan users range from students and office workers to housewives and retirees. According to data from the Financial Services Authority (OJK), the majority of online loan users are women. As of December 2022, female customers received IDR 14 trillion in loans, while male customers received IDR 12 trillion. This figure continued to grow until January 2025, when funds disbursed to female customers reached IDR 39.8 trillion, compared to IDR 34.2 trillion for male customers. This demonstrates the growing connection between women and online lending (Wahyudi, 2021).

One example is housewives in Medan Amplas District, Medan City, North Sumatra, which is the province with the highest number of online loan users on the island of Sumatra, with an accumulated outstanding loan of IDR 2.47 trillion as of September 2024 (www.katadata.co.id). Medan Amplas is a district in the southern part of Medan City. Socio-economically, this area reflects the lower to middle-class community. In fluctuating economic conditions, urgent needs such as school fees, consumer needs, and healthcare costs often drive housewives in Medan Amplas District to seek quick access to funds (Sujarweni, 2024). Amidst the socio-economic conditions of the Medan Amplas District community, housewives appear to be one group that utilizes online loan services as a solution to urgent needs. Many cases occur among housewives in Medan Amplas District using online loans. This phenomenon arises psychological pressure for them because initially only needing funds to meet their needs but it becomes a burden that is difficult to overcome. (Siswanto, 1997).

In general, this anxiety arises among housewives because they are entangled in debt in online loan applications due to a lack of understanding and financial literacy among housewives which can result in unwise financial decisions, so they are trapped in a vicious cycle. Several previous studies said that the involvement of housewives in using online loan services is due to urgent economic problems and one of the quickest ways to solve problems is to use online loan applications (Djuhardi, 2024). Various factors that cause housewives to use online loan services include (1) Strategic role in the family, where a mother plays a role in managing household finances if the finances in the household are not good then they will look for loans to meet such as children's education costs, meet other household needs, some even help pay installments that are the husband's obligation and meet business capital. (2) Urgent needs, when a mother faces an emergency situation or urgent needs then the alternative way they can do is to use online loans as a quick solution.

Peer-to-peer, often referred to as online loans, is a form of financial service that utilizes advances in digital-based technology to bring together debtors and creditors onlin (Salsabila et al., 2024). Online loans are divided into three types, namely: 1) Cash online loans are presented as an unsecured loan solution with a fast process to meet urgent needs. 2) Business online loans are a type of loan aimed at groups of business actors to obtain capital without a complicated process. 3) Finally, peer-to-peer lending is a type of online loan that provides a platform that allows lenders and borrowers to directly through an internet-based electronic system. The above types of loans are based on the Financial Services Authority (OJK) regulation NO.77/PJOK.01/2016. The existence of online loans that are growing rapidly has made this service divided into legal and illegal online loans (Putri et al., 2023). Legal online loans refer to loan services registered and monitored by the Financial Services Authority (OJK) which ensures that these services operate in accordance with the specified operational standards. The characteristics of legal loans include: registration and supervision by the Financial Services Authority (OJK), legality, and the provision of clear and transparent information regarding interest rates, fees, and loan terms and conditions. Illegal online loans, on the other hand, are unauthorized and not registered with the Financial Services Authority (OJK), thus failing to meet established standards and regulations. More than six hundred illegal online loans were blocked as of November 2024 (www.cnbcindonesia.com).

Popular online loans in Indonesia include Tunaiku, KreditPintar, IndoDana, Akulaku, Dana, Kredivo, Adakami, SeaBank Pinjam, Spinjam, and OK Bank KTA (Ramdhani, 2024).

However, the convenience offered by online lending services can also pose risks, such as high interest rates, additional fees, unethical collection methods, intimidation, and threats of leaking borrowers' personal information. These services vary, from SMS or WhatsApp messages to repeated phone calls and even the use of third-party debt collectors who visit borrowers' homes. Despite these risks, online lending remains an attractive alternative for housewives (Qomariyah, 2021).

