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Online Lending and Debt Dependency Patterns among Residents of Teluk Langkap Village, Sumay District, Tebo Regency

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Abstract

Although online lending has expanded financial inclusion by providing accessible and rapid financing, its increasing use has also raised concerns regarding debt dependency, particularly among rural communities characterized by limited financial literacy and unstable economic conditions. This study aims to investigate the use of online lending among residents of Teluk Langkap Village, Sumay District, Tebo Regency, and to analyze the factors contributing to the development of debt dependency. A qualitative descriptive approach with field research was employed. Informants were selected through purposive sampling and comprised online lending users and village officials. Data were collected through observations, in-depth interviews, and documentation and analyzed using an interactive model consisting of data reduction, data display, and conclusion drawing, while data trustworthiness was assessed through confirmability. The findings reveal that online lending is primarily used to meet urgent economic needs because of its accessibility, simple application procedures, and rapid disbursement. However, its use has increasingly extended to consumptive purposes and routine household expenditures, contributing to repeated borrowing practices. Debt dependency is driven mainly by imbalances between household income and expenditure, inadequate financial literacy, limited financial management capabilities, and a lack of alternative financing sources, resulting in recurring borrowing to repay previous debts. The study concludes that online lending dependency is shaped by interconnected economic, technological, and behavioral factors. These findings contribute to the literature on Islamic economics, digital finance, and financial behavior by illustrating how structural and individual vulnerabilities interact in rural online lending practices. The study also highlights the importance of strengthening financial literacy, responsible household financial management, and access to appropriate financing alternatives to reduce the risk of persistent debt dependency.

Keywords: Debt Dependency; Digital Finance; Financial Literacy; Online Lending; Rural Communities

INTRODUCTION

The rapid advancement of digital technology has significantly transformed the financial sector, particularly through the emergence of financial technology (fintech)-based online lending services. Online lending offers greater accessibility, faster application processes, and relatively simpler requirements than conventional financial institutions. These advantages have positioned online lending as an increasingly attractive financing alternative for the public, including rural communities that have limited access to formal financial institutions (Khadijah, 2022; Wardhani, 2022).

On the other hand, the convenience provided by online lending is not always accompanied by an adequate public understanding of loan mechanisms, interest rates, penalties, and the long-term risks associated with borrowing. Limited financial literacy has led many individuals to utilize online loans without carefully assessing their repayment capacity or the potential economic consequences. As a result, this condition may contribute to persistent debt-related problems within society (Rachmawati & Yudhawati, 2022; Sabila et al., 2024; Lestari et al., 2025).

Compared with conventional financial institutions, online lending provides several advantages, including rapid application procedures, relatively straightforward eligibility requirements, and unsecured loan disbursement (Anjani et al., 2026; Marzhuki, 2023). These characteristics make online lending an attractive financing option for individuals who have limited access to formal banking services, particularly low-income populations and residents of rural areas (Ariani et al., 2024).

From the perspective of financial inclusion, the emergence of online lending has been widely recognized as a strategic solution for expanding access to financial services among previously unbanked and underbanked populations (Astrid, 2025; Frizki, 2026). The Indonesian Financial Services Authority (Otoritas Jasa Keuangan/OJK) has emphasized that fintech lending plays a significant role in promoting national financial inclusion by leveraging digital technology to reach communities in remote and rural areas (Prawana, 2024; Gandasari et al., 2025).

Nevertheless, the rapid expansion of online lending has also been accompanied by a range of challenges. Numerous studies have identified low levels of financial literacy as a primary factor contributing to the inappropriate use of online lending services. Many borrowers lack sufficient understanding of loan mechanisms, interest rates, late-payment penalties, and default risks, thereby increasing their vulnerability to digital debt entrapment (Kesuma & Indrawati, 2025).

Another emerging concern is the proliferation of illegal online lending platforms that operate without registration or regulatory oversight from the OJK. These illegal lending providers frequently impose excessive interest rates and penalties while engaging in debt collection practices that violate ethical standards and legal regulations. The limited ability of the public to distinguish between licensed and unlicensed online lending services further heightens the risk of consumer rights violations and psychological distress among borrowers (Iswandi et al., 2025).

