



Management literacy and education on the use of online loan for cleaning service workers at christian university of Indonesia Jakarta

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Abstract

The sampling activity in this activity is outsourced labor, cleaning service and office boy who are temporarily assigned to the campus of Universitas Kristen Indonesia Cawang Jakarta. These outsourced workers are under the auspices of outsourced labor provider PT. Intercipta Jasa Indonesia. who have never received literacy and education about online loan start-ups (pinjol) from any party so it is considered necessary to do, education about online loan star-ups. So that they can avoid the practice of illegal online loans. Globalization is a word that is often heard in our daily activities, both in official disclosure and in activities or casual conversation. The word implies a term that on the one hand is very proud but on the other hand is quite worrying for human civilization where the rapid development of technology is inevitable for humanity, which psychologically changes mindset and lifestyle following the times. With the increasingly materialistic and self-centered human beings today, who only think about how to live unrivaled. This kind of behavior is inseparable from technological developments, especially in the financial technology sector. So widespread financial technology is like the growth of mushrooms in the rainy season as well as the enthusiasm of the community is very tempted by the offers of these online loan companies by not paying attention to the terms and procedures and interest rates applied, moreover the community cannot distinguish which online loans are legal and illegal. With this condition, not a few people are trapped with online loan cases from the inability to repay their loans, falling ill, disrupting household harmony and even committing suicide. For this reason, it is necessary to provide literacy and education so that people better understand the ins and outs of online lending so that they can avoid unhealthy and harmful online lending practices. The method of implementing activities on this respondent is by using the counseling and literacy approach to the outsourcing workforce of Universitas Kristen Indonesia. While the problem faced by the outsourcing workforce of Universitas Kristen Indonesia is still a lack of understanding of the use of online loan star-ups and the consequences they have, so it is necessary to have literacy and education on an ongoing basis.

Keywords: Literacy, education, technology, star-ups, online loans

Introduction

With the development of technology and the influx of foreign cultures, it is clear that the lifestyle of all levels of our society has changed, including the ease with which people can get loans quickly from online lending startups. The rapid development of technology and the high cost of living due to the influence of consumer culture have made start-ups in the financial services sector, including online lending (fintech), mushroom like mushrooms in the rainy season, both legal and illegal. According to katadata.co.id, in an article titled "Millennials and Gen Z Owe Rp 43 Trillion in Loans and Rp 1.4 Trillion in Bad Credit", millennials and gen Z are said to have the highest debts or loans managed by online loan financial institutions. It can be said that technology or fintech startups have distributed loans and absorbed by the community with a large enough amount.

This research activity was carried out on the campus of Universitas Krisiten Indonesia Cawang Jakarta. which has never been done education or literacy about online loan start-ups (pinjol) from any party so it is considered necessary to educate employees of PT. Intercipta Jasa Indonesia which is a company engaged in providing outsourcing employees such as cleaning service, office boy, gardener and security which are distributed to companies in need including Universitas Kristen Indonesia. Outsourced cleaning service workers, totaling around \pm 80 people, became the sample in this activity.

Technological developments not only contribute to positive changes, such as helping people in their work through the use of computers, smart phones, and robots both at work and at home. but also have significant negative impacts, such as people becoming increasingly selfish, consumptive and narcissistic and having easy access to adult movie sites.

1. Theoretical Framework

With the development of technology and the influx of foreign cultures, our society's lifestyle has begun to change as it has become easier for people to get loans quickly from online lending startups. The rapid development of technology and the high cost of living due to the influence of consumer culture make start-ups in the field of financial services, including online loans (fintech), mushrooming like mushrooms in the rainy season, both legal and illegal. (R. J. Belgrado son & Widodo, H. (2019).

The definition of fintech is an innovation created by the financial services industry with the help of technology utilization known as fintech lending or fintech peer-to-peer lending, or information technology-based money lending and financing services (LPMUBTI) is an innovation owned by the financial sector which of course uses qualified technology by utilizing applications available on the playstore or website page so that lenders and loan recipients do not have to bother to determine the time to meet which of course has a legal umbrella, namely the Financial Services Authority Regulation (POJK) Number 77 / POJK.01 / 2016.

The distinctive feature of fintech is the ease of obtaining loan facilities where lenders and borrowers do not need to bother to determine the date of the meeting, simply by using a smart phone and internet network along with a KTP, then the loan facility can be received in minutes.

