



## Communication Patterns of Cybercrime in The Financial Technology Business During The Covid-19 Pandemic

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### Article

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### Abstract

In the era of technological development in Indonesia, Fintech services (Financial technology) are increasingly widespread, one of which is Peer to peer lending or often known as online loans (Pinjol). Moreover, during the COVID-19 pandemic, it had an economic impact, so people chose a way out to borrow funds through illegal loans because there was no guarantee, the process was easy and fast. The purpose of the study was to determine the communication pattern of digital crime in the financial technology business during the COVID-19 pandemic (a case study of illegal online loan application debtors). The paradigm used is constructivist with qualitative research methods, using the theory of Computer-Mediated Communication (CMC) and the theory of technological determinism. Researchers used informants based on the purposive sampling technique. The results of the study indicate that the communication pattern of digital crime in the fintech business of illegal lending applications during the COVID-19 pandemic between creditors and debtors uses one-way and two-way communication patterns with synchronous communication and asynchronous communication types. Changes in communication technology inevitably lead to communication failures, as well as changes in cultural and social fabrics. The ongoing communication process gives rise to digital crimes of online fraud, cyber-related crime, and infringements of privacy, which are forms of violation for the benefit of the illegal lending company while harming the debtor as a victim.

**Keywords:** Financial technology; Digital Crime; Illegal Online Loans; Communication Patterns; Computer-Mediated Communication (CMC) Theory

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### Introduction

In the era of technological development in Indonesia, Fintech (Financial technology) services are increasingly prevalent, which is a type of company that innovates by utilizing the use of modern technology to share new added value in the field of financial services by including the digital economy (Surjaningsih in Hari, 2021: 606).

Currently, there are several types of fintech services available in Indonesia, one of which is Peer to peer lending or often known as online loans (Pinjol) is one type of service in the fintech business that is carried out through a new method of debt financing by bringing together fund owners (creditors) and fund borrowers (debtors).

Amid the COVID-19 pandemic outbreak which we know has had a huge impact on various sectors, especially the economic sector, people hope that online loan applications can provide assistance and become a solution to the financial problems faced. However, the AlertheK Force (SWI) has again blocked several illegal seve lle ing (P2P lending) fintech. It is recorded that from 2018 to April 2021 SWI has blocked 3,198 illegal fintech lending that has not obtained official operating permits from the Financial Services Authority (money.kompas.com, 2021). According to the Coordinating Minister for Political, Legal, and Security Affairs, Mahfud MD, the closure of illegal loan access from year to year has continued to increase, especially since the COVID-19 pandemic. Mahfud said that in 2020, there were 1,562 illegal loan closures and an increase in 2021 to 1,646 loans (Bisnisempo. co, 2022). This is certainly a concern and causes unrest in the community behind the increasing prevalence of illegal oan applications. The presence of lillegaloans often causes various violations of business ethics that can be categorized as digital crimes (cycyberccrimesotoause problems for people who are tempted by the ease of borrowing money. These problems include the imposition of high interest, collections carried out in an inhumane way, and no pain try can guarantee the privacy of the data of the borrower of funds or debtors (Bareksa in Hari, 2021: 610).

Various modes are used to trap potential customers, including through advertisements that appear on social media, even through private messages, so that those without careful calculation/thinking can be trapped and bear the risk that appeared later (Kompas in Raden 2019: 386). The community as a loan debtor hopes the government can help them survive economically, especially amid difficult times due to the COVID-19 pandemic. However, the fact that the opposite happens and creates new problems if they are late or unable to pay for a short period, then the interest will be doubled. Therefore, researchers want to further examine the communication patterns of digital crimes in the financial technology business that are increasingly rampant amid the COVID-19 pandemic, the case study in the study is debtors of illegal online loan applications in the city of Bengkulu. Based on the background of the problems that have been described, the focus of the problem in this study is: What is the pattern of communication of digital crimes in the financial technology business of illegal lending applications during the COVID-19 pandemic?. This research will be aimed at several debtors/borrowers of illegal online loan application funds from various backgrounds domiciled in Bengkulu City.

## Research Method

This research uses qualitative research methods. The reason why researchers use this method is that researchers want to explain in-depth and analyze the communication patterns of digital crimes in the financial technology business during the pandemic experienced by several debtors of illegal online loan applications in Bengkulu City. The perspective used is a constructivist paradigm and a single case study approach.

The study using the purposive sampling technique aims to determine samples with certain criteria to obtain 4 main informants who are debtors of illegal loan applications and are domiciled in Bengkulu City. Data collection techniques through non-participant observation and systematic observation, semi-structured interviews, documentation, and literature studies. The data analysis techniques used are data reduction, data presentation, concluding, and using triangulation data validity tests, namely triangulation source and techniques.