Thus, the research: "Online Loan Experiences Among Housewives in Medan Amplas District is important to be conducted in order to understand the experiences and social and psychological impacts felt by housewives regarding the use of online loan services and to contribute to the development of better policies related to online loan services.

2. METHOD

According to Sujarweni (Prasetyono, 2012)research is a scientific activity based on analysis and construction carried out systematically, methodologically, and consistently to uncover the truth. Fundamentally, a research method is essentially a scientific way to obtain data for a specific purpose. In this regard, there are four important considerations: data, scientific method, and benefits (Sugiyono., 2010). The study, "Experiences of Online Loans Among Housewives in Medan Amplas District," employed qualitative research with a descriptive approach. The primary goal of qualitative research is to gain a deep and comprehensive understanding of the research object. A strong characteristic of qualitative research is the researcher's extensive study of various social aspects within the community, both individually and within social groups. According to Lincoln & Guba in (Rukin., 2021) qualitative research focuses on developing ideographic representations of the body of knowledge. This means that this research does not aim to find universal laws but rather to provide in-depth analysis or further exploration of the object being studied.

This research will be conducted in Medan City, Medan Amplas District, the capital of North Sumatra Province. Medan City has a large and diverse population with diverse social, economic, and cultural backgrounds, allowing this research to cover a wide range of segments. Medan Amplas is a district in the southern part of the city. Socially and economically, Medan Amplas District is classified as an area dominated by people with lower to middle economic status. In an uncertain economic climate, pressing needs such as education costs, consumer spending, and healthcare costs are often the primary reason for housewives in this region to seek quick funding. In this context, housewives in Medan Amplas District appear to be one of the groups actively utilizing online loan services as a solution to these urgent needs. However, numerous cases reveal that the use of online loans by housewives in this region causes psychological stress, as loans, initially perceived as a solution to financial needs, turn into a burden that is difficult to overcome. Based on initial observations and data obtained in the field, the designated research location is deemed relevant to the focus of the study and suitable for use as the location for this research (Keuangan, 2025).

In this study, selecting informants is an important part of obtaining valid and relevant data (Ramdhan, 2021). The informants for this study were housewives with the following criteria: first, the informants were housewives who had used online loan services from various applications, using them either once or more, and housewives who had never used online loans but wanted and were interested in the service. Second, housewives aged twenty-five to fifty years old because during this period housewives are generally in a phase of considerable family responsibility (Anggito & Setiawan, 2018). Third, housewives with different educational backgrounds were selected to understand how education influences their understanding. Housewives are the subjects of this study, so understanding their experiences and views is very important (Mayangsari et al., 2024). The three criteria above were selected using purposive sampling, which researchers considered based on specific criteria. By involving diverse informants, it is hoped that this research will provide a deeper understanding of the research topic.

3. RESULT AND DISCUSSION

Medan Amplas District is subdistrict results expansion which is one of the sub-district areas in Medan which was previously originate from three subdistrict that is Medan Johor District, Medan Denai District, and Medan Kota District. Medan Amplas District is one of the of the 21 sub - districts in the Medan City area and are area settlement residents, offices, industry and have seven tens seven divided environment in seven ward namely ; ward Amplas, sub-district Harjosari I, sub-district Harjosari II, sub-district Bangun Mulia, sub-district Sitirejo II, sub-district Sitirejo III and Timbang Deli sub-district, Medan Amplas District is one of the The sub-district is located in the Medan City area and was formed based on Regulation Government Regulation No. 50 of 1991 dated October 31, 1991 with area of the area administrative 1,377.3 Ha.

Housewife Experience To Loan *On line*

One of vulnerable groups to use loan *on line* is Mother House stairs. This is caused by Because Mother House ladder become *central* in arrange need House stairs. However No A little Mother House ladder own ability *financial planning* so that loan *on line* made into as escape on need urgent family. Based on research that has been done conducted in Medan Amplas District, experience Mother House ladder in use loan *on line* show diverse form experience among others started from the process of meaning loan *online,* motives for use until impact social and psychological feelings Mother House ladder in use loan *on line* (MAROENA, 2024).