The recurring use of online lending services also indicates the emergence of a debt dependency pattern, whereby individuals repeatedly borrow funds to meet daily living expenses or to repay existing debts (Fadhilah & Agustina, 2026). Such dependency extends beyond its adverse impact on household financial conditions and also affects the social and psychological well-being of borrowers, including increased mental stress, anxiety, and the deterioration of family harmony.

Based on the preliminary field observations conducted by the researcher, the use of online lending services in Teluk Langkap Village has shown an increasing trend over the past several years. Many residents have relied on online loans to meet their daily financial needs, including educational expenses, household necessities, and healthcare costs.[9] In several cases, online loans were also used to repay previous debts, thereby creating a recurring cycle of indebtedness that is increasingly difficult to break. One informant expressed profound regret over having used the lending services provided through the application. In light of these circumstances, this study explores in depth the experiences, perceptions, and social realities of the residents of Teluk Langkap Village regarding their use of online lending services. This qualitative approach was adopted to enable the researcher to obtain a comprehensive understanding of the phenomenon of online lending and patterns of debt dependency from the perspective of community members as the primary actors directly experiencing the phenomenon, rather than merely interpreting it through numerical data or statistical evidence.

From the researcher's perspective, the urgency of this study arises from the rapidly increasing prevalence of online lending, which has not been accompanied by an adequate level of public understanding and financial literacy. This situation has generated consequences that extend beyond the economic dimension and increasingly affect the social and psychological well-being of the community, including the emergence of mental distress, anxiety, family conflicts, and a decline in overall quality of life. If this phenomenon is not examined comprehensively, it has the potential to evolve into a broader social problem, particularly within rural communities.

The use of online lending among residents of Teluk Langkap Village has demonstrated a steadily increasing trend as a means of fulfilling daily economic needs. The ease of access and rapid loan disbursement process have positioned online lending as the primary financing alternative, despite the fact that a considerable proportion of community members still lack an adequate understanding of the online lending system, particularly regarding interest rates, penalty charges, and the long-term financial risks associated with such borrowing. This condition has encouraged repeated reliance on online loans, not only to meet immediate economic needs but also to repay previous debts, thereby giving rise to a persistent pattern of debt dependency.

This dependency has affected not only the economic condition of households but has also extended to broader social dimensions, including heightened psychological distress and the deterioration of family relationships. Furthermore, inadequate household financial management and the limited availability of accessible formal financial institutions have further reinforced the community's dependence on online lending services in Teluk Langkap Village.

Technology-based lending services, commonly referred to as online loans, have increasingly attracted the interest of residents of Teluk Langkap Village. However, there remains considerable uncertainty regarding the legality of many of these lending platforms, and not all members of the community are aware that some operate illegally. Within this context, the researcher conducted a preliminary interview with an online lending user, Mr. Rido, a resident of Teluk Langkap Village, to obtain an initial understanding of the community's experiences with online lending applications.

The informant obtained an online loan through a mobile application downloaded from Google Play. The online lending platform used was Kredit Pintar, which holds a 4.5-star rating on the platform. This rating indicates that the application has been widely utilized by a large number of users and has consistently received favorable feedback and positive evaluations from its user community.

The application process required the submission of several personal documents via email, including a photograph of the National Identity Card (KTP), the Family Card (Kartu Keluarga), and other supporting documentation. The interest rate imposed on the loan was relatively high, particularly when combined with late payment penalties applied to overdue installments. Kredit Pintar charges an interest rate of 34% for a 30-day (one-month) loan period. Nevertheless, borrowers who settle their installments on or before the due date are exempt from late payment penalties, thereby preventing any additional financial burden arising from overdue charges.

Although numerous studies have examined the phenomenon of online lending, the majority of previous research has predominantly concentrated on macroeconomic perspectives and the quantitative assessment of financial impacts. For instance, the study conducted by Suryani (2024) primarily emphasized the statistical analysis of household cash flows associated with the utilization of fintech lending services. Such studies generally focus on interest rate structures, the consumptive behavior of urban users, and the assessment of default risk from the perspective of banking policy.

Similarly, as highlighted by Ahmad Pratama et al. (2025), there remains a substantial gap in understanding how this phenomenon operates within the sociological context of rural communities characterized by economically vulnerable households and strong social interconnectedness. To date, the patterns of debt dependency encompassing psychological dimensions—including feelings of shame, mental distress, and survival strategies manifested through the practice of continuously borrowing to repay existing debts (commonly referred to as the "digging one hole to fill another" cycle)—have received limited qualitative exploration at the village level.

