Social Relations and the Meaning of Online Loan Applications (A Phenomenological Study in RT 05, Kelapa Tiga Permai Subdistrict, Bandar Lampung City)

Taufik Farhansyah[1], Noning Verawati[2], Budhi Waskito[3]
[1,2,3] Communication Studies Program, Faculty of Social and Political Science,
Bandar Lampung University, Indonesia
Email : taufikfarhansyah777@gmail.com

ABSTRACT

This research explores the interpersonal communication experiences and social relationships formed through the use of online loan applications among residents of RT 05 Kelurahan Kelapa Tiga Permai, Bandar Lampung. The rapid growth of digital lending platforms, particularly in Lampung, has created new financial behaviors and communication patterns among users, especially in economically pressured communities. This study employs a qualitative method with a phenomenological approach to deeply understand how borrowers interpret and experience their interactions before, during, and after using online loans. Data were collected through in-depth interviews, observations, and documentation from selected informants, including key community figures, active borrowers, and individuals impacted by these financial practices. The findings reveal that online loans are not solely understood as financial tools but also as social phenomena embedded in daily interpersonal interactions. Social relationships play a critical role in shaping perceptions, building trust, and spreading both accurate and misleading information regarding the use of online loans. Peer influence, emotional support, and communal narratives significantly contribute to the decision-making process. Moreover, experiences shared among neighbors and family members often determine how the service is perceived either as a convenient solution or a trap with long-term consequences. The study concludes that online loan experiences are shaped not only by economic needs but also by cultural communication practices that construct meaning and influence behavior in a digitally connected society.

Keywords: phenomenology, interpersonal communication, online loan, social relations, meaning.

I. INTRODUCTION

The development of financial technology (fintech) in Indonesia has significantly transformed how people interact with financial services. One of the most popular innovations is online lending, which allows individuals to access funds quickly and conveniently. According to data from the Financial Services Authority (OJK, 2024), Lampung Province ranks ninth nationally in terms of the number of online loan users, with total transactions exceeding one trillion rupiahs. This indicates that online lending has become a new social phenomenon that affects not only economic behavior but also interpersonal communication within communities.

The decision to use online loan services is often influenced not only by financial needs but also by social interaction within one's environment. Recommendations from friends, family, or neighbors play a crucial role in motivating individuals to borrow through digital platforms. In the local community of RT 05, Kelapa Tiga Permai Subdistrict, daily conversations either face-to-face or through messaging groups frequently include discussions, advice, and shared experiences related to online loans. Such interactions demonstrate that borrowing money online has become part of the community's social dynamics.

Nevertheless, this phenomenon also presents new challenges, such as data privacy violations, high-interest rates, and social pressure due to debt collection practices. Some users express feelings of anxiety, embarrassment, or even social exclusion because of their involvement in online loans. Others, however, interpret their borrowing experience as a form of financial independence and responsibility. These differences show that the meaning of using online loan applications is constructed through interpersonal communication and social experience within users' communities.

Within this context, this study seeks to understand how social relations influence people's decisions and their interpretation of online loan use. Employing a phenomenological approach, the study aims to explore the subjective experiences of users in RT 05, Kelapa Tiga Permai, providing a comprehensive understanding of interpersonal communication dynamics amid the rise of digital financial practices.
Based on the issues above, this research focuses on two main questions:

1. How do social relations influence community members' decisions to use online loan applications?
2. How do individuals construct the meaning of online loan usage within their social and interpersonal contexts?

This study is expected to contribute to the development of communication studies, particularly in the field of interpersonal and phenomenological research, and serve as a foundation for community-based financial literacy initiatives.

II. LITERATURE REVIEW

A. Social Relations

Social relations refer to reciprocal relationships between individuals formed through interaction and communication (Muliyah, 2020). In the context of online lending, social relations function as a medium for information exchange, trust-building, and the establishment of new behavioral norms in digital economic practices.

B. Online Loans and Social Meaning

According to Azzikri (2023), online loans are part of fintech innovations that facilitate financial transactions without physical meetings. Users often perceive these services as quick solutions to economic problems. However, research by Rizqan et al. (2024) highlights a dual meaning: while online loans offer efficiency, they also create social and psychological stress among users.

C. Phenomenologi Approach

As explained by Edmund Husserl, phenomenology emphasizes understanding human experiences as they are perceived by the individual. This approach seeks to uncover the essence of users' lived experiences how they interpret, feel, and give meaning to their participation in online borrowing activities.