## Results and Discussion

Informants in this study were given initial FX, TM, MR, and ES as debtors. The research on the communication patterns of digital crimes in the financial technology business during the COVID-19 pandemic (a case study of debtors of illegal online loan applications ) will explain how did the debtors find out about illegal loan applications, the background of debtors using illegal loans, the name of the application and the loan process to the disbursement of funds, and communication patterns of digital crimes creditors to debtors.

### How Did the Debtors Find Out about Illegal Loan Applications

The average debtor is interested in applying for a loan because they see persuasive advertisements or invitations from creditors, be it advertisements made on various social media platforms or advertisements in the form of messages sent directly to the user's phone number via SMS or Whatsapp at random.

Related to the theory of Computer-Mediated Communication (CMC), the creditor provides information, promotions, and invitations to the community of prospective debtors using computer tools through several social media platforms and application programs that are packaged in such a way that victims are interested in applying for loans.

In delivering messages, creditors use a one-way communication pattern, where they act as a communicator and the prospective debtor as a communicant. The process of delivering promotional messages is carried out by creditors using the media without any feedback. In this case, the prospective debtor is only a listener.

### **Background of Debtors Using Illegal Loans**

The informants as debtors have motives for applying for a loan through illegal loan applications. Some of them are the urgency of daily necessities or only consumptive needs which are not urgent at all. A person when carrying out various daily activities and solving a problem will see something, assess what he knows, interpret something from the assessment of his perception, and then do an action.

Related to CMC theory, it is about how human behavior is maintained and changed by exchanging information with other people through machines. A debtor gets information through a technological facility, then with his background factors and motives, he takes steps to apply for a loan even though he (and other debtors) knows that the application is illegal and not registered in the OJK.

The theory of technological determinism also explains that technological media has essentially really influenced a person's way of thinking, feeling, and behavior. The media has brought changes to human beings including a research informant who is a victim of illegal lending, so it is undeniable that at this time they cannot be separated from the features that technology presents.

### **Application Name and Loan Process until Disbursement of Borrowed Funds**

The applications used are different because there are thousands of illegal loans circulating in Indonesia. The applications used by the four informants are the Applications of Modal Duit, Dana Harapan, Happy Loans, and KSP Dompot Kelapa. Although thousands of illegal loans have sprung up in Indonesia, basically, the flow, procedures, and rules in the loan process to the disbursement of funds for each application are almost the same.

Among them are downloading the application through the google play store or app store, filling in personal data, debtors must have an ID card and take pictures using an ID card, and allowing the application to access contacts; then, it does not take a long time for funds to be disbursed quickly, easily, without any collateral to the creditors.

### **Communication Patterns of Illegal Digital Crimes during the Pandemic Covid-19**

According to the results of interviews with the four informants, it was found that the process of bidding, disbursement, and collection of funds that run between creditors to debtors uses a one-way and two-way communication pattern.

#### **One-Way Communication Patterns**

The dominant pattern of communication that occurs between informants as debtors to creditors of illegal borrowers is a one-way communication pattern. This is proven when the process of conveying messages is carried out by creditors as communicators through the media without any feedback from debtors as communicants.

The pattern of one-way communication already occurred when the first time the creditor offered a loan of funds to prospective debtors packaged in the form of advertisements through social media platforms of Instagram and YouTube. Offers in the form of persuasive invitations are also carried out by creditors by sending messages containing links to illegal loan applications.

Furthermore, a one-way communication pattern occurs during the process of disbursement of funds. After the debtor follows the lending steps with the flow of requirements that have been carried out, it is not long before the creditor sends a message to the debtor via email containing a notification that the funds have been disbursed to the debtor's account and must pay off with a tenor and interest that has been set unilaterally by the creditors. During the process of collecting funds carried out by creditors to debtors, they also use a one-way communication pattern. Creditors send threatening messages to debtors via WhatsApp with different contact numbers every day.

Related to CMC theory, the pattern of one-way communication of creditors to debtors in the process of bidding, disbursement, and the collection of loan funds is the type of asynchronous communication between creditors and debtors. There is a delayed interaction via email, SMS, and WhatsApp messages, where the debtor cannot give an immediate response to the message that has been sent by the creditor.

In this case, the pattern of one-way communication that occurs does not work effectively. It was found there was a form of communication failure because the debtor as a communicant felt aggrieved. After all, the creditor applies unilateral rules in the process of borrowing funds, which turns out to be inconsistent and against the advertisement at the beginning of the offer, which deceives potential borrowers so that they are interested in borrowing money and immediately apply to the application.

