SUSTAINABLE FINANCIAL LITERACY POLICY IN BREAKING THE CHAIN OF DEBT AND RECEIVABLES IN HOUSEHOLDS

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Abstract

The purpose of this research, firstly; explore the practices of accounts payable and receivable that occur in households, secondly; the formulation a sustainable financial literacy policy through digital applications and cooperative innovation and changing "titil" banks into sharia-based "installment" banks. The method used in writing this work is literature review and netnography. This approach is used to explore data via the internet from various conversations on social media as well as observing phenomena that occur in society related to debt and receivable transactions. Data was obtained through library or literature studies. Data analysis uses interpretive analysis to interpret data related to policies in carrying out continued financial literacy. Main findings in this research, namely, there are various types of debt practices in Indonesian households, there are models of debt to bank and non-bank financial institutions, there are models of debt to banks "titil", models of debt to loan sharks, models of debt via online applications (pinjol), debt to fellow neighbors, debt through cooperatives, debt by participating in social gatherings and so on. Various variations of debt models exist in Indonesian households. The way to overcome this is by presenting an application-based literacy policy. So, you can prevent debts from piling up further.

Keywords: sustainable finance, debt behavior, financial literacy policy

INTRODUCTION

Digitalization in finance has penetrated various sectors (Andri & Sumaryanto, 2023). One of them is the household sector, which is the most basic sector in the country's economy(Aprilia et al., 2021). The presence of financial digitalization certainly has positive and negative impacts on household life (Suarna et al., 2021). On the one hand, it has an impact on effectiveness, but on the other hand it will have a negative impact on waste if financial management is not carried out properly (Astuti Handayani et al., 2022). This is due to the easier transactions and the increasing number of platforms that make shopping easier. This results in a change in household consumption behavior towards impulsive buying, meaning that the motive for consumption is no longer due to need, but due to desire factors that are influenced by lifestyle, advertising, discounts and so on (Budiman et al., 2019; Herdyanti, 2021). If this cannot be controlled, it is not uncommon for households to be trapped in debts and receivables. Because now, debts and receivables can also be made online without heavy collateral (Arvante, 2022). So, it is not uncommon for households to become entangled in a chain of debts and receivables that never breaks. Debt can be done in various ways, including personal debt or between neighbors or loan sharks, debt to cooperatives or microfinance institutions in the area where you live, debt to banks and recently the most viral is making online loans (pinjol) (Wati & Syahfitri, 2022). This digital era makes it easier for people to make loans online (Supriyanto & Ismawati, 2019).

In fact, according to data from the Financial Services Authority (OJK), this institution in the 2018-2022 period has closed 5,468 online loan and illegal investment services. This means that the development of online loan applications is much needed by the public. So, they don't see the legality of the institution they are lending to. Based on research conducted by NoLimit in the social media monitoring period from 11 September to 15 November 2021, there were 135,681 conversations containing keywords such as "pinjol", "illegal loans", "illegal online loans" and so on. The discussion contains the reasons why people, especially households, take online loans. According to this data, there are at least 3 main reasons why people get caught up in online loans, based on research from NoLimit, namely *first*; pay other debts, *second*; lower middle economic background, *third*, funds disbursed more quickly. Based on this research, it was also stated that victims of illegal online loans most often work as teachers (42%), victims of layoffs (21%) and housewives (18%). Apart from online loans, the chain of debts and receivables in the community, especially housewives, occurs from loan sharks under the guise of selling, social gatherings and so on (Mirwansyah & Kholik, 2023).

The practice of debts and receivables in society certainly has an impact on household finances (Anggriawan, 2021). Finances that should be sustainable only revolve on one side, so that there is no need to prepare for the future (Agustinah et al., 2022). Many previous researchers have conducted studies on debt and receivable practices, a study conducted by Adrianingsih et al (2022) on the influence of financial literacy on financial management behavior carried out by housewives to control debts and receivables. This research discusses financial literacy efforts in order to provide education to housewives so that they do not get trapped in irresponsible debts and receivables (Andrianingsih & Laras Asih, 2022).Similar research was also conducted by Noviriani et al (2022) regarding household financial management using a women's perspective. Women as housewives act as managers of household finances so that they are not trapped in excessive consumption (Noviriani et al., 2022).Research on household financial planning and management was also conducted by Mustikowati (2022) which discussed planning management and household financial management (Mustikowati et al., 2022).Based on several studies, it is clear that the position of this research is still barely discussed, especially regarding sustainable finance in the household. This research position is still relevant and appropriate to carry out. Because the research is related to sustainable finance, the problem is debts and receivables.