This research gap is further reinforced by Nugroho (2023), who, in his review of digital financial inclusion, emphasized the need for ethnography-based studies to capture the underlying social dynamics of online lending transactions that remain beyond the reach of statistical data.

Accordingly, this study aims to investigate the use of online lending among residents of Teluk Langkap Village and to analyze the factors that encourage community members to continue relying on online lending services, ultimately leading to patterns of debt dependency.

METHODS

This study employed a qualitative research method using a descriptive approach. This approach was selected because it aims to understand the meaning of community experiences, behaviours, and social interactions related to the use of online lending within the context of real-life situations without intervening in the research setting. Qualitative research is oriented toward obtaining a holistic understanding of social phenomena from the participants' perspectives, thereby enabling an in-depth exploration of debt dependency patterns resulting from the use of online lending services.

The research adopted a field research design, in which data were collected directly from the research site to obtain descriptive information through observations of community conditions and interactions with informants concerning the phenomenon of debt dependency associated with online lending services in Teluk Langkap Village.

The research participants consisted of residents of Teluk Langkap Village who currently use or have previously used online lending services, as well as village officials who served as supporting informants. Participants were selected using purposive sampling, whereby informants were intentionally chosen based on their direct understanding of the phenomenon under investigation and their ability to provide relevant information regarding the background of online lending usage, the decision-making process, borrowing frequency, and the resulting social and economic impacts.

The primary research instrument was the researcher as the human instrument, supported by observation guidelines, interview protocols, and documentation. Data were collected through three complementary techniques. First, observations were conducted to examine directly the social conditions of the community. Second, in-depth interviews were undertaken to obtain comprehensive information from the informants. Third, documentation was used to complement and strengthen the findings derived from both observations and interviews. The study utilised primary data obtained directly from the informants and secondary data derived from documents, archives, reports, and other relevant references.

The trustworthiness of the data was established through a confirmability test, which assessed the objectivity of the research findings by verifying and confirming the collected data. This procedure ensured that the findings were supported by empirical evidence and could be accepted and recognised by relevant stakeholders. Furthermore, the confirmability process was intended to ensure that the research findings accurately reflected the actual conditions observed in the field.

Data analysis was conducted continuously from the initial stage of research planning through to the preparation of the final report by employing the interactive analysis model, which consists of three interrelated components: data reduction, data display, and conclusion drawing/verification. Data reduction involved selecting and organizing relevant information in accordance with the research objectives. Subsequently, the data were presented in the form of descriptive narratives and, where appropriate, supplemented with tables to facilitate interpretation. Finally, conclusions were drawn through an ongoing verification process by systematically comparing information obtained from multiple data sources, thereby ensuring the validity and credibility of the findings concerning the patterns of online lending debt dependency among the residents of Teluk Langkap Village.

The research was conducted in Teluk Langkap Village, Sumay District, Tebo Regency, Jambi Province, as the area has exhibited a growing phenomenon of online lending utilization that has contributed to the emergence of debt dependency patterns within the community's economic life. Throughout the research process, the researcher adhered to fundamental ethical principles of research by obtaining informed consent from all informants prior to conducting interviews, safeguarding the confidentiality of participants' identities, and ensuring that all collected data were used exclusively for academic purposes.

RESULTS

Use of Online Lending Among Residents of Teluk Langkap Village

Based on the findings of this study conducted in Teluk Langkap Village, Sumay District, Tebo Regency, it was found that residents use various online lending applications to meet their daily financial needs. The use of these online lending platforms is primarily driven by their ease of access, rapid loan disbursement process, and relatively simple application requirements compared with those of conventional financial institutions.

Several online lending applications were identified as being widely used by the residents of Teluk Langkap Village, including Kredit Pintar, Shopee through its Shopee PayLater and SPinjam features, and Akulaku. Many participants reported choosing these platforms because they are readily available on the Google Play Store, are frequently advertised on social media platforms such as TikTok and Instagram, offer a fast application process, and provide unsecured loans without requiring collateral.