Communication failures also occur because the debtor cannot provide feedback or responses to messages that have been received from creditors. When the debtor tries to reply to such messages via WhatsApp and email, there is no response at all by the creditor. On the contrary, creditors continue to send new messages but still have a threatening tone with different contact numbers.

But when it is analyzed, this communication failure is what creditors expect. The one-way communication pattern is considered the most appropriate message delivery process for creditors because the goal is to get as many victims as possible regardless of feedback from debtors. The illegal borrowing company applies the capitalist principle in running its business because it seeks company profits to the detriment of other parties. Illegal creditors do not care about violations committed in a peer-to-peer lending type financial technology business.

As revealed by the "R" informant, a former employee of one of the illegal online loan companies who had worked for approximately 3 months, the company provided money loans but did evil and reap multiple profits due to high interest, short payment deadlines, and collections were made by terrorizing debtors (Mata Najwa, 2021).

When serving as a creditor or debt collector, he carried out a one-way communication pattern by sending messages via WhatsApp chat and SMS continuously until the debtor pays off the loan funds, interest, along with fines. The bidding process also applied a one-way communication pattern, where a creditor is in charge of sending the same offer message to hundreds of different contacts at random.

### **Two-Way Communication Patterns**

The pattern of two-way communication is also experienced by one of the research informants, although the communication process that often occurs between creditors and debtors dominates the pattern of one-way communication. A pattern of two-way communication was found in the process of collecting loan funds carried out by creditors via telephone and video calls via Whatsapp because the process of delivering messages received feedback or direct responses from the debtor but still the one who dominated and became the control in the conversation was the creditor as a communicator.

In CMC theory, communication patterns are a type of synchronous communication because the process of delivering messages carried out by creditors occurs in real-time without any delay so that it can be directly responded to by the target message recipient, namely a debtor. The pattern of two-way communication is considered more effective in the process of delivering messages because communicants can immediately respond to the messages that have been conveyed. However, the fact is that there is a communication failure because, during the collection process, creditors relentlessly utter threatening harsh words so that debtors cannot respond much in the ongoing communication process.

According to the confession of "R" a former employee of an illegal loan, when it is due the creditor immediately contacts via phone or video call by threatening to send a debt collector and make defamation to all contacts. This pattern is only carried out by the creditor when a debtor does not immediately pay off the funds along with interest in the payment period that has been set unilaterally by the loan company (Mata Najwa, 2021).

Whereas in a good communication pattern, it is not only talking about what message is carried but also the impact caused by the message. The pattern of one-way and two-way communication conveyed by the borrowing creditor should not cause harm to anyone involved in this communication process, especially for debtors.

### **Communication Patterns During the COVID-19 Pandemic**

Basically, in the process of bidding, disbursement, and collection of loan funds made by creditors to debtors, they did not experience significant differences during the COVID-19 pandemic or before the pandemic hit Indonesia, especially in Bengkulu City. However, the pandemic has impacted the community's economy in terms of a decrease in income, while digital consumption has increased.

As revealed by a social observer from the University of Indonesia Devie Rahmawati, the character of digital humans is more consumptive due to the encouragement of a seductive visual appearance. The digital generation is the poorest and most wasteful generation because it tries to fulfill a lifestyle. In addition, due to the shifting style of social wisdom, debtors choose illegal online loans instead of borrowing funds through family or relatives (bbc.com, 2021).

This factor is the reason why illegal lending companies are increasingly aggressively conducting bidding advertisements through a one-way communication pattern approach, which is considered more effective during the COVID-19 pandemic because the public needs funds and the level of technology users are increasing so more targets will be obtained with an easy and fast process.

The Director of the Cyber Criminal Investigation Agency (CID) of the National Police, Commissioner of Police (Kopol) Silvester, also revealed that amid the Covid-19 pandemic, the perpetrators took advantage of the weakening condition of the community's economy through various social media platforms. Thus, currently, there is a lot of socialization of offers from illegal loan companies in the form of advertising offers.

Iwan, an employee of local media RBTv, said that before the pandemic there was one illegal lending company that used the bidding method through Whatsapp groups. A creditor delivers an offer message so that dozens of members who are prospective debtors can give each other responses and questions. In this case, it means that the pattern of communication that takes place uses a multidirectional communication pattern because the communicator and the communicant can give feedback to each other. Communicants to other communicants can also interact with each other in the WhatsApp group forum.

