COMMUNICATION VIOLENCE EXPERIENCE TOWARDS MILLENNIALS: A PHENOMENOLOGICAL STUDY OF THE ONLINE LOAN APPLICATION CONSUMERS

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ABSTRACT

The growth of financial technology is a real trend. In Indonesia financial technology users are increasing rapidly, one type of financial technology that is growing rapidly is fintech peer to peer lending using mobile application which usually called an fintech lending or online loan application. This study explores and analyses the experiences of millennials regarding communication violence experienced when using online loan application using a qualitative research method with a phenomenological approach and in-depth interview data collection methods with 5 participants. The results of this study indicate that the process of applying for loan through online loan application is very easy with its simplicity and practicality. However, behind the convenience offered, online loan application can also cause psychological trauma for its users which has impact on their daily activities, such as feeling stressed, afraid, anxious, worried, panicked, and other negative feelings due to verbal violence done by debt collectors if the borrower is late in making debt settlement. The implications of this study recommend related institutions to improve the provision of public services in the form of educational services and increasing literacy to the public regarding the use of online loan application. This study also shows that online loan application can have good and bad impacts on their users, so make sure to use online loan application wisely.

Keywords: *Financial Technology, Online Loan Application, Communication Violence, Verbal Violence, Phenomenology, Millennials.*

1. INTRODUCTION

One of the industries that is predicted to be disrupted by the presence of new business models from new companies is the banking industry with the presence of a similar industry that utilizes technology as its competitive advantage, called Financial Technology (Fintech) [1]. Based on information from PriceWaterhouseCoopers (2016), the banking industry is predicted to be disrupted by Fintech in four categories, namely market share, margin, information system security and customer switching. Fintech companies are more technology-oriented than traditional companies; with the help of information technology, financial services can be offered to customers in a faster and more convenient way and at a lower cost. Fintech innovation can change customer attitudes and behaviors towards financial services [3]. Financial technology (Fintech) has been making headlines in recent years. Recent annual data shows global fintech investment of USD $135.7 billion (2019). Startups, technology companies and banks have emerged as key players in this growing sector. Policymakers and regulators view Fintech as an opportunity to make the financial system 'more efficient, effective and resilient' [4]. The Fintech concept adapts technological advances that collaborate with the financial sector in banking institutions, so that it is expected to be able to facilitate financial transactions that were previously limited by space and time to become fast, practical, and modern [5]. According to Agarwal, peer-to-peer (P2P) lending platforms are online marketplaces that act as intermediaries between borrowers and lenders without traditional intermediaries [9]. The development of this form of fintech has an important role in changing consumer behavior and expectations, including being able to access data and information anytime and anywhere [10]. In 2020 stated that the initial growth of online lending was

triggered by the global financial crisis, but its growth after 2011 occurred in countries that were less served by bank branches. Online lending growth was slower in countries with high bank concentration and this factor was the most robust, stable over time, and economically important. Countries with lower population density, lower educated population, and younger generations experienced lower online lending growth [11]. In 2018, online loans are an attractive alternative for borrowers who are financially excluded from the banking system, the online lending market has experienced tremendous growth, especially since the financial crisis around 2008. The global online lending market was worth 11.08 billion US dollars in 2014, with a growth of 223% compared to the previous year [12]. Online loans are the sector with the highest demand, which is 50% of other Fintech sectors. Currently, it is undeniable that Fintech provides convenience with extraordinary reach for those who have not been reached by financial products from banks. In fact, Fintech can also make everything easier and more flexible [14].

Indonesia's booming online lending sector has attracted the interest of local and global investors, who have poured millions of dollars into domestic companies [7]. But still, there is a moral hazard that makes this business need to be monitored, this threat begins with the verification of borrower data that is not appropriate. In Indonesia, online loan fintech gets special attention, because its regulations and policies are not yet mature [6]. According to Utami, in Indonesia, Fintech lending or known as peer-to-peer lending/online loans is the most popular type of Fintech. In Indonesia, unregulated online lending Fintech or illegal online loans are growing rapidly. Because they are not regulated, both operating models, business models, or credit analysis are not standardized like regulated online loans. Therefore, issues such as higher interest rates, unethical debt collection methods, unethical data usage methods, and many more, anger the public and lower the image of online loans in general [8]. Based on Kohardinata's 2020 statement, publicly available data from the Financial Services Authority and Bank Indonesia were examined using panel data regression which showed that online loan growth was a substitute for BPR loan growth in 2018 [13]. In Indonesia itself, online loans are in great demand by the public for various reasons, one of which is because of the ease and short time for disbursing funds, this is proven by the increasing number of online loan users or the increasing number of borrower accounts until 2022 [14]. Based on data from OJK, it shows that the accumulation of online

loan application user accounts in Java and outside Java over the past five years has always increased. A significant increase will occur in 2021, namely 73.2 million accounts, from the previous year of 43.5 million accounts [14].

Several previous studies have shown attention to applications in the financial sector, especially in the money lending transaction system. One of the studies conducted by Kurnianingsih [5] with a discussion on Criminal Victimization: Women and Fintech Financing from the Theory of Lifestyle Exposure which aims to review the extent to which the role of women who are victims of the rise of various fintech, both licensed and illegal, from a victimology perspective. Another study that discusses the problem of online loans entitled Factors Determining Adoption of Fintech Peer-to-Peer Lending Platform: An Empirical Study in Indonesia is a study conducted by Sunardi [7], with the aim of investigating how consumers accept online lending platforms using service quality and perceived risk as drivers of trust, relative advantage, and compatibility as drivers of perceived benefits.