Furthermore, respondents acknowledged that they were attracted to online lending applications because of the promotional offers of relatively high borrowing limits and the convenience of having loan funds disbursed directly into their personal bank accounts. The economic conditions experienced by many households, particularly the urgent need for immediate financial assistance, have also become a major factor contributing to the increasing use of online lending applications among the residents of Teluk Langkap Village.

The researcher conducted an interview with Mr. Muhammad Ridwan, a resident of Teluk Langkap Village. The informant explained that he chose to use the Kredit Pintar application because its application procedure was straightforward and the loan disbursement process was fast.

Based on the interview findings, it can be concluded that the use of online lending applications in Teluk Langkap Village is predominantly concentrated on platforms that are easily accessible via mobile phones and offer rapid loan disbursement. In addition to meeting emergency financial needs, online loans are also utilized by residents to finance household expenses, educational costs, business capital, and the purchase of consumer goods.

This study also found that the community's understanding of the online lending system remains relatively limited. Most respondents recognized online lending primarily as a service that provides quick access to cash; however, they lacked a comprehensive understanding of essential aspects such as loan interest rates, late payment penalties, and the potential risks associated with the continuous use of online lending services.

The interview findings indicate that community members frequently learned how to access and use online lending services through peer interactions, while also being regularly exposed to advertisements for online lending applications. In addition, a proportion of young people reported using online loans to finance the purchase of electronic devices, mobile data packages, social activities, and lifestyles influenced by their peers. These findings suggest that online lending is no longer used solely to meet essential needs but has increasingly extended into the domain of consumptive spending.

This condition demonstrates that community members tend to utilize online lending services without adequately considering the associated long-term risks. Many participants were primarily concerned with fulfilling their immediate financial needs as quickly as possible, with limited consideration of their capacity to repay the borrowed funds within the agreed repayment period.

Beyond examining the patterns of use and the level of public understanding, this study also identified a wide range of community experiences related to the utilization of online lending services. Several participants acknowledged that online loans had provided substantial assistance in addressing urgent financial needs, including household expenses, medical costs, and other daily necessities. However, other participants reported experiencing considerable financial difficulties when repaying their loan installments due to the relatively high interest rates and penalty charges imposed. Overall, the use of online lending services in Teluk Langkap Village has generated diverse consequences for the community. On the one hand, online lending is perceived as an effective and rapid financial solution for meeting immediate economic needs. On the other hand, it has also contributed to increased financial burdens, psychological distress, and the development of persistent borrowing habits, which may ultimately lead to community dependence on online lending services.

Debt Dependency Patterns Resulting from Online Lending

Based on the findings of the in-depth interviews conducted by the researcher with residents of Teluk Langkap Village, it was found that the initial use of online lending was primarily intended as a temporary solution to meet urgent economic needs. However, over time, the use of online lending gradually evolved into a recurring pattern of debt dependency within the community's daily lives.

This dependency is reflected in the community's repeated practice of obtaining new online loans to repay existing debts, finance daily household necessities, and meet installment obligations that have reached their due dates. As a result, many residents have become trapped in a persistent cycle of indebtedness that is increasingly difficult to break, as their available income is insufficient to simultaneously cover both their living expenses and their loan repayment obligations.

The findings further indicate that the majority of informants initially resorted to online lending due to unstable economic conditions. Household income, which largely depends on agricultural production, daily wage employment, and seasonal earnings, frequently fluctuates, leaving many families with insufficient financial resources to meet their routine household expenditures. Consequently, online lending has become an easily accessible source of short-term financing, despite its potential to reinforce long-term debt dependency.

Under these circumstances, online lending is perceived as the fastest solution because the loan disbursement process is simple and rapid. However, this convenience has instead encouraged community members to repeatedly rely on online loans whenever they encounter subsequent financial difficulties. Consequently, online lending is no longer utilized as a temporary financial remedy but has evolved into the primary source of funding upon which households continuously depend to meet their daily living expenses.

Based on the in-depth interviews conducted by the researcher with residents of Teluk Langkap Village, it was found that online lending was initially utilized only as a temporary solution to address urgent economic needs. Over time, however, the use of online lending gradually evolved into a recurring pattern of debt dependency within the community.