## **Types of Digital Crime**

The communication process that takes place between illegal borrowers and debtors often causes digital crimes due to forms of violations and aggrieved parties. True to what is revealed in (Ketaren, 2016: 35), the existence of digital welfare has become a threat to stability and is difficult to eradicate.

When analyzed through the theory of technological determinism, changes in communication technology inevitably produce profound changes, both in the cultural and social order. In the past, the crime that often occurred was a street crime, now along with the development of the times and technology, cybercrime (digital crime) is more prevalent in society.

Through reference of (Dashora, 2011: 243), illegal borrowing is included in digital crimes of unlawful acts where computers become tools or targets that can be used for financial crime activities, efforts to benefit some parties by harming others, forgery, fraud, stoning, defamation. There are several types of digital crimes experienced by informants including:

### **Online scams**

In the form of fraud in the form of attractive offers for online loan applications that are safe, long tenors, small interest, without collateral, and easy and fast processes but the reality is that the implementation of the application used by informants deceives prospective debtors because it does not match the description that has been stated: 1) Cyber-related crime. After committing fraud in the form of offerings to withdraw loan funds, another form of crime, namely the theft of debtor's data through the help of computers and internet media, is carried out by illegal borrowers. Data theft is carried out when the debtor fills in personal data as a condition of applying for loan funds in the application; 2) Infringements of Privacy. After the debtor's data is stolen by an illegal borrower, the personal data is disseminated and becomes a threat by committing defamation to all debtor contacts if they do not immediately pay within a unilateral determination by the creditor. The following is illustrated the flow of communication that occurs in illegal lending activities:



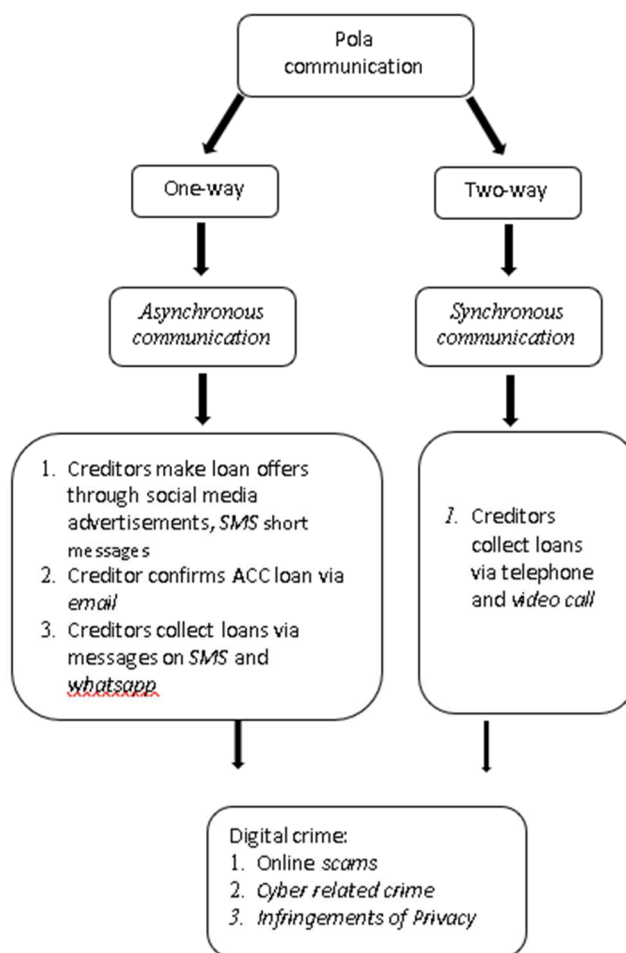


Figure 1. Illegal Pinjol Communication Flow  
Source: Research Results, 2022

**Conclusions**

Based on the results of the analysis and discussion, conclusions can be drawn that the pattern of communication of digital crimes of fintech business illegal lending applications during the COVID-19 pandemic between creditors and debtors uses:

One-way communication pattern: a creditor sends a billing message via email, SMS, and WhatsApp chat to the debtors in the absence of feedback or replies from the debtor. Two-way communication pattern: creditors contact via telephone and video calls to debtors so that the process of delivering messages gets feedback, but what dominates is still the creditor as a communicator.

When studied using CMC theory, the communication pattern of creditors to debtors uses synchronous communication and asynchronous communication types. Analysis through the theory of technological determinism, changes in communication technology inevitably produce changes in the cultural order as well as the social wisdom style of society.

The communication process that took place between the creditor of the illegal borrower and the debtor was found to have failed to communicate because the message delivery process did not go well. After all, some parties were harmed, causing digital crimes including online fraud, cyber-related crimes (data theft), and infringements of privacy (invasion of privacy).

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