Referring to several previous studies mentioned earlier, it is necessary to have attention from various parties to further research the communication experience of users of online loan services, both legal and illegal, especially among the millennial generation. According to data from the official website of the Financial Services Authority (ojk.go.id), data was obtained that can be seen from the number of account ownership data and the number of outstanding loans in online loan fintech, OJK's Fintech P2P Lending (joint funding fintech) statistics in December 2022 showed that 62% of joint funding fintech accounts were owned by customers aged 19-34 years. Not far from that figure, 60% of loans from joint funding fintech were also distributed to customers aged 19-34 years, which means that joint funding fintech users are dominated by Gen Z and Millennials (OJK, 2023). For this reason, the results of this research are expected to be a source of reference for academics and further research, especially in the field of communication science.

This study will focus on the analysis of experiences in the context of verbal violence that results in psychological impacts on application users who borrow online loans, especially among the millennial generation, using a qualitative research method with a phenomenological approach. Based on the research focus above, there are research questions as follows: (1) What forms of verbal violence are experienced by the millennial generation when using online loan services? (2)

What is the psychological impact of verbal violence on the millennial generation? This study has several specific objectives that are in accordance with the research questions and are also related to the general objectives, some of which are obtaining a description and explanation of the forms of verbal violence experienced by millennials when using online loans and obtaining a description and explanation of the psychological impact of verbal violence on millennials.

2. THEORETICAL FRAMEWORK

2.1 Symbolic Interaction Theory

According to Bryan Crable, symbolic interactionism, a theory most often associated with George Herbert Mead, has influenced generations of scholars in several humanities and social sciences. However, this theory is well received in the field of communication because it places communication at the forefront of the study of human social existence [15]. According to Crable, symbolic interactionism as a theoretical perspective has had a major impact on the field of communication. Crable also stated that symbolic interactionism is unique in its emphasis on the primacy of human action and interaction and in its analysis of social life. According to this view, symbolic interaction provides the foundation for each of these interactions [15]. Crable wrote that the behavior of each actor cannot be separated from the responses of other actors, or from the patterns formed by their interactions as a whole [15]. According to Mead, the main characteristic of human interaction is that throughout this process of indication and interpretation, actors are involved in a continuous process of role-taking. The indications given by an actor of course describe the actor's future behavior and the expected responses from other actors [15].

2.2 Symbolic Verbal Aggression Theory

The theory of verbal aggressiveness is a tendency towards aggressive communication found to explain many of a person's message sending and receiving behaviors [15]. In Aggressive Communication Theory, especially in the symbolic category, it involves the use of strong communication by the attacker (words, gestures, facial expressions, tone of voice, etc.). A series of these behaviors are the focus of aggressive communication. Symbolic aggression can be divided into two types: constructive and destructive. Aggressive communication consists of not just one, but several traits, including assertiveness, argumentativeness, hostility, and verbal aggressiveness. Each of these traits interacts with environmental factors to produce message behavior [15]. Rancer further explains that verbal aggressiveness is defined as the tendency to attack an individual's self-concept instead of, or in addition to, their position on the topic of communication. These attacks most often take the form of character attacks, competence attacks, taunts, taunts, profanity, curses, background attacks, attacks on physical appearance. People high in verbal aggression have been found to perceive competence attacks, character attacks, cursing, nonverbal cues (i.e., gestures that substitute for words), name-calling, and threats as less hurtful than those low in verbal aggression [15]. Many people high in verbal aggression report multiple reasons for being verbally aggressive, such as trying to appear tough, rational discussions that escalate into verbal altercations, wanting to be mean to others, and wanting to express disgust toward others. In another study, it was observed that people who are highly verbally aggressive often perceive their verbal aggression as justified [15].

3. METHOD

When conducting phenomenological research, it will be reported how individuals who participated in the research viewed their experiences differently [16]. This study has an ontological belief (the nature of reality) because it uses a phenomenological approach that studies individuals, with the aim of reporting various realities of the phenomenon of communication violence experienced by users of online loan applications, especially among the millennial generation [17]. The aim of the research is to rely as much as possible on the participants' views of the situation [18]. The social constructivism paradigm is very suitable for this research where researchers seek to understand the experiences of several online loan application users who experience communication violence while using the application, especially among the millennials [18].

The type of research for this research uses a qualitative research approach by starting with the process of exploring phenomena that produce descriptive data discussing the essence of individual experiences. The basic goal of phenomenology is to reduce individual experiences of a phenomenon to an essential description. To achieve this goal, researchers collect data from people who have experienced the phenomenon, where in this the

phenomenon that occurs is the phenomenon of communication violence experienced by millennial generation individuals while using online loan applications and then develop a combined description of the essence of the experience for all individuals [16],[17],[18].

Writing descriptions according to what is conveyed directly by each participant and researchers will set aside personal experiences, perspectives, and interpretations as much as possible to get new perspectives obtained from the participants. There were 5 participants in this study, consisting of 3 men and 2 women who were included in the millennial category with birth years ranging from 1982 to 1996. The five participants were active users with a minimum of 6 months of application usage and made loans on at least 1 application or more, the total nominal loan funds from each participant were above IDR 1,000,000. - (One Million Rupiah). All participants had experienced communication violence from loan collectors when making late payments that did not match the due date. This study was conducted through interviews located in the Wisma Mulia II office building area, South Jakarta, 16th floor, the building is the office of the Financial Services Authority (OJK) from May 22, 2024 to May 27, 2024. The profile of the five participants who visited the interview location were young workers who had offices in the DKI Jakarta area and were domiciled in the Greater Jakarta area reflecting the urban millennial group, researchers conducted direct interviews with participants who visited the Wisma Mulia II building when they finished making complaints to OJK's customer service about the communication violence behavior they experienced while using the online loan application. To determine the level of communication violence in 5 online loan application users, researchers conducted interviews for 8-15 minutes with each participant.