Practice loan *on line* recognized as the right choice in the middle limitations economy. Loans *on line* No see background behind borrowers and services This can accessible to all among the community. Based on interview with Mrs. Vera Naibaho (May 2, 2026) convey that :

"So time It was an urgent time, there was a friend, brother said Just try loan shark because he also once use loan shark right. Just the right amount of money enter of course helped That's it. That's all Already used several times because helped very if Again suddenly need But Don't until congested or not paid "

Statement by Mrs. Vera Naibaho on show that experience use loan *on line* started positive Because the impact felt by the informant use loan *online* is very helpful at the time limitations financial. This can also it is said loan *on line* started from situation perceived economy urgent. However thus the informant is also aware that loan *on line* still own risk related delay payment bill. The statement " don't until congested or not paid " shows that Mrs. Vera Naibaho worry will consequence If bill instalment late paid. The same experience was also felt by Mrs. Sonya (April 28, 2026) who said that :

"If it's a loan Actually according to I nice just, because right use a cell phone if to loan sharks yes We come to the person Formerly sometimes Embarrassed lah. Back from We if It's called debt, it must be paid so that fluent mace our data is distributed. That's why if use pinjol also has to seen the application Don't origin borrow I don't know the flowers etc. I ca n't anymore use loan shark Again because time That galbay So my BI-Cheking has also been done damaged so ca n't go anywhere what else to borrow to the bank."

Initial Interpretation of Loan *On line*

Loan *on line* is service current technology This Already the more rampant its users. Services This present as response to need public in access more funding fast and easy. At first For get loan funds must be use relations and collateral if want to get a large amount of funds. However the development of the times except in the field finance, appears service loan promising *online* people who want to get fast funds compared to loan conventional. In general use loan *on line* only need filling in personal data, photos *selfie,* photo Resident Identity Card (KTP) then agree the terms and conditions on the platform. The following illustration use loan *online* which is usually applied to several application loan *on line.*

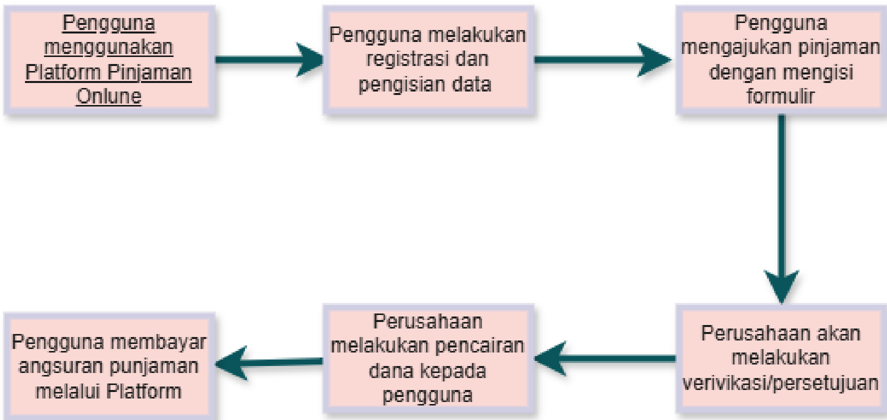

Figure 1. Illustration of the Online Loan Process

In the illustration mentioned, various candidate data users will verified in accordance standard provision *platform.* If the candidate users considered No problematic so company will accept submission loans by users or consumers. This process usually happen in count of hours or day work (Rahayu, 2021).