The objectives of this research are *first*; explore the practices of accounts payable and receivable that occur in households, *second*; formulating a sustainable financial literacy policy through digital applications and cooperative innovation and changing "titil" banks into sharia-based "installment" banks. Based on the facts above, there is a research gap, namely that the existence of financial digitalization should make it easier for households to carry out financial transactions, rather than being trapped in loans. However, in reality, many people are trapped in loans, even ill-gotten loans. Therefore, it is necessary to study in more depth the instruments used to resolve accounts receivable problems in Indonesian households.

LITERATURE REVIEW

As discussed in the introduction, studies on financial literacy have been carried out by several previous researchers. However, this research focuses on policy formulation related to financial literacy in accounts payable and receivable practices. In discussing the focus of this research, theory is used, namely:

Sustainable Financial Literacy

In a common understanding, financial literacy is openness to information related to finance, as well as in-depth insight into appropriate financial management procedures (Syathiri et al., 2023). This is done so that households can manage their finances well and not get trapped in debts and receivables.

Financial literacy in Indonesia is carried out officially by the Financial Services Authority. Financial literacy is carried out at all levels of society to maintain financial stability and not get trapped in debts and receivables, especially online loans (pinjol) which are currently popular.

Financial literacy is closely related to individual decisions in using their finances for consumption, saving, investment and ZISWAF (Zakat, Infaq, Sadaqah and Waqf) funds (E. N. Rahmawati et al., 2023)

In fulfilling sustainable development goals, it also concerns sustainable financial management. This means that the money managed by the household does not stop at just consumption, but must be allocated for household sustainability (Safitri et al., 2022). This sustainability has the meaning of being used for the future, so that in managing it the household must strive for a financial surplus (Herdinata & Kohardinata, 2019).

Surplus is used for savings in case there is a sudden need in the household (Puspitowati et al., 2018). Savings can also be used to finance education and meet several other needs. Once savings have been met, investments can be made. This investment point is the most important point of financial sustainability, because with sustainability, future life, especially for descendants, can be fulfilled (Khoiriah et al., 2020). Sustainability in the Islamic religion is not only used for worldly interests but also ukhrawi by setting aside finances for zakat, infaq and shadaqah (Masruroh et al., 2023). Apart from that, it can also be used for waqf where the rewards continue to flow not only for yourself but also for your family.

Therefore, the meaning of sustainable financial literacy is to provide insight into financial management (D. Rahmawati et al., 2023). This financial management is aimed at meeting short-term and long-term household needs. The long term is not only for individual interests, but also for the interests of family, society and the environment (Ningsih, 2021).

Debts and Receivables

In economic activities, accounts payable and receivable are a common activity. These debts and receivables come from lending and borrowing activities carried out by fellow humans. This begins with a shortage or insufficiency in fulfilling needs, resulting in a debt and receivable contract (Elinda & Ashlihah, 2021).

In today's modern context, the practice of accounts payable is no longer only carried out by people who know each other. Even those who don't know this practice are carried out. Moreover, there are online facilities that make it easier to borrow funds (Kusumawardani et al., 2023). In addition, there are financial institutions, both legal and illegal, that offer loans without collateral or only with easy terms, making it easier for people to carry out lending and borrowing transactions (Anggriawan, 2021).

These debt and receivable transactions have become commonplace in society, both in traditional and modern contexts. It's just that today, these lending facilities are increasing. Not only through friends or relatives, but carried out by well-organized institutions. In facing this debt offer, households must be careful in making decisions. Because if you make a mistake in making a decision, the result will be debts and receivables that are prolonged and never end.

RESEARCH METHODS

This research is research about policy offers on a problem made by the community. In this case the problem occurs in an endless chain of debts and receivables. This research uses netnographic research. Netnographic research is research aimed at understanding and analyzing social phenomena through observing and analyzing data from online interactions in communities or social groups. This method is often used in the context of research regarding people's behavior and interactions in digital spaces, such as social media, online forums or other platforms (Hudaefi & Beik, 2020).