Participant names were coded to ensure anonymity. It was stated to the users of the application that this study would be conducted for scientific purposes only and the information they provided would be kept confidential. All 5 participants stated that they voluntarily participated in this study. The characteristics of the five participants are as follows: SN - 24-year-old woman, single and lives in Bojongkulur, West Java but lives in a boarding house in Cikini, Central Jakarta to get closer to the office location where the participant works at a private company in Central Jakarta. SN receives a nominal salary/income of the Jakarta for the average minimum wage for every month. The participant is an active user of online loans and has been using online loans since early 2023. The participant has loans on several online loan applications, both those that are legal and supervised by the OJK and those that are illegal. EYS – 39-year-old male, the participant is married, he lives, and resides in Pancoran Mas, Depok, West Java. The participant works as an employee at a private company in Jakarta with a monthly income in the range of eight to ten million rupiah. The participant has been using online loan applications since 2021 on several applications at the same time, borrowing the most from 5 online loan applications at once. The participant admitted that he most often borrows from Adakami and Samir online loan applications. The participant also experienced delays in payments to the point of experiencing communication violence carried out by the online loan application debt collectors. EYS admitted to taking out loans through online loan applications because of the economic difficulties his family was facing. SS – A 32-year-old male, this participant is also married, lives in Bojong Gede, Bogor. The participant works as a private employee in Jakarta and has a small venture as a side business to increase income. The participant has a monthly income of up to fifteen million rupiah when the business is running normally without any problems. The participant has been using online loans since March 2023 on two to three applications simultaneously, but most often applies for funds on the Julo and Indodana online loan applications. The participant only made a late payment once in January 2024 which resulted in violent communication by the debt collector to the participant. The participant informed that he was forced to take out a loan because of the delay in salary payments from the office where the participant works. AFS – A 29-year-old male, single and working as a private office employee in the city of Jakarta. The participant migrated and lives in South Jakarta. The participant said that the salary he received every month was six to seven million rupiah and had been using an online loan application since January 2022. ASF admitted that he never had a bad history/record in payments, but had indeed experienced several delays of up to three days because the salary from the office did not come on time, this caused the participant to experience communication violence when billed by the company that owns the application. The participant only borrowed funds from two online loan applications that were legal and supervised by OJK, namely Pinjam Gampang and Kredit Pintar. TH – A 31-year-old woman, unmarried and domiciled in Tangki, Taman Sari, West Jakarta. The

participant works as an office employee in Jakarta with an income in the range of six million rupiah per month. The participant has been using online loans since 2021 on the Adakami online loan application, the participant often makes late payments to the point of receiving violent communication from the company, but TH admits that she is always responsible for paying all her loans. TH informed that she took out a loan every time her salary from the office was not received on time because there were other installments that had to be paid.

Data collection techniques were conducted using interviews. When asking participants about their experiences with a phenomenon, this study used the general interview guide by Moustakas (1994), including the following: 1). Engage in the Epoche process. 2). Create an atmosphere and good relationship to conduct interviews. 3). Put aside prejudice and open research interviews with an impartial and receptive presence. 4). Conduct qualitative research interviews to obtain a picture of the experience by considering: a. Semi-structured informal interviews. b. Open questions. According to Moustakas (1994) when conducting phenomenological research methodology, it is often related to four important steps that are needed in conducting data analysis; 1. Bracketing, 2. Intuiting, 3. Analysis, 4. Describe. Data triangulation is another milestone to make research more qualitative. The quality of research can be improved through data triangulation. Triangulation is a powerful technique that facilitates data validation through cross-verification from two or more sources [19]. This study applies two forms of triangulation, namely data triangulation and theory triangulation. Data triangulation is used to help reduce the risk of misinterpretation and can provide a more complete and comprehensive perspective, while the researcher applies theory triangulation to analyze or interpret data.

4. RESULT

By conducting interviews and observations and various other things that are adjusted to data collection techniques, selection of sources and others, research results and various other important things are obtained to be explained and presented in depth through the analysis and examination process. After explaining and presenting all the findings, the explanation will be continued with a discussion that is related to the theories that have been listed. The research results that will be described first are the forms of verbal violence experienced by the millennial generation when using online loans.

4.1 Forms of verbal violence experienced by the millennial generation when using online loans

In the results of the first sub-discussion of this research, the findings from interviews and observations will be presented regarding the forms of verbal violence experienced by online loan users in the millennial generation, including;

(1) Verbal Threats

This study shows the form of verbal violence in the form of threats using harsh words, psychological threats to legal threats to pressure online loan users, as according to one of the informants SN, 24 years old:

> "I received harsh terror from loan debt collectors, even on social media. The debt collector also used harsh language to collect all my friends on social media. The threats I received were like debt collectors who said they would contact all my colleagues and take strict action against all my data. Threatened to share my photos with the contacts on my cellphone. I also received very harsh threatening sentences, such as "Hey, you dog, pay your debt right now, dog!! I'll wait for the payment in the next 10 minutes, if it hasn't been paid, I'll spread your personal data!!!" in capslock all" - SN.

Based on the statement excerpt from the interview conducted with SN, accompanied by evidence of verbal violence that the participant provided during the interview, the form of verbal violence was seen in the form of (1) threats to spread data and defamation to all fellow participants, family, and friends and (1) threats to come to the office where the participant works. The statement from another source, namely EYS, regarding the form of verbal violence experienced as follows:

> "The debt collector kept threatening to collect all the contacts on my cellphone, and wanted to embarrass me by creating a WA group. He also said he wanted to contact the sub-district where I live to ask for DONATIONS because he couldn't pay the debt. There was also an SMS in full capital letters "THE MORE YOU LEAVE IT, THE MORE YOU WILL HAVE NO BRAIN TO PAY THE DEBT. ARE YOU READY TO BE ASHAMED FOR THE REST OF YOUR LIFE. DON'T REGRET IT IF YOUR GASPING PHOTO IS SPREAD WITH THE WRITING THAT YOU ARE A THIEF!" – EYS.