2. Situation Analysis

Nowadays, the internet is so widespread and easily accessible, this makes children of the alpha generation to the baby boomer generation, more adept and active in interacting in cyberspace. So sometimes this generation is also called the i-generation, which is the internet generation. The characteristics of the i-generation are as follows: Technology-savvy, Active to communicate, Indulgence in privacy, More independent, More tolerant, Full of ambition. The number of people in the i-generation group is the largest in Indonesia. Based on the results of the Population Census conducted by the Central Statistics Agency, there are 74.93 million i-generation in Indonesia. Based on the data obtained that currently the millennial generation and generation Z have recorded a loan debt of Rp 43 trillion with bad credit of Rp 1.4 trillion, it can be stated that the millennial generation and generation Z have the largest online loan debt managed by financial technology startups or can be said to be a very fantastic fintech lending.

With the conditions as stated above, there are so many people who have not been able to use their internet or smartphones responsibly such as accessing online loans that are not actually needed, and not a few of our people, especially the middle to lower economic community who are not able to use their internet or smartphones responsibly.

Methods

The method of implementing this activity is as follows:

1. Approach method that will be carried out:

- a. Counseling and education to Outsourcing Labor partners at PT. Intercipta Jasa Indonesia, Central Jakarta
- b. Questionnaire

2. Problems

The problems faced by Outsourced Labor partners at PT Intercipta Jasa Indonesia, Central Jakarta, are:

- a. Lack of understanding of Outsourced Labor partners at PT Intercipta Jasa Indonesia of the use of online loan startups and the consequences they have, so that education needs to be held on an ongoing basis.
- b. The egocentric social impact of excessive use of gadgets.

3. Problems to be solved

Increase i-generation's understanding of the risks of using online loan star-ups and can distinguish between legal and illegal online loan star-ups. The rapid growth of online loan star-ups and targeting most Indonesians, especially people with less qualified education and the lower middle economic community, is quite disruptive to their lives because in general, pinjol debtors cannot return their loan facilities so that they make bad credit rates with high non-performing loans, and they will be in contact with debt collectors.

Results and discussion

Respondents consist of 78 respondents who are part of the i-generation who are outsourced workers of PT Intercipta Jasa Indonesia on duty at Universitas Kristen Indonesia. Respondents can be classified with the following conditions: From the data above, it can be seen that the participants who attended were outsourced workers in the productive age group category, namely generation Y and generation Z, aged between 20 years and 50 years with a total of 76 participants or 97.44%.

Followed by the age group 51 - 65 years with a total of 2 participants or 2.56%. This shows that most of the participants who attended were age groups at a productive age.

Table 1: Number of Participants by age

Age (year)	Number (people)	Percentage (%)
20 – 35	52	66,67
36 - 50	24	30,77
51 - 65	2	2,56
Total	78	100,00

Source: Data Processing, 2024

While the respondents who attended based on gender were as follows:

Table 2: Number of Participants by gender

Gender	Number (Person)	Percentage (%)
Male	44	56,41
Female	34	43,59
Total	78	100,00

Source: Data Processing, 2024

From the data above, it can be seen that the participants who attended were dominated by men, namely 44 people (56.41%), while women consisted of 34 people or (43.59%). This shows that the outsourced workers who attended this activity were dominated by men.

Furthermore, the classification of outsourced workers based on education level is as follows:

Table 3: Number of Participants by Education Level

Education	Number (person)	Procentage (%)
Not in School	-	-
Elementary	1	1,28
Junior High School	2	2,56
Senior High School	74	94,87
Undergraduate	1	1,28
Postgraduate	-	-
Total	78	100,00

Source: Data Processing, 2024

Respondents who attended based on their level of education, the majority were at the high school education level as many as 74 participants or 94.87%, followed by participants with junior high school education as many as 2 participants or 2.56% and finally participants with elementary and undergraduate education, each with 1

participant or 1.28%.

The pre-test that was conducted is as follows.