Spread information about loan *on line* dominant done by promotion advertisements, spam messages (SMS/ Whatsapp) via social media, especially Facebook and YouTube, and advertisements sourced from from Playstore games. Social media becomes a very significant container in the current era This For market product Good goods and service so that The information conveyed is consumed very quickly by the public. Sentence persuasive like *" Need there fast without complicated ? Cash it in here just !"* Besides that sentence with emphasize convenience disbursement like *"One set one set, liquid funds !*

Figure 2. Advertisement Online Loans

Heru in Kompas said, pinjol enter through advertisements on various websites that are common visited by potential victims. This can also be use feature *adsense* that doesn't controlled from the virtual world but there are also those who use fake BTS technology with objective offer loan *online* which number cell phone usually obtained from frequent data leaks happened in Indonesia or obtained from number mobile phones listed on e - *commerce.*

Besides that distribution information loan *on line* done through *face to face* or recommendation friends, relatives as solution For get funds in fast. Usually recommendation loan *on line* This given at the time activity activity social for example : activities social gathering, gathering together neighbors, activities social in the environment home, family events and others.

In general, housewives spend their daily lives look after needs House ladder own high intensity For interact with fellow Mother House ladder others. In interaction or chat those that often become topic is various problem life everyday, starting from increasing price need principal, children's education costs, needs clothing until other issues outside need House stairs. From the interaction interaction the is beginning How Then loan *on line* be one of alternative (Mardiana., 2024).

Introduction application loan *on line* Good from massive social media advertising, recommendations by children, relatives, siblings is beginning How application This become solution for housewives ladder fulfil needs. They just know how solution For get funds in fast without know that loan *on line* This become pressure and load for users who do not understand about literacy finance. All informants in research This interpret loan *on line* as A solution finance without know the personal data they have register potential misused.

Based on interview, after know loan *on line* informant feel easy use loan *on line* Because No must come to House borrowers like normal they do. No longer the usual survey conducted by surveyors on perpetrator business. No longer someone is asking for payment like loan sharks who come his house (Jusdienar et al., 2024). The whole informant feel loan *online* is very easy accessed, no complicated and according to informant feel free. Easy feeling, no the complexities felt by housewives ladder use loan *on line* is peak the essence loan *on line* as protracted solution dissolved. They have an opinion will use loan *on line* This If There is urgent needs without must borrow Again to loan sharks in general Can produce flower main until two tens percent (Ma'muroh et al., 2025).

Motives of Use Loan *On line*

Use loan *on line* based on many factor that is : first, the factor culture ; class social economy borrower tend originate from circles medium, there are information procedure loan *on line* more easy than institution finance others, almost all over public using gadgets so that make things easier access to loan *online.* Second factor Social between other : there is relatives / friends / siblings who have more Formerly use loan *online,* there is need urgent that must be done filled at the time limitations economy, the role in the family that becomes bone back. Third factor Personal between other; Age level that is still classified as unstable, style modern, consumerist lifestyle. concept self. (Gajjar 2013 in Amanda 2023)

Motifs of Housewives in Medan Amplas District in use Loan *On line* is Because various factor but the motif that is often found in research This is need urgent that must be done filled at the time limitations economy. Some service loan *online* which is often used by informants in study This like Kredivo, Easycash Borrow and Akulaku. Third service the of course popular in the ear society and classified as service loan safe *online* Because own clear legality and supervised by an institution namely Financial Services Authority (OJK). Presence loan *online* in general related with style life or fulfillment need tertiary.

Circulating research that has been done done reason main housewife ladder access service loan *on line* is For need family as much as six people and three people for need open business (non -consumptive category) and one person for need personal (category consumptive). There is six housewives state decision they use loan *on line* For fulfil need House stairs. Based on interview with one of them Information namely Mrs. Bonita (April 25 2026) who has use service loan *on line* Easycash, Kredivo and Pinjamin since August 2025 stated :

Motive of use service loan *on line* This No only driven by need economy in solely but by demand social embeddedness in practices that are often encountered in life daily for example : Arisan. Arisan is activity collecting money in a periodically carried out by a group of people, where lucky members or in accordance rule timetable will receive the funds during the period certain, usually money arisan begins from tens of thousands until millions of rupiah. Arisan as receptacle occurrence connection social so that Mrs. Dewi Pasaribu use loan *on line* as tool For maintain sustainability relation social his (Hakim & Setyabudi, 2020).

From the presentation on is the main motive of mothers House ladder use service loan *online,* loans *on line* done more from once and on occasion both motives of use his different different like open business, pay installments / bills etc.