Just like SN's previous experience, in this case, the source EYS also received verbal violence in the form of (1) threats from WhatsApp messages with sentences written in capital letters, bold and threatening. (1) Verbal threats experienced in the form of a decreasing credit score, collection will be made to all contacts on the cellphone and the creation of a WhatsApp group to ask for donations because EYS cannot pay the debt. According to another source, namely ASF, (1) verbal threats that occurred were not only made to the source but also verbal threats to the family according to the following interview excerpt:

> "Not only direct threats to me, the threats were also directed at my parents, my father and mother" - ASF.

(2) Repeated Insults and Intimidation

Repeated Insults and Intimidation also often occur as a form of verbal violence, namely the process of contact via telephone, SMS, social media text messages that are pressuring and carried out continuously, as stated by the following source:

> "I was terrorized from morning to morning" - SN.

According to the statement of another source who received (2) non-stop chain messages from many accounts containing threats:

> "I kept getting WhatsApp notifications, sis, the messages were threatening, Threats to me from WhatsApp chain messages, he used many WhatsApp accounts" - ASF.

Or according to another source who admitted to receiving (2) terror threats via WhatsApp messages every five minutes:

> "For example, the due date is still June 10, but I have been terrorized continuously from WhatsApp and phone calls since now. The loan sharks terrorize and bombard WhatsApp every five minutes." - TH.

(3) Misuse of Personal Data

Another form of verbal violence is (3) misuse of personal data, namely the dissemination of personal information to intimidate or embarrass the source, such as the experience of the following source when a loan collector used the source's personal data from other platforms outside the online loan application, such as the following quote:

> "The Debt Collector even looked for my data from anywhere, sis, I think there were some from LinkedIn, GetContact, and other Social Media to embarrass me. The Debt Collector also spread

information that I was a fraudster who embezzled company funds, threatened to share my photos in the gallery with the contacts on my cellphone" - SN.

Statements from other sources revealed that contact data that was not registered as an emergency contact (3) was misused to collect the source's loan by the application's debt collector as quoted below:

> "My colleague sent a WhatsApp message that my colleague received a WhatsApp call from number 0812531XXXX, collecting a loan in my name" - EYS.

Confidential personal data belonging to the source such as Salary Slips (3) was misused and distributed to the source's office friends so that they would immediately pay off the loan:

> "From the Julo application, I received unpleasant treatment where my personal data (Salary Mutation) was shared by Julo with its debt collector, which is Highly Confidential Data, one of my office friends sent a message that there was an Indodana debt collector asking me to immediately pay off the debt." - SS.

(4) Coercion of Payment

Coercion of payment occurs, namely an act of intimidation that forces the source to make loan payments with a rough and unethical collection process. This was experienced by one of the sources who experienced coercion of payment with threats and harsh words and the distribution of data as quoted below:

> "Pay your debt now, you dog!! I'll wait for the payment in the next 10 minutes, if it hasn't been paid, I'll spread your personal data!!!" - SN.

Coercion of Payment was also experienced by the source where the online loan collection team immediately made a collection at the source's place of work:

> "The Indodana collection team also contacted my office directly, sis" - SS.

(4) Other efforts to force payment, namely the collection process using terror methods to all members of the source's family as stated below:

> "The debt collector team from Adakami continues to terrorize the family via telephone, SMS, WA and email until payment is made" - TH.

(5) Insults and Use of abusive words.

Other forms of verbal violence found were (5) Insults and the use of abusive words according to the source using derogatory or insulting language such as the following quote:

> "Hey dog, pay your debt now, dog!!" – SN.

Form (5) of insults and abuse with abusive words was also experienced by the source who felt that the sentences used by the debt collector were not in accordance with the following applicable norms and manners:

> "The words conveyed were also not in accordance with good moral and ethical norms such as using the words "Bastard, Thief, Fraudster" – TH.

The same as the statement of the following source who experienced insults and abuse using capital letters with harsh words and containing threats such as the following:

> "THE MORE YOU ARE SILENT, THE MORE YOU WILL HAVE NO BRAIN TO PAY YOUR DEBT. ARE YOU READY TO BE SHAMEFUL FOR THE REST OF YOUR LIFE. DON'T REGRET IT IF YOUR GASPING PHOTO IS SPREAD WITH THE WRITING THIEF!" – EYS.

4.2 The psychological impact of verbal violence on the millennial generation as borrowers on online loan applications

There are several psychological impacts of verbal violence carried out by loan collectors against millennials as borrowers of funds on online loan applications, including;

(1) Fear or Pressure

This study shows that the informants felt (1) fear and pressure due to verbal violence from online loan application collection officers, the informants felt unsafe and feared being fired/terminated from their office as in the following quote:

> "I'm afraid and feel unsafe, ma'am, I'm also afraid of being fired from the office." - SS.

There are quotes from other informants who felt (1) fear because verbal violence was not only carried out on the person in question as a borrower of funds but also on the mother in question. The fear and pressure experienced by the informant also resulted in a weak and trembling body as in the following statement:

> "My body immediately felt weak, trembling, my hands immediately trembled and I was really scared. I was scared because my parents were also terrorized because of my debt, to the point that my mother was sick." - ASF.

Another statement from a different source who felt (1) afraid and stressed:

> "I'm stressed, restless, anxious. I'm really stressed, sis, because of the behavior of these loan collectors." - SN.