Table 4: Pre-Test Questions to Measure Partners' Knowledge about Online Loans Online

Nu.	Question	Answer		Participant
		Correct	Wrong	
1	Loans that are usually offered through the internet / mobile phone network are also called?	11	67	78
2	Which institutions usually offer online loans:	5	73	78
3	State institutions that regulate and supervise all financial services activities are?	15	63	78
4	The functions and duties of the OJK are to organize an integrated system of regulation & supervision of all activities in the financial services sector. OJK as an independent institution and free from interference from other parties, OJK carries out regulatory and supervisory duties on, except.	6	72	78
5	In principle, online loans are given to:	10	68	78

Source: Data Processing, 2024

Judging from the answers of 78 participants, it can be concluded that the participants' knowledge about pinjol is still low.

Table 5: Post Test Questions to Measure Partner Knowledge about Online Loans Online Loans After Participating in Activities

Nu.	Question	Answer		Participant
		Correct	Wrong	
1	Online Loans should be used by.	73	5	78
2	Institutions that supervise online loan transactions are	78	0	78
3	Online loan is a loan:	68	10	78
4	Legal or legitimate online loans are:	72	6	78
5	One of the characteristics of legal online loans is	75	3	78
6	Do you understand flat interest rates and annuity interest rates?	72	6	78
7	How much bad credit is generated by online loan facilities in the period ending 2023	72	6	78

Source: Data Processing, 2024

Judging from the answers of 78 participants, it can be concluded that the participants' knowledge increased well about pinjol after participating in education in this activity

Table 6: List of Questions and Answers of Respondents

Questions About the Decision to Borrow Online		
	Number (Person)	Percentage (%)
1. I am interested in using an online lending platform that is legal and registered with OJK		
Strongly Disagree (SD)	48	61,54
Disagree (D)	16	20,51
No Answer (NA)	11	14,10
Agree (A)	3	3,85
Strongly Agree (SA)	0	0,00
Total	78	100,00
2. I am interested in using online loans because of the good quality of the platform (good service, low transaction costs and registered and licensed with OJK) Saya tertarik menggunakan pinjaman <i>online</i> karena kualitas <i>platform</i> yang baik (layanan yang baik, biaya transaksi yang rendah dan terdaftar serta berizin di OJK)		
Strongly Disagree (SD)	53	67,95
Disagree (D)	16	20,51
No Answer (NA)	7	8,97
Agree (A)	2	2,56
Strongly Agree (SA)	0	0,00
Total	78	100,00
3. Online loans help my finances		
Strongly Disagree (SD)	61	78,21
Disagree (D)	10	12,82
No Answer (NA)	4	5,13
Agree (A)	3	3,85
Strongly Agree (SA)	0	0,00
Total	78	100,00
4. Online loans are more useful for productive/business purposes.		
Strongly Disagree (SD)	0	0
Disagree (D)	0	0
No Answer (NA)	3	3,85
Agree (A)	5	6,41
Strongly Agree (SA)	70	90,00
Total	78	100,00
5. I am aware of the risks that will occur if I fail to repay the principal and interest on my loan.		
Strongly Disagree (SD)	0	0,00
Disagree (D)	2	2,56

No Answer (NA)	3	3,85
Agree (A)	9	11,54
Strongly Agree (SA)	64	82,05
Total	78	100,00
6. I know the interest calculation system of loan sharks		
Strongly Disagree (SD)	0	0,00
Disagree (D)	1	1,28
No Answer (NA)	5	6,41
Agree (A)	20	25,64
Strongly Agree (SA)	52	66,67
Total	78	100,00

Source: Data Processing, 2024

From the data above, which is the response of 78 PkM participants who attended this pinjol literacy and education activity, it is illustrated that the participants' mindset began to increase about online loans after attending education about online loans.

Conclusions and Suggestions

1. Conclusion

From the activities of activities with the topic of literacy and education of online loans to outsourced workers from PT Intercipta Jasa Indonesia, it can be concluded that:

- a. There is no qualified understanding of online loans, so they accept these loans based on the principle of "aji mumpung" there are people who want to offer money instantly without paying attention to aspects of need.
- b. Not understanding the pinjol repayment scheme and its interest, so that if the bill comes the partner only pays the amount of the bill, without knowing where the numbers come from.
- c. Generally, partners receive loans based on desire rather than need.

2. Suggestions

- a. Because so many people with lower middle class economics are victims of online loans, online loan education needs to be carried out continuously.
- b. The public needs to fully understand the scheme of online loans and reduce the paradigm of the principle of "aji mumpung" so that people are not trapped in online loan facilities.

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