The steps taken include:

1. Identifying research topics: determining the research topic you want to research within the digital space. ensure the topic is relevant to the research objectives and problem being solved.
2. Choosing data sources: choosing the platform or website used for observations and collecting data. For example, social media such as Twitter, Facebook, or Instagram, online forums, or other special platforms that are relevant to the research topic.
3. Observations: starting observations and observing activities that occur in the community or group under study. Pay attention to interactions between members, frequently occurring conversation topics, communication styles, and other behaviors relevant to the research topic.
4. Data Collection: collect data relevant to the research topic. This data can be in the form of text (e.g posts, comments, or threads in forums), images, or videos, depending on the platform under study.
5. Data Analysis: After collecting data, conduct analysis to look for patterns, themes, and trends that emerge from observed interactions and activities. Identifying behaviors and attitudes relevant to the research topic.

6. Interpretation of findings: interpreting findings by relating them back to the research objectives and research questions asked. Explain the meaning and implications of the findings in the research context.
7. Verification and Validation: ensuring that the analysis has been carried out critically and objectively. Verify findings with existing data and ensure that conclusions drawn are based on strong evidence.
8. Research Report Writing: compiling a research report that describes the steps taken in netnographic research, findings and interpretation of research results(Bakry, 2017).
9. Conclusion.

In this context, netnographic research is an effective method for understanding people's behavior and interactions in digital spaces. By observing and analyzing data from online platforms, this research can provide valuable insight into the social phenomenon being researched (Luthfyyah et al., 2021).

RESULTS AND DISCUSSION

The presentation of the data findings and discussion of the research is presented as follows:

Exploration of Accounts and Receivables Practices that occur in Households

After conducting studies and research, data was obtained that there were approximately 30 conversations on social media about debts and receivables in a day, 3 days approximately 75 conversations, 170 conversations in one week, 200 conversations in 15 days and 350 conversations in 1 month. This data was obtained from researchers' observations through social media conversations. Apart from that, according to OJK data on illegal lending complaints during the period January to May 2023, thousands of Indonesian citizens were caught in illegal online lending practices (Pinjol) and illegal investments which resulted in financial losses. The Financial Services Authority (OJK) recorded that there were 3,903 public complaints regarding online loans, aka illegal loans, from January 1 to May 29 2023. The highest number of complaints came in January 2023, namely 1,173 complaints. Then, in February 2023 the OJK received 636 similar complaints, in March 2023 there were 980 complaints, in April 2023 there were 694 complaints, and in May 2023 there were 420 complaints.

According to CNBC data on the number of Illegal Loans during April-June 2023, the Task Force for Handling Unlicensed Business Activities in the Financial Sector (formerly known as the Investment Alert Task Force) found more than 400 websites and content on social media that offered online loans without permission. The Task Force for Handling Unlicensed Business Activities in the Financial Sector revealed that during April-June 2023, 352 illegal online loan platforms (pinjol) were found and 77 content on Facebook and Instagram that offered illegal loans. The Task Force has coordinated with the Indonesian Ministry of Communication and Information to carry out the blocking. This is intended to reduce the opportunities for fraudsters to deceive the public.

Meanwhile, the number of illegal loans that have been closed from 2018 to January 2023, the number of illegal online loan platforms that have been closed is 4,482 illegal loans. OJK data on total nominal community loans in Pinjol; The Financial Services Authority (OJK) records the total outstanding loans or borrowings still rolling out from Peer to Peer to Peer (P2P) Lending as of April 2023 amounting to IDR 50.53 trillion. This figure rose 30.9% from the same period last year of IDR 38.6 trillion. Of this figure, 88.3% of loans were dominated by individual borrowers amounting to IDR 44.62 trillion. The borrowers, someone was borrowed from business entities, were recorded at IDR 5.9 trillion. Based on these data, online debt and receivables have become widespread both by households and by institutions in Indonesia.