III. RESEARCH METHODOLOGY

This study employs a qualitative method with a phenomenological approach. The research was conducted in RT 05, Kelapa Tiga Permai Subdistrict, Bandar Lampung City, over four months (May–October 2025).

A. Informants

Informants were selected using purposive sampling: one community leader (key informant), six active online loan users (main informants), and one supporting informant affected by the lending practices.

B. Data Collection Techniques

Data were collected through observation, in-depth interviews, and documentation. The validity of the data was ensured through source and method triangulation.

C. Data Analysis

Data analysis followed the interactive model of Miles and Huberman (1994): data reduction, data display, and conclusion drawing.

IV. RESULT AND DISCUSSION

A. Personal Approaches in Online Loan Use

In using online loan applications such as Kredivo, PinjamDana, PayLater, UangSaku, Akulaku, Indodana, AdaKami, AdaPundi, and EasyCash, it is evident that individuals do not suddenly decide to borrow money or download these applications. Based on the researcher's findings, people begin using such applications through a *personal approach*, which is carried out to ensure that the chosen application feels safe and trustworthy. This "personal approach" process reflects how an individual's experience with a phenomenon begins with the interactions and meanings built together with the people around them.

Throughout this personal approach process, a dynamic interplay of meanings emerges between individual experiences and surrounding social relationships. In other words, the initial process of getting to know and approaching online loans among residents of RT 05 Kelapa Tiga Permai can be seen as a complex communication phenomenon. On one hand, the decision arises from urgent economic needs, but on the other hand, it grows out of social interactions within their community. From there, a shared understanding is formed that "borrowing" in the digital era is no longer merely a financial transaction, but also involves mutual trust, emotional support, and how social relationships influence one's decision to finally dare to try.

B. Social Relations as Persuasive Contexts

Based on the results of the interviews conducted, it can be understood that the process of convincing oneself to use online loans is not solely driven by rational considerations such as the ability to repay installments or urgent needs, but is also influenced by social and emotional factors. The decision to borrow money through online loan services often involves a personal negotiation process, where individuals include close people such as family members or friends in their considerations. Through conversations that may seem simple, a complex social process actually takes place one in which individuals begin to form perceptions, weigh risks, and strengthen their intentions to borrow. Within this dynamic, ambivalent feelings arise between fear and anxiety about loan risks, yet at the same time, there grows an awareness of the importance of personal responsibility in managing finances.

This phenomenon also demonstrates the strong role of empathy and social support in shaping one's confidence to use online loans. The sense of empathy from the surrounding environment serves as emotional support, helping individuals feel accepted and not alone in facing financial pressures. The social relationships formed are reciprocal, creating a give-and-take connection in which individuals seek emotional support and validation before making risky financial decisions. Thus, the decision to use online loans is not merely a result of logical consideration but also a reflection of social interaction, emotional bonds, and trust built within interpersonal relationships.

1. **Motives and Backgrounds for Using Online Loans Among Users**

Based on data collected through in-depth interviews, it can be identified that the reasons residents of RT 05 Kelapa Tiga Permai use online loan (fintech lending) services are not uniform but shaped by diverse life experiences, socio-economic backgrounds, and the dynamics of their social relationships. A phenomenological analysis of the informants' accounts reveals at least four major motives underlying their decisions, namely:

1. urgent financial needs
2. fulfillment of consumptive or lifestyle desires
3. capital support for business purposes, and
4. handling emergency situations.

The most commonly found motive is urgent financial need, which requires quick access to funds. In such circumstances, users tend to prioritize the speed of disbursement as the main factor, even at the expense of high-interest risks or long-term consequences.

2. Decision-Making Process in Using Online Loan Applications

The decision-making process in using online loan services among the informants shows a journey that is quite complex and not straightforward. In the context of the RT 05 Kelapa Tiga Permai community, the decision to use online loans cannot be separated from its social context how the environment, daily conversations, and shared collective experiences shape the way people understand and interpret digital lending practices in real life. There are several stages in the decision-making process, namely:

1. Deciding to Use Online Loans
2. Information Processing
3. Social Relations
4. Final Decision-Making
5. Post-Decision Justification for Using Online Loans

Based on the overall interview results, the decision-making process in using online loan services is influenced by the interaction between internal and external factors. Internal factors include how individuals interpret the urgency of their needs, their level of risk tolerance, and their past financial experiences. Meanwhile, external factors consist of exposure to information from the media, stories or experiences shared by others, as well as emotional support and technical assistance from their social environment. The combination of these various factors makes the decision-making process highly contextual and not easily generalized.