Impact Use Loan *On line*

In a way general use loan *on line* motivated by reasons urge fulfil need family that must filled in the middle limitations economy so that matter This trigger lack of knowledge and literacy its users especially moms House stairs in Medan Amplas District in use loan *online.* User often indifferent with *rules* or rules provided by the service application loan *on line* so that behavior like This make Lots users loan *on line* No pay creditors appropriate time until No capable pay so that appear known terms *galbay* (failed) pay) or "SLIK/BI *Checking Red* ". This is sign in technology finance that individual No Again can submit loan Good loan funds, mortgage, credit etc (Faradillah, 2024).

Based on results study on that as much as eight Mother House ladder in study This know service loan *on line* sourced from children, siblings, and relatives who trigger impact social and psychological problems that occur in mothers House stairs. Here impact social and psychological feelings Mother House ladder to use loan *on line.*

Impact Social

Various motifs that become reason use loan *online* also results in diverse the impact felt by the user. If the impact nature *negative* so will spreading and damaging order social start from the smallest unit namely family until spreading in the environment Work and public area (dkis.cirebonkota.go.id, 2024). Likewise if impact the its nature is positive then loan *on line* as form maintain and strengthen connection social in Community environment.

Impact Psychological

Based on results research, use loan *online* among Mother Mother House stairs in Medan Amplas District No only impact on relationships social informant just However also has an impact on psychological aspects of housewives stairs. Based on statement Informant Mrs. Bonita (April 25, 2026) stated that that :

" Loan *on line* This help I lah deck, because Can cover needs at the time Again no money like that yes, but My brother also has other loans besides loan shark This Older brother borrow money in Mekar too but sometimes it's stressful too yeah because How method pay for it Later But praise I'm grateful could this money played turn so until Now pay for it appropriate time."

Concerns regarding personal data that becomes condition submission loan *online* in various application felt by all informant in study this. Some the case that became public attention that lots of personal data spread on social media or via *chat* through application Whatsapp with editorial amount receivables customers along with the customer's photo and ID card at the time submission loan *online.* Many victims experienced matter That No become decline customers for application provider loan *online.* Concerns No make the candidates borrower decide For use loan *on line* consequence factor economy (Darmiwati et al., 2025). Loans *on line* is alternative For fulfil very urgent need so that tenth informant decide use service loan *online.* However, this This occurs in loans *online* which is illegal or No own legality and not supervised by an institution Financial Services Authority (OJK) (Djuhardi, 2024).

Not only that, based on narrative Mrs. Bonita (April 25, 2026) said :

" Ago borrow from easycash flower his low, if in Kredivo his of course reasonable if Yesterday I borrow on the application Borrow 5 million payment tenor until eight month. So one month his pay Rp. 736,562.00 per month. Yesterday I think flowers his low because in the application flower his only 0.2-0.3% but time I submit rather that much payment monthly."

Figure 3. Application Online Loans Borrow

From the narrative Mrs. Bonita that He No understand regulation and perception loan *on line* offer loan with low interest. He submit loan an amount of Rp. 5,000,000 (five million rupiah) with monthly installments worth Rp. 736,562, up to with the eighth tenor. The reality He rather get enough interest high. This is caused Because lack of literacy that he do so that He trapped with high limit offers and sufficient interest high. Things like This Already often happen when debtor offer loan to customers. Marketing tricks that result in increasing desire Mother House ladder use loan *on line* Because No There is other loans that offer very low interest (Adian, 2016).