The data above is household loan data on an online application, but apart from that, based on the results of research in the field, this household has several patterns in debts and receivables, including those shown as follows:

Table 1 Household Accounts Payable and Receivable Practices

No	Type	Explanation
1	Debt to financial institutions	This type of debt is carried out by households who have collateral or security in debt. For example, having a house certificate, salary deductions and so on
2	Debts owed to neighbors or close family	Done if the need is urgent, not in large quantities and for a short period of time
3	Debt to bank "titil"	Performed on someone who sells goods using a credit system or borrows money from someone who officially provides a loan. Usually it is paid in daily installments with quite high interest
4	Debt through microcredit	Debts made to cooperatives or non-bank financial institutions. The loan amount is small and the term is

		relatively short
5	Debt on online loans	Debt and receivable transactions are increasingly viral, because they can be done easily by anyone. However, currently some online loans are legal and some are illegal. If it is illegal, then if the customer's personal data is late in paying on time, personal data will be hacked
6	Debt by participating in a social gathering	Arisan has become a tradition among the community. So even though it doesn't seem like a debt, arisan is a form of transaction which is essentially a debt, but is usually carried out together with the community or society for an agreed amount.

Source: processed

The table above provides an illustration that in Indonesia there are various types of loans. This practice is intertwined in society. Moreover, online loans and loans to moneylenders through the practice of "titil banking" are people's favorite choices because they have easy procedures and can be done at any time. However, if you are not careful you can get caught in a chain that never breaks.

Several driving causes in the practice of accounts payable and receivable (Musadad, 2020) among others:

First; financial/financial needs; this is caused by economic instability and the increasing cost of living. This makes it difficult for households to find additional sources of funds through loans.

Second; Unwillingness to access formal financial institutions: for some households, access to formal financial institutions such as banks or cooperatives is still limited, the existence of collateral is also inadequate. So, they are more likely to rely on loans from family, neighbors, loan sharks or online loans.

Third; ease and speed of the process; Online lending practices and moneylenders offer convenience and speed in the loan application process, so that households prefer to pay through online applications.

Fourth; business capital requirements; This need is usually for households that require initial capital, loans are an option to meet this need.

Consciously or not, the practice of debt and receivables has an impact on household financial stability. These impacts include; households have some debt burden caused by the accumulation of several types of debt. Recurring and accumulating debt can cause a heavy financial burden for a household. Difficulty meeting installment payments and meeting daily needs. The risk of bad credit is also part of the impact of debts and receivables. This happens if the household is unable to repay the loan, this can lead to the risk of bad credit and have a negative impact on the household's credibility and reputation. The next impact is disruption in social relationships, this is if the debt is owed to neighbors, close friends or family. Conflict will arise if someone experiences problems paying debts (Maryanto et al., 2021; Musadad, 2019).

So, it can be underlined that the practice of accounts payable and receivable is a common phenomenon among households in Indonesia. Various types of debt are triggered by various driving factors. Although debt can provide benefits, if it is managed according to needs. However, it will cause problems with household financial stability if it is not managed properly.

Formulation of a Sustainable Financial Literacy Policy in the Context of Breaking the Chain of Household Debt and Receivables

As discussed above, debts and receivables in the household are one of the financial problems often faced by people in various parts of the world, including Indonesia. Debt and receivable practices that are not well managed can cause a heavy financial burden and have a negative impact on the family's financial stability. In facing this challenge, the formulation of sustainable financial literacy policies is crucial to empower people with adequate financial knowledge and skills (Suhri, 2014).

Before providing a formulation related to financial literacy policies, it is necessary to first discuss the root of the problem in debts and receivables among households. As stated above, this is the cause of uncontrolled debts and receivables so far (Gunawan et al., 2020; Siroj, 2021)include: *first*; lack of financial literacy, this occurs in the majority of people who lack adequate knowledge and understanding regarding financial management, investment and other financial aspects. *Second*; gaps in access to financial institutions. For some households, access to formal financial institutions such as banks and cooperatives is still limited, so they are more likely to use debt services from non-formal parties. *Third*; influence of consumer lifestyle. A high consumer culture can cause households to experience difficulty in controlling spending and tend to rely on debt to fulfill consumption desires. Fourth; economic crisis and income instability. Changes in economic conditions and income instability can cause households to face financial difficulties and end up relying on loans.