The psychological impact felt by other sources when feeling (1) afraid and stressed:

> "I can't focus on working in the office anymore, sis, my body is also constantly sweating, my body feels sore all over" - SS.

(2) Stress and Anxiety

In addition to the emergence of fear and stress, millennial borrowers who are victims of verbal violence by debt collectors also stated that they have experienced (2) stress to anxiety disorders according to the following interview excerpt:

> "I'm getting more and more stressed, my work is never finished, so everything is not working out." - SS.

Another experience is the condition (2) stress and anxiety that causes the informant to lose appetite, not focus on work, restless to the point of not being able to sleep soundly according to the following quote:

> "It must be dizzy, really stressful, can't eat because there's no money, food can't be swallowed either. Work also becomes unfocused, I'm really paranoid now, restless and have trouble sleeping." - TH

There is a statement from another informant who also experienced (2) stress and anxiety as follows:

> "To be honest, I'm worried about what other actions the debt collectors will take. Every moment I worry thinking about what other ways they will do to embarrass me" - EYS.

The condition (2) stress and anxiety felt by the victim also affects physically to the point of shaking and leaving trauma according to the following quote:

> "I'm shaking, stressed and panicking and I'm traumatized by that kind of debt collection method" - SN.

(3) Loss of Privacy

Verbal violence carried out by loan collectors also causes victims to feel that they have (3) lost their privacy by spreading personal data and information to other people as stated by one of the following sources who experienced defamation for committing fraud in the form of embezzlement of company funds because he could not repay the loan:

> "The debt collector also spread information that I was a fraudster who embezzled company funds" - SN.

Another source's statement informed that his colleagues/work colleagues knew about the loan that the source had not paid as follows:

> "My colleague sent a WhatsApp message that my colleague received a WhatsApp call from the number 0812531XXXX, collecting the loan in my name" - EYS.

Other personal data distribution that violates (3) privacy experienced by the source is in the form of salary mutation data distribution by the debt collection officer to co-workers in the office according to the following quote:

> "My personal data (Salary Mutation) was shared by Julo to its debt collectors, which is Highly Confidential Data, I have an office friend who sent a message that there was a debt collector from Indodana asking me to immediately pay off the debt." - SS.

Another source felt (3) a loss of privacy when the debt collection officer carried out debt collection and terrorized family members as follows:

> "The collection team from Adakami continued to terrorize the family via telephone, SMS, WA and email, causing trauma to my entire family" - TH.

Not only to the family members of the informant, but the debt collection was also carried out to colleagues at the informant's workplace:

> "The worst thing is that they send emails to my workplace, which has the potential to tarnish my good name" - TH

Other informants felt (3) a loss of privacy when debt collection officers collected debt from emergency contacts listed as follows:

> "Rough debt collection via WA, telephone, SMS, and also terrorizing my emergency contact, my mother." - SN.

The statements from other informants who felt disturbed by the distribution of data by debt collection officers are as quoted below:

> "Feeling very disturbed, considering the distribution of data that has been carried out by debt collectors." - EYS.

(4) Feelings of Shame and Insulted

Other psychological impacts felt by victims of verbal violence by debt collection officers also caused the victims to feel very (4) ashamed and humiliated according to the following statement:

> "I am really embarrassed to meet my friends and my family" - SN.

Another source also expressed something similar:

> "I was really embarrassed in front of my office friends, I was scared and felt unsafe, sis, I couldn't sleep every night" – SS.

Here are other statements from different sources:

> "I had a mental breakdown, really shocked and embarrassed. I immediately told the debt collector that I wanted to report it to the police." – TH."

Another statement from one of the sources who felt (4) embarrassed and humiliated as follows:

> "There was an SMS/WA message whose sentences really traumatized me when I read the message, every time I remember that writing my chest immediately hurts. I felt psychologically disturbed because of the sentences threatening to be humiliated, until today I still can't accept it." – EYS.

(5) Helplessness.

In addition to the four psychological impacts above, all sources also felt (5) helpless when experiencing verbal violence from the loan collector. The helplessness felt by the victims when the behavior or actions that have been done do not bring the expected results or do not bring changes in results as expected by consumers, so that victims find it difficult to control the situation that occurs, such as in the following interview excerpt, where the hopes of loan users to get relief in loan payments by negotiating with the loan collectors cannot be realized:

> "I had time to negotiate with the debt collector to be paid half of the installments, but it was still not accepted. Personally, I feel psychologically disadvantaged." - SN.

Another source's statement according to the following interview excerpt, who felt helpless when

receiving continuous terror after conveying that he would pay immediately that day:

> "I told the debt collector that it would be paid that day, but the terror kept coming from different debt collectors" - EYS.

According to information from another source who had conveyed that he was trying to make a payment but was ignored by the debt collector:

> "I have conveyed that I am trying to make a payment, but the debt collector doesn't care" - ASF.

Another informant said that he even thought about committing suicide due to the mental pressure he experienced when his request for loan payment relief was always ignored as quoted from the following interview:

> "My mental state immediately collapsed, I even thought about committing suicide, sis, I conveyed my request nicely but it was ignored." - TH.