3. Experience of Using Online Loans

From a phenomenological perspective, each experience carries a distinctive and deeply personal meaning, as it is shaped by the intersection of individual needs, perceived risks, social support from the environment, and personal reflections on life experiences. This complexity illustrates that online loans cannot be viewed in absolute terms; for some, they serve as a quick and effective solution, while for others, they may turn into a new source of stress.

4. The Formation of Meaning and Social Relations in Online Loans

The formation of collective meaning regarding online loans occurs through an ongoing process of communication, shared experiences, and mutual understanding among individuals. This meaning is not fixed but evolves along with changes in social contexts and the emergence of new experiences within the community. At this point, online loans are no longer viewed merely as financial activities but have become a social phenomenon that reflects how society adapts to economic needs and technological developments.

5. Social and Emotional Impacts on Users

Each user has their own way of interpreting the experience. Some perceive it as a difficult period that provided valuable lessons, while others see it as a turning point to become more cautious in managing their finances. This complexity emphasizes that online loans cannot be understood merely as an economic activity, but also as a socio-psychological phenomenon that shapes how individuals interact, build trust, and restore balance in their daily lives.

C. **The Meaning of Loans**

Overall, the findings of this study show that the interpretation of online loans in Kelapa Tiga Permai Village cannot be separated from the surrounding social, economic, and emotional contexts. These services are understood in various ways some perceive them as a lifesaver in times of urgency, a source of financial pressure, a form of social solidarity, a symbol of independence, or even a reflection of ongoing economic inequality. From a phenomenological perspective, these experiences illustrate that each individual interprets the phenomenon based on their own lived experiences. Thus, online loans are not only part of digital economic practices but also a social reality that is lived, felt, and deeply interpreted by their users.

V. CONCLUSION

Based on the phenomenological study entitled "Social Relations and the Meaning of Online Lending Applications (A Phenomenological Study at RT 05, Kelapa Tiga Permai Subdistrict, Bandar Lampung City)", it can be concluded that online lending practices function not only as a practical economic solution but also as a social phenomenon reflecting the dynamics of relationships, trust, and meaning exchange within society.

First, social relations play a significant role in shaping decisions to use online lending services. An individual's decision to borrow does not arise spontaneously but through interpersonal communication processes within the social environment. Information, recommendations, and experiences shared by friends, family members, or colleagues form the foundation of perception and belief. Social support serves as both a source of trust and emotional strength when users face pressure from debt collection or repayment burdens. At the same time, negative experiences circulating within social networks also act as moral reminders and deterrents for some individuals from engaging in digital loans.

Second, the meanings attached to online lending are diverse and contextual. Some participants perceive it as a financial lifeline in urgent economic situations, while others view it as a source of stress and a moral reflection on the importance of financial literacy. Everyday communication within RT 05 such as conversations in families, coffee stalls, or social media groups serves as the primary arena for constructing collective meaning. Through these interactions, the community builds an understanding that online lending is not merely a digital economic activity but a social experience containing values of responsibility, solidarity, and adaptation to modern economic pressures.

Overall, this study affirms that the phenomenon of online lending is a dynamic social construction in which users' decisions and meanings are shaped through evolving networks of social relations and interpersonal communication. Social relations act as bridges between economic needs and social values, while users' interpretations reflect the community's efforts to negotiate identity, trust, and empowerment amid the growing complexity of digital financial culture.

Recommendation: Governments and fintech companies should strengthen community-based financial communication literacy to encourage wiser, more critical, and empathetic digital borrowing behaviors.

REFERENCES

Azzikri, M. (2023). Fintech and Digital Economic Transformation in Indonesia. Jakarta: Prenada Media.

Leong, C., & Nirmala, D. (2024). Digital Borrowing Behavior and Financial Inclusion. Journal of Fintech Studies, 5(2).

Muliyah, P. (2020). Social Relations in Digital Society. Modern Sociology Journal, 12(3).

Rizqan, M., et al. (2024). Generation Z and the Meaning of Fintech Lending. Journal of Communication and Society, 7(1).

Wardani, R. (2023). Interpersonal Communication in the Use of Online Loan Applications. Applied Communication Science Journal, 9(4).