Based on the causes of debt and receivable practices above, financial literacy is the main cause of household failure in managing their finances, so to articulate the need for a sustainable financial literacy policy you can carry out several activities as follows (Andaningsih et al., 2022; Romadoni & Herianingrum, 2020): *firstly,* financial literacy education: providing a comprehensive financial literacy education program for people from various backgrounds, from school to adult level. *Secondly,* ease of access to Formal Financial Institutions: expanding public access to formal financial institutions by reducing costs and access barriers. *Third,* use of digital technology: utilizing digital technology and financial applications to increase the accessibility of information and financial services for the public. *Fourth,* promotion of responsible financial management: educating the public about wise financial management, including budget planning, smart investments and spending control.

Sustainable financial literacy policies cannot be successful without support from various related parties. The government, financial institutions, business world, as well as educational institutions and civil society must work together in implementing this policy. a) Government Role: The government needs to create regulations and policies that support the development of financial literacy, as well as involving government institutions in providing financial literacy programs for the community. b) Role of Financial Institutions: financial institutions can support financial literacy by providing clear financial information and understanding of financial products. c) Role of the Business World: the business world can contribute by adopting responsible and transparent business practices, as well as providing financial assistance for employees. d) Role of Educational Institutions: educational institutions have an important role in providing relevant financial literacy curriculum and integrating financial material in various subjects.

The development of sustainable financial literacy policies does not end at the formulation and implementation stages. Periodic evaluations need to be carried out to measure the effectiveness of policies and make improvements if necessary. Apart from that, policy adjustments and developments are also needed to follow dynamic developments in the economy and technology.

The formulation of a sustainable financial literacy policy is a crucial step in efforts to break the chain of debt and receivables among households in Indonesia. By increasing people's financial knowledge and skills, it is hoped that controlled and responsible debt and receivable practices can help create better family financial stability. Involving all relevant parties, regular evaluation, and continuous development are the keys to making sustainable financial literacy policies the main pillars in building a financially prosperous society.

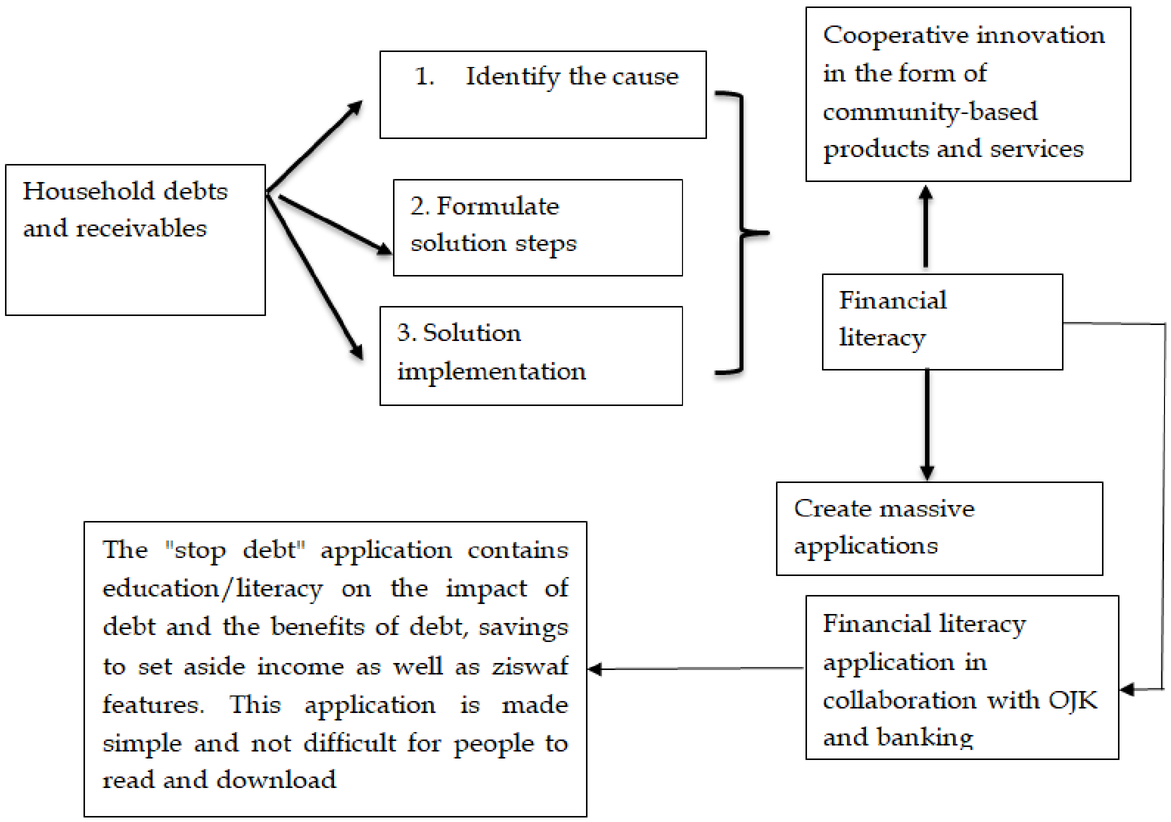
According to the law, there is nothing that specifically regulates sustainable financial literacy policies for households. However, there are several laws and government regulations that are relevant to financial literacy policies(Novi Yushita Amanita, 2017), that is: Republic of Indonesia Law Number 10 of 1998 concerning Banking: This law covers various aspects related to banking, including financial services, consumer protection, and banks' obligations to provide financial education to customers, Law of the Republic of Indonesia Number 23 of 1999 concerning Bank Indonesia: This law regulates the central bank and mandates Bank Indonesia to support financial education and counseling activities for the public, Law of the Republic of Indonesia Number 3 of 2011 concerning Educational Fund Management Institutions: This law regulates education and the management of educational funds which can contribute to increasing financial literacy among the community, Law of the Republic of Indonesia Number 21 of 2011 concerning the Financial Services Authority (OJK): this law covers various aspects related to financial services, including consumer protection and financial literacy. OJK has an active role in developing financial literacy programs in Indonesia, Financial Services Authority (OJK) Regulation Number 1/POJK.07/2013 concerning Financial Literacy and Inclusion: This regulation regulates financial literacy and inclusion as part of OJK's efforts to increase public understanding and participation in financial services, Financial Services Authority (OJK) Regulation Number 77/POJK.05/2016 concerning Consumer Protection in the Financial Services Sector: This regulation includes provisions regarding counseling and education for consumer protection in the financial services sector and Financial Services Authority (OJK) Regulation Number 1/POJK.05/2020 concerning Financial Literacy Education and Training: This regulation includes provisions regarding financial literacy education and training for business actors and the public.