This dependency is reflected in the habitual practice of obtaining new online loans to repay previous debts, finance daily household necessities, and cover loan installments that have reached their due dates. Such circumstances have trapped many community members in a persistent cycle of indebtedness that is increasingly difficult to break, as their existing income is insufficient to simultaneously meet household living expenses and fulfill their loan repayment obligations.

The findings further indicate that the majority of informants reported using online lending for the first time due to unstable economic conditions. Household income, which largely depends on agricultural production, daily wage labor, and seasonal sources of earnings, frequently leaves residents with insufficient financial resources to meet their household needs.

Under these circumstances, online lending is perceived as the fastest solution because the loan disbursement process is simple and rapid. However, this convenience has instead encouraged community members to repeatedly rely on online loans whenever they encounter subsequent financial difficulties. Consequently, online lending is no longer utilized as a temporary financial remedy but has become the principal source of financial support that households consistently depend upon to sustain their daily livelihoods.

Based on the informants' explanations, it is evident that economic factors constitute the primary reason why community members resort to online lending services. Under conditions of financial hardship, individuals tend to make rapid borrowing decisions without adequately considering the long-term consequences associated with such loans. Over time, the repeated practice of borrowing has led many community members to develop a dependency on online lending, as they repeatedly rely on these platforms whenever they encounter financial shortages. Several participants further acknowledged that they had to obtain loans from other online lending applications to repay their existing debts, resulting in an escalating debt burden and increasingly severe financial difficulties.

In addition to economic factors, the ease of access provided by digital technology has also contributed to the community's growing dependence on online lending. Several participants reported that the straightforward loan application process created the perception that there were virtually no obstacles to obtaining credit. Loan applications could be completed entirely through a mobile phone with relatively simple requirements, including a national identity card (KTP), a telephone number, and a bank account. This accessibility has gradually encouraged community members to become increasingly accustomed to using online lending services whenever they require immediate financial assistance.

The findings from both observations and in-depth interviews further indicate that many community members have begun to lose control over the total amount of debt they have accumulated. Several participants admitted that they no longer calculated their overall indebtedness because their primary concern was simply finding ways to repay the installments that were approaching their due dates.

Beyond economic pressures, the study also identified substantial psychological distress resulting from debt dependency. Several participants reported experiencing persistent anxiety, fear, and emotional discomfort as loan repayment deadlines approached.

Furthermore, several informants acknowledged experiencing emotional disturbances due to the continuous accumulation of debt. Beyond its psychological consequences, the use of online lending services has also adversely affected social relationships within families. The researcher additionally found that some community members experienced feelings of shame when debt collectors began contacting their family members, friends, or relatives as a consequence of delayed repayments.

Several informants even acknowledged that they had begun to withdraw from their social environment because they felt overwhelmed by the burden of their outstanding debts. Based on the overall findings from the interviews, it can be observed that the pattern of debt dependency among the residents of Teluk Langkap Village developed gradually over time. Initially, community members utilized online lending services as a rapid solution to meet urgent economic needs.

However, due to the ease of access to online lending platforms, limited understanding of the risks associated with borrowing, persistent economic pressures, and the recurring practice of using new loans to repay previous debts, many residents eventually became trapped in a cycle of debt dependency that was increasingly difficult to escape. This dependency not only adversely affected the economic conditions of the community but also had significant implications for their psychological well-being, family relationships, and everyday social interactions.

Several informants further reported that they had begun distancing themselves from their social circles because they experienced considerable emotional distress arising from their debt obligations. The interview findings consistently demonstrate that debt dependency among the residents of Teluk Langkap Village evolved through a gradual process. At the initial stage, online loans were perceived as an effective and accessible financial instrument for addressing immediate economic necessities.

Nevertheless, the combination of convenient access to credit, inadequate awareness of borrowing risks, prolonged financial hardship, and the tendency to rely on additional loans to settle existing obligations ultimately entrenched borrowers in a persistent cycle of debt dependency. As a consequence, the effects of this dependency extended beyond financial hardship, exerting profound negative impacts on psychological health, family dynamics, and the quality of social life within the community.