5. DISCUSSION

5.1 Forms of verbal violence experienced by millennials when using online loans

This study uses the theory of symbolic interaction which according to American sociologists Charles H. Cooley, W. I. Thomas, and George Herbert Mead, symbolic interactionism can be described as one of the most important theoretical perspectives in the history of communication [15]. Crable states that the behavior of each communicator cannot be separated from the responses of other communicators, or from the patterns formed from their interactions [15]. As this study describes the pattern of verbal violence that is formed and occurs due to the interaction between millennials as borrowers on the application with online loan collectors from each application. According to Mead, the main characteristic of human interaction is that throughout the process of indication and interpretation, communicators are involved in the process of taking roles in ongoing communication. In this study, there was an ongoing interaction between the debt collectors and borrowers of funds from online loan applications, based on the results of the interviews obtained, it was found that continuous and non-stop communication was often carried out by the collectors so that it disrupted the daily activities and activities of the borrowers. This study shows that millennials as users of online loan applications who take out loans experience various forms of verbal violence from debt collection officers from each application via text messages, both from SMS and the

WhatsApp application platform. Verbal violence occurs due to the borrower's inability to make loan payments, several borrowers as sources for this study revealed in interviews that they practiced 'dig a hole to cover a hole' or what is meant by taking out a loan to pay off a previous loan, such as the following interview excerpt:

> "Since 2021 I have been digging a hole to cover a hole to avoid debt collection that terrorizes me" - EYS."

And one quote from another source:

> "In May this year I chose to just be late, or default because I didn't want to dig a hole to cover a hole anymore, I wanted to stop so I wouldn't add to my many online loans."

The results of the interview above are the same with the results of a similar study entitled "Criminal Victimization: Women and Fintech Financing from the Theory of Lifestyle Exposure" where the study found that although women have a passive role, they have a role in financing online loans which ultimately leads to a circle of digging a hole to cover a hole system for the loans they receive. The study also stated that women are at risk of becoming victims of immoral violence on digital media when bound by an online loan financing agreement in the form of spreading identities and personal photos. The findings in the form of spreading identities and spreading personal photos were also obtained in this research.

In this study it was also found that the spread of data in the form of identities, photos and other personal documents is very easy to occur through digital communication platforms/media that are connected to the Internet, allowing humans to communicate with each other simply, regardless of distance and time, and allowing almost everyone in any part of the world to communicate with each other quickly. According to Asari's explanation in his book on the concept of digital communication, there is collaboration with sending messages on various additional devices such as PCs, Mobile, Web and other media/platforms. In this study, the form of verbal violence that occurred was also carried out through digital media in the form of texts sent via instant messages using digital devices connected to the internet.

Not only in the field of communication but if viewed in general, technology has greatly facilitated other modern social activities, instead of queuing at the Bank, now anyone can borrow funds online and send them directly to our accounts. This is also included in the results of a study entitled "Factors Determining Adoption of Fintech Peer-to-Peer

Lending Platform: An Empirical Study in Indonesia." which was conducted to investigate how consumers accept online lending platforms using the quality of service and perceived risk. The results of the study indicate that the benefits felt in the form of ease of use of online lending platforms substantially influence their views on the adoption of the use of the platform itself. This was also found in this study where the participants of the resource persons also stated that the convenience offered made online loan application users tempted to apply for loans, this is in accordance with several statements from the resource persons in the following quotes:

"Because the funds can be disbursed immediately, just install the application on your cellphone, so the process is fast. But I did not expect the interest to be so high, then the tenor seemed like a trap, the information on the tenor was not very clear."- SN.

Statements from other sources:

"The requirements are easy, not like applying for a loan at a bank, if it's a loan, the approval is also fast, sis, it's easier to get the money."- EYS.

Quotes from other sources:

"The process is not complicated, sis, just upload a few documents, in a matter of hours/minutes there is an approval result and it is immediately disbursed to my account, the tenor offered for installments is also quite easy for me."- SS.

Asari explained the concept of digital communication which is an important idea in advanced communication including networks, which allows people to talk to each other efficiently, regardless of distance and time, and allows almost everyone in any part of the world to talk to each other quickly.

Not only communication in a positive form, in this study the process of verbal violence experienced by millennials also occurs through digital communication media quickly and without knowing time. Borrowers receive verbal violence anytime and anywhere if their modern communication technology devices are connected to the provider network and the internet. As a result, verbal violence cannot be avoided and continues to occur without being able to be controlled by the victims who have borrowed funds and experienced delays in paying their loans. In the Symbolic Verbal Aggressiveness Theory, Rancer explains that verbal aggressiveness is a tendency towards aggressive communication that is found in explaining many behaviors of sending and receiving messages to someone [15].

In this study, aggressive communication is often carried out by loan collectors to online loan borrowers who are late in paying via text messages sent to the borrower's mobile phone number or via instant messaging applications. In Aggressive Communication Theory, especially in the symbolic category, it involves the use of strong communication by the attacker (words, gestures, facial expressions, tone of voice, etc.). From the results of the study obtained through interviews with each informant, it is known that the loan collectors use very harsh, insulting, threatening, and embarrassing words to the informants, not infrequently the informants also receive phone calls with a high tone of voice that is loud and intimidating. This is a form of the use of strong communication by debt collectors as attackers to borrowers according to the theory of symbolic verbal aggressiveness.

According to Rancer [15] negative communicators usually express a lot of pessimism, do not show cooperative efforts, and are often antagonistic towards authority, rules, and social conventions, this is also reflected in the results of this study where the loan collectors were indifferent, uncooperative, and ignored requests for payment relief that the informants conveyed in a good manner. The loan collectors were also antagonistic, not afraid of the authorities in charge such as the Financial Services Authority (OJK), did not care about the rules and norms that apply in society when collecting from borrowers [15] Rancer also explained further that verbal aggressiveness is defined as the tendency to attack an individual's self-concept instead. These attacks most often take the form of character attacks ("You're a liar and a cheater!"), taunts, taunts, profanity to curses and swearing. This aggressiveness is often found in research results where the informants often receive verbal violence in the form of attacks on their self-concept such as "Hey, you dog, pay your debt right now, you dog!!," "THE MORE YOU ARE SILENT, THE MORE YOU WILL HAVE NO BRAIN TO PAY YOUR DEBT." In another study, it was observed that people who are very verbally aggressive often consider their verbal aggression to be justified [15]. In this study, loan collectors feel that the verbal violence they commit against borrowers is the right thing to do because of the delay/default carried out by borrowers who are in arrears and have not made payments. [15] Anderson divides the characteristics of verbal violence into seven. The seven characteristics are:

1. Very hurtful and always criticizing.

2. May be open in the form of an outburst of anger or closed by involving very sharp comments/sarcasm.

3. Is manipulation and control.

4. Is a form of crime secretly using verbal violence to reduce a person's self-confidence.

5. Unpredictable, this can be in the form of insults, belittling, and hurtful comments.

6. Expressing double messages

7. Always increasing little by little. In this case, it increases in intensity, frequency, and type. Verbal violence may start with being condescending in a hidden way such as joking.

Of the seven characteristics of verbal violence according to Anderson above, all characteristic points were found in this study where the sentences and words used by loan collectors were considered by the informants to be very hurtful and full of reproach, open with an outburst of anger depicted from the writing of text messages using capital letters, bold and exclamation marks used, not only to the informant but also to people around the informant, both to family and to co-workers to all contacts stored as WhatsApp contacts on the informant's cellphone. The form of controlling manipulation occurred in the threats made by the debt collectors to the informants such as the following examples: "if you haven't paid yet, I'll spread all your personal data!!!," and "ARE YOU READY TO BE SHAMEFUL FOR THE REST OF YOUR LIFE. DON'T REGRET IT IF YOUR GAGGING PHOTO IS SPREAD WITH THE WRITING THIEF!" With the threat of spreading data to all contacts on the source's cellphone, as well as the collection procedures carried out on people around have reduced self-confidence, especially coupled with insults, insults that are degrading and hurtful to borrowers. The intensity of verbal violence also increases every day, the longer the borrower is in arrears on payments, the more often the verbal violence is received.

This study was conducted using a qualitative phenomenological approach using a qualitative interview method to explore the forms of verbal violence that occur to borrowers on online loan applications consisting of millennials, as well as to determine the psychological impacts felt due to the verbal violence received. This type of research method was used because it had been carried out in several previous studies entitled Media Violence Theory and Cyberbullying and Online Games Addiction and Posting the story of your sexual assault online: a phenomenological study of the aftermath. The three studies above were conducted using analysis methods and aimed to understand the subjective experience of each interviewee participant, as well as to describe each experience as they had experienced it before. Although they had the same research method, the three studies had different results according to the theme raised in each study. In this study, all participants who were interviewed came from the millennial generation category, this is

in accordance with account ownership data and the amount of outstanding loans in online loan fintech, Fintech P2P Lending statistics (joint funding fintech) Financial Services Authority (OJK) in December 2022 showed that most loan account owners came from millennials. In the concept of the millennial generation according to Searle, the later generation is more often categorized as a "cohort" of people born during a certain period [22] Therefore, a generation has at least three characteristics, namely age, location in history, life period, beliefs, and the same behavior. Millennials are those born between 1981 and 1996. This generation, which in 2024 will be 28-43 years old, is known for its digital skills because they grew up with the development of the internet and information technology. According to William et al., overall, the millennial generation is more diverse than previous generations and has many terms, among the most widely used are "millennials", "nexters", "generation Y", "Nintendo generation", "next generation" and "internet generation" [22].

5.2 The Psychological Impact of Verbal Violence on the Millennial Generation

In symbolic interaction theory, Crable wrote that the indication given by a communication actor certainly describes the actor's behavior in the future and the expected response from other communication actors [15]. The results of this study indicate that verbal violence carried out by loan collectors expects a response from borrowers in the form of immediate payments due to the threats and pressure they make, but the response that occurs is not always in accordance with expectations, because verbal violence that occurs in the collection process produces a response in the form of psychological impacts experienced by borrowers according to the confessions of each of the following informants: "I am stressed, restless, anxious. Really stressed, ma'am, because of the behavior of these loan collectors," "I am afraid and feel unsafe, ma'am, I cannot sleep every night" and other confessions "Frankly, I'm worried about what other actions the DC will take. Every time I worry about what else they will do to embarrass me. "

In the theory of Symbolic Verbal Aggressiveness, aggressive responses are verbal and have the potential to damage relationships [15]. This also happened in this study which showed that the relationship of one of the informants with the family, especially the parents, became strained due to the aggressive collection carried out on the borrower's family members. Verbally aggressive behavior is more common in exchanges where the consequences

are very meaningful to those involved, in relation to this study based on the results obtained, almost all informants felt psychologically disturbed and could not carry out daily activities as usual. The Symbolic Verbal Aggression Theory also explains that people who have high verbal aggression are known to view competence attacks, character attacks, curses, nonverbal symbols (i.e., movements that replace words) taunts, and threats as something less painful than those who have low verbal aggression [15]. Based on the explanation of this theory, the results of the study showed that the informants as borrowers on online loan applications had lower levels of verbal aggression when compared to loan collectors, so that character attacks, curses, taunts, and threats received felt very painful for borrowers who were victims of verbal violence from the collectors.

[23] The concept of verbal violence is one of the factors that has a great influence, especially on a person's psychological development. The following are the psychological impacts of verbal violence, including:

1. Emotional Disorders

There are several emotional disorders in victims of verbal abuse, such as inhibited development of negative self-concept. Slow to overcome aggressiveness, inhibited ability to be confident. Emotional pseudo maturity can also occur. Some become aggressive and hostile to people around them, while others become withdrawn/avoid socializing [23].

2. Low Self-Concept

People who are mistreated feel ugly, unloved, unwanted, gloomy, unhappy, and unable to enjoy any activities/activities [23].