Although there is no specific law regarding "Sustainable Financial Literacy," The government's efforts through the regulations and programs above show a commitment to increasing financial literacy in Indonesia in a sustainable manner. Apart from that, various government institutions and private institutions have also initiated financial literacy programs to increase public understanding and awareness of the importance of good financial management.

Apart from that, the financial literacy policy model can use an application basis. The application was made easily and went viral, because currently the most prominent application is the online loan application, while the literacy application is not found. There must be tactical steps in dealing with debts and receivables that are detrimental to society. The model that can be offered is the "installment" banking application model which makes it easier for people to pay in installments and cooperative innovation must be carried out as a non-bank financial institution that is closest and easily accepted by the public. Cooperative innovation is not only a place for savings and loans but also a provider of financial literacy for the community. It requires cooperation from all parties to present applications for financial literacy.

The following is a financial literacy model that can be described from the explanation of the research results above:

Figure 1 The Process of Implementing Financial Literacy



Source: processed

Based on the above, policy recommendations related to financial literacy models given to the public must not only be in the form of lectures or flyers that are not easy to remember. However, this literacy must be integrated into the social media system and the most important thing is that it continues to be sustainable. It is not a model that stops just once, but is continuously and massively promoted to break the chain of debts and receivables. Apart from that, there is a policy of downloading the "stop debt" application which contains education/literacy about the impact of debts and receivables, an official platform for debts and receivables so you don't get trapped in online loans, there is a savings feature as an allowance for buying and selling activities facilities, as well as a ziswaf feature as a form of pious charity. Through this application, it is hoped that the practice of debts and receivables will slowly end, especially in household consumption activities, as well as online loans which continue to promote themselves.

Conclusions

This research is research into formulating the form of a problem. The problem raised is the problem of debts and receivables which is an obstacle in realizing sustainable finances in the household. Debt and receivable problems that occur in households vary greatly in terms of the amount of debt and to whom people owe it. So, it is necessary to identify the root of the problem that occurs. Based on existing problems, financial literacy policies must be implemented massively and create modern applications that are easy and simple. So that risk mitigation due to debts and receivables can be completed.

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