

ABSTRAK

PENGARUH PINJAMAN ONLINE TERHADAP KESEJAHTERAAN MASYARAKAT (DEBITUR PINJOL)

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Penelitian ini bertujuan untuk menganalisis pengaruh pinjaman online terhadap kesejahteraan masyarakat (debitur *pinjol*). Jenis penelitian yang digunakan dalam penelitian ini yaitu penelitian kuantitatif deskriptif. Populasi dalam penelitian ini adalah seluruh masyarakat yang sudah pernah melakukan pinjaman dari aplikasi pinjaman online legal yang terdaftar di OJK. Teknik pengambilan sampel sebanyak 100 responden dengan menggunakan metode *purposive sampling*. Metode pengumpulan data menggunakan kuesioner yang disebarikan melalui *google form*. Data primer yang diperoleh dianalisis dengan metode regresi linear berganda. Hasil penelitian menunjukkan secara parsial biaya transaksi berpengaruh positif dan signifikan terhadap kesejahteraan masyarakat, kemudahan prosedur pencairan dana pinjaman online secara parsial berpengaruh positif dan signifikan terhadap kesejahteraan masyarakat, prosedur penagihan pinjaman online secara parsial tidak berpengaruh terhadap kesejahteraan masyarakat. Secara simultan biaya transaksi, prosedur pengajuan pinjaman online dan prosedur penagihan pinjaman online berpengaruh signifikan terhadap kesejahteraan masyarakat. Berdasarkan hasil penelitian disarankan kepada masyarakat bila ingin mengajukan pinjaman online, sebaiknya lebih memperhatikan dan memahami terlebih dahulu berbagai syarat dan ketentuan yang ditetapkan oleh fintech.

Kata kunci : pinjaman online, biaya transaksi, prosedur pengajuan, prosedur penagihan, kesejahteraan masyarakat.

ABSTRACT

THE IMPACT OF ONLINE LOANS ON COMMUNITY WELL-BEING (ONLINE LOAN BORROWERS)

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This study aims to analyze the impact of online loans on community well-being (online loan borrowers). The research design used in this study is descriptive quantitative research. The population in this study consists of all individuals who have previously taken loans from legally registered online loan applications regulated by the Financial Services Authority (OJK). A sample of 100 respondents was selected using purposive sampling techniques. Data collection was conducted through a questionnaire distributed via Google Forms. The primary data obtained were analyzed using multiple linear regression methods. The results of the study indicate that transaction costs partially have a positive and significant impact on community well-being. Simultaneously, the ease of online loan disbursement procedures partially has a positive and significant effect on community well-being. However, the partial impact of online loan collection procedures does not significantly influence community well-being. When considered together, transaction costs, online loan application procedures, and online loan collection procedures significantly affect community well-being. Based on the research results, it is recommended that individuals considering online loans pay careful attention to and understand the various terms and conditions set by fintech companies before applying for loans.

Keywords: online loans, transaction costs, application procedures, collection procedures, community well-being.