3. Aggressive

People who are mistreated are more aggressive, often imitating the actions of others who hurt them or diverting aggressive feelings to others around them because of poor self-concept [23].

4. Social Relationships

In social relationship disorders, they are often less able to socialize with people around them. have few friends and like to bother others. Sociopath personality or antisocial personality disorder can also arise because of verbal violence experienced [23].

5. Suicide

Verbal violence can cause mental stress. If this mental stress is not handled, it will develop into a suicide attempt [23].

In accordance with the five points of the psychological impact of verbal violence, the results of this study also show that victims of verbal violence as borrowers on online loan applications experience emotional disturbances and are hampered in having the ability to be confident as quoted from the results of an interview with one of the following informants: "I'm really ashamed of my office friends" and "I'm really ashamed to meet my friends and my family.". Most informants expressed shame due to the verbal violence that occurred and withdrew/avoided socializing from the environment and people around them. All victims also felt a very low self-concept because they always felt sad, always gloomy, gloomy, restless, and anxious, unhappy to the point of no longer being able to carry out daily work activities as usual.

Due to threats, terror and data dissemination carried out by loan collectors, borrowers experience disruption of social relationships with people around them, are shunned by friends and are threatened with being fired from their workplace. The most extreme psychological impact was also experienced by one of the informants when he experienced verbal violence to the point of thinking about ending his life as quoted in the following interview "My mental state felt like it was immediately destroyed, I even thought about committing suicide, Miss, I had a mental breakdown, I was really shocked and embarrassed." In addition to feeling ashamed and shocked, the informant also experienced mental disorders so that he had suicidal thoughts, which is the most fatal psychological impact that can be found from the results of this research. The results of this study also show several desires from the participants as informants when interviewed who expressed hopes for the future regarding the phenomenon of verbal violence that always occurs between online loan application borrowers who are late in paying and the debt collection officers from this online loan application, so that the authorities can be more preventive and not stop looking for solutions to the behavior of debt collection officers who often use verbal violence against borrowers before more victims appear. The results of the study were also found in the results of the study entitled "Fintech Lending in Indonesia: A Sentiment Analysis, Topic Modeling, and Social Network Analysis using Twitter Data." which found that the most influential figures in the issue of the problem and can help stakeholders in handling corrections,

confirmations, and endorsements to support regulations and the continuity of online lending businesses. The study concluded that although online lending has negative sentiment, this application still has a good chance of growing with the support of the government, regulators, and a firm law enforcement team.

6. CONCLUSION

This study aims to obtain a description and explanation of the forms of verbal violence experienced by millennials when using online loans and to find out the description and explanation of the psychological impact of verbal violence on millennials. This study uses Symbolic Interaction Theory, Symbolic Verbal Aggression Theory, and the concept of Verbal Violence to examine the forms of verbal violence and to examine the psychological impact of verbal violence received by the millennial generation as borrowers of funds on online loan applications. This study produces several conclusions as follows:

1. Based on the experience of online loan application users who take out loans and experience verbal violence when making late payments, as has been studied in the theory of symbolic interaction which states that the behavior of each communication actor (actor) cannot be separated from the responses of other communication actors, or from the patterns formed from their overall interactions [15] as this study describes the existence of a pattern of verbal violence formed as a result of the interaction between millennials as borrowers on the application with online loan collectors from each application. This conclusion is also examined using the theory of symbolic verbal aggressiveness which explains that verbal aggressiveness is a tendency towards aggressive communication found in explaining many behaviors of sending and receiving messages to someone [15] this theory also involves the use of strong communication by the attacker (words, gestures, facial expressions, tone of voice, etc.), based on the two theories, several forms of verbal violence experienced by borrowers of funds on online loan applications as victims of verbal violence include (1) Verbal Threats, (2) Repeated Insults and Intimidation, (3) Misuse of Personal Data, (4) Coercion of Payment and (5) Insults and Use of abusive words.

2. Based on the theory of symbolic verbal aggressiveness which states that the indications given by a communication actor certainly describe the actor's behavior in the future and the expected response from other communication actors [15]. The

results of this study indicate that verbal violence carried out by loan collectors expects a response from borrowers in the form of immediate payments due to the threats and pressure they make, but the response that occurs is not always in accordance with expectations, because verbal violence that occurs in the collection process produces a response in the form of psychological impacts experienced by borrowers. This second conclusion is also studied using the concept of verbal violence which is one of the factors that greatly influences a person's psychological development, the following are the psychological impacts of verbal violence, including: Emotional Disturbance, Low Self-Concept, Aggressive, Disturbed Social Relationships and Suicide. Using the theory of symbolic verbal aggressiveness and the concept of verbal violence, several psychological impacts are produced that are experienced by millennials as borrowers on online loan applications, including the following: (1) Fear or Pressure, (2) Stress and Anxiety, (3) Loss of Privacy (4) Shame and Humiliation and a sense of (5) Helplessness.

The limitation of this study is the number of participants which is only 5 people and only domiciled around the Greater Jakarta area, the age range of the participants is also only in the millennial generation so it is considered very less representative of online loan application users in Indonesia more broadly.

With the limitations of this study, academic suggestions for further research can dig deeper into the experience of using online loan applications on a larger number of participants as sources from a wider area and across generations considering that currently there are also many generation Zs who have started using the application to dig deeper into how the experience of Indonesians in general in using the online loan application.

Practical suggestions from this study to related institutions and agencies are to improve the provision of public services in the form of educational services and increasing literacy to the public regarding the use of online loan applications. Another general suggestion for users of online loan applications in Indonesia, this online loan application can have good and bad impacts on its users, so make sure to use online loan applications wisely.

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