DISCUSSION

The study findings indicate that the use of online lending among residents of Teluk Langkap Village is primarily driven by urgent economic needs, the ease of accessing digital financial services, rapid loan disbursement processes, and low levels of financial literacy. These advantages have encouraged community members to regard online lending as the primary alternative for meeting household financial needs and repaying previously incurred debts. Consequently, this condition has fostered a pattern of debt dependency through a "borrowing to repay previous borrowing" mechanism, whereby new loans are continuously used to settle outstanding obligations that have reached maturity. The resulting consequences extend beyond the deterioration of household economic stability to include psychological distress, anxiety, feelings of shame, as well as disruptions to social relationships and family harmony. These findings demonstrate that dependency on online lending constitutes a multidimensional phenomenon shaped by economic, social, psychological, and financial behavioral factors.

The findings are consistent with Consumer Behavior Theory, which explains that decisions to utilize online lending services are influenced by psychological, personal, social, cultural, digital accessibility, and financial literacy factors. Furthermore, the results support the concept of debt dependency, which posits that the accessibility and convenience of financial technology services can contribute to the emergence of recurring debt cycles. The present findings are consistent with those reported by Fatmawati et al. (2025) regarding the socioeconomic impacts of online lending, as well as the study by Jihadi et al. (2021), which emphasizes that inadequate financial literacy increases the risk of unhealthy financial behavior. Nevertheless, this study offers a distinct contribution by providing an in-depth exploration of the realities experienced by rural communities, including the emergence of psychological distress, the social normalization of online lending practices, and the community's survival strategy of continuously borrowing to repay existing debts. These dimensions have received limited attention in previous studies.

From a theoretical perspective, this study strengthens the body of knowledge concerning the financial behavior of rural communities in utilizing digital financial services while extending the understanding of debt dependency patterns within rural economic contexts. From a practical perspective, the findings may serve as an empirical foundation for village governments, the Indonesian Financial Services Authority (Otoritas Jasa Keuangan/OJK), and educational institutions in developing and strengthening digital financial literacy programs and educational initiatives promoting responsible online borrowing practices. From a policy perspective, the findings underscore the importance of strengthening regulatory oversight of online lending providers, expanding public access to formal financial institutions, and enhancing community economic empowerment through income-generating programs to reduce dependency on online lending.

This study has several limitations. First, the research was conducted exclusively among residents of Teluk Langkap Village; therefore, the findings cannot be generalized to other regions with different socioeconomic characteristics. Second, the study employed a qualitative approach, meaning that the findings primarily reflect the subjective experiences of the participants and do not statistically examine relationships among variables. Future research is therefore recommended to include broader geographical coverage, adopt a mixed-methods approach, and investigate additional determinants, such as income levels, digital financial literacy, and the effectiveness of government policies in reducing community dependence on online lending.

CONCLUSION

This study concludes that the use of online lending among the residents of Teluk Langkap Village is predominantly driven by urgent economic needs, supported by the ease of access, simple application procedures, and rapid loan disbursement. In practice, online loans are utilized not only for productive purposes but also to finance consumptive needs and cover various household expenditures. This situation has led community members to rely on repeated borrowing, thereby creating a pattern of debt dependency. Such dependency arises from the imbalance between household income and expenditure, limited financial management capabilities, and the lack of alternative financing sources, causing borrowers to become trapped in a cycle of using new loans to repay previous financial obligations. Therefore, the objectives of this study—to identify the patterns of online lending utilization and to analyze the factors contributing to the formation of debt dependency among the residents of Teluk Langkap Village—have been successfully achieved.

From a theoretical perspective, this study contributes to the advancement of scholarship in Islamic economics, financial behaviour, and digital finance by demonstrating that dependency on online lending is influenced not only by technological accessibility but also by the socioeconomic conditions of rural communities, inadequate financial literacy, and limited household financial management capabilities. These findings enrich the existing understanding of the dynamics of digital financial service utilization in rural communities and provide a valuable reference for future research on public behaviour toward financial technology (fintech) services, particularly with respect to debt dependency.

Based on these findings, future research is recommended to investigate the phenomenon of online lending dependency across broader geographical areas with diverse community characteristics or by employing alternative research approaches in order to obtain a more comprehensive understanding of this issue. From a practical perspective, the findings of this study are expected to serve as a valuable reference for village governments, relevant institutions, and local communities in strengthening financial literacy education and promoting more effective household financial management. Such efforts are expected to encourage more prudent use of online lending services and prevent their excessive use from evolving into a persistent pattern of debt dependency.

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