Theoretical Discussion

On the phenomenon loan *online,* can seen from Edmund Husserl's perspective with the theory namely Phenomenology. According to (Kuswarno (2009) in Alnashr, 2024) there is four known conceptual in Husserl's phenomenology, namely : (1)

Intentionality ; (2) *Noema* is awareness of housewives to service loan *online* and *Noesis* is object from awareness namely service loan *online* ; (3) Intuition ; (4) *Intersubjectivity.*

Experience loan *on line* appear from awareness moms House ladder in use service loan *on line* as form solution / alternative in the middle limitations economy. Husserl in the theory Phenomenology looking Intentionality or conscious process as A base from experiences of a nature subjective (Adji Prasetyo, 2022). Awareness according to Husserl is with the process involving five senses namely the process of seeing, hearing, feeling, wanting and so on with method certain (Wita, G., & Mursal, IF (2022)

Experience Loan *online* among moms House stairs in Medan Amplas District perceived present as solution from limitations economy so that at first the feeling of happiness, joy when funds are applied for on the loan platform *on line* approved until with disbursement to its users However appear burden bound consequence lack of literacy moms House stairs in Medan Amplas District to use service loan *online,* this is what causes causes stress and anxiety so that No can pay bills, increasing interest day increasing anxiety will be user data in general If No can pay will disseminate user data (Alnashr, 2024).

In a way intentional, informant aware to use loan *online* and action social, so that appear experience good and bad as well as impact social and psychological aspects felt by housewives in Medan Amplas District (Bariqi & Ula, 2024).

Based on results findings, experiences moms House ladder in use loan *on line* No all of it feel like use loan *online.* Husserl said Phenomenology must understood as lived experience that has essence or meaning from experience The meaning stated moms House ladder to loan *on line* is solution alternative from limitations economy. Source moms House ladder know loan *on line* sourced from advertisements that are mushrooming on social media and also recommendations given by children, friends, and relatives (Ashari, 2023). This that is what Husserl thought was experience nature intentional if experience That involves the person directing his attention to the objects that make experience That alone. Experience loan *on line* present at the beginning as intersubjectivity namely they each other relate and form experience together (Asih, 2025).

Besides that phenomenology can interpreted based on experience and awareness in context space and time (Alnashr, 2024). In the study this, experience loan *on line* Can The same The same experienced every Mother House stairs, but loan *on line* Can produce different meanings for mothers House stairs. Based on findings research, there are the impact felt moms House ladder to use service loan *on line* namely impact social and psychological impacts social to use loan *online* on research This is : maintain connection relation social, conflict connection in House stairs, up to violence in House ladder whereas impact psychological feelings are : stress, anxiety, terror so that cause discomfort will service loan *on line* (Aulia, 2025).

4. CONCLUSION

Based on results study about experience loan *online* among Mother Mother House stairs in Medan Amplas District which have been described in discussion above, then can withdrawn a number of conclusion as following :

1. Use online loans among moms House stairs in Medan Amplas District interpreted as solution alternative from limitations easy and fast financial services. Some of the platforms used, such as Kredivo, Akulaku, Pinjamin, and Easycash obtained through social media, members family, siblings and relatives. Motive for use loan *online* is driven by the need for a urge includes : fulfillment need family, needs personal, up to additional business capital. Experience the beginning experienced show existence feeling happy, relieved, and helped Because can done with fast and easy. However thus, reversed convenience said, appears anxiety consequence lack of literacy to use loan *on line.*
2. Practice loan *on line* cause impact diverse social and psychological aspects. In general social, online loans play a role in maintain relation social but also has the potential trigger conflict in House ladder including quarrel (*argument*) until violence in House stairs. In psychological, loans *online* causes financial stress and anxiety consequence increasing burden bill as well as discomfort consequence practice billing and bidding in a way intensive through telephone.

Suggestion

Based on results research and conclusions that have been described so researchers give some suggestions are expected can become material consideration for parties related.

1. For mothers House stairs, it is hoped For increase literacy to mechanism, risk as well as consequence use service online loans before do loans. In addition, it is expected more wise in utilise online loans with prioritize needs that are of a nature urgent and productive compared to needs that tend to consumerism to avoid risk cycle burdensome debt.
2. For Government and Authorities Related, so that it is necessary improve education and outreach programs to literacy digital finance in particular use safe online loans. This step can helping the community in particular housewives group vulnerable stairs to use online loans so you can understand rights, obligations as well as risks that arise

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