

## DEVELOPING THE IMPACT OF ILLEGAL ONLINE LOANS COMICS FOR YOUTH AUDIENCES

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### ABSTRACT

The sophisticated digital Era has made it easier for people to access a variety of financial services, including online loans. In the phenomenon of ease of borrowing money, online loan service providers are so rampant. Even many online loans categorized as illegal cause people to become victims because they are persuaded by the ease of the lending process compared to legal loans. The method used is a qualitative approach, aims to find the media that is considered optimal in accordance with the tastes and tendencies of adolescents. The result of the study is to create a comic media to provide awareness to adolescents about the impact of illegal online loans. It is hoped that the younger generation can make wiser decisions and avoid the risk of illegal online loans, ending the cycle of adverse financial problems. So it can help government programs and related institutions in overcoming this problem.

**Keywords:** Social Campaign, Loan, Online, Illegal, Comic

### INTRODUCTION

In this study, we examined the impact of illegal online lending and how to design media to limit its impact on adolescents. Regardless of the economic background, many people often do not consider the consequences and repayment of their debts. illegal online loans are considered a financial solution because of the easy loan terms (Sianjaya et al, 2024). However, high interest rates can make debt even more difficult to repay and trap individuals into an unbroken debt loop. Even though illegal online loans are often declared not to meet the laws and regulations set by the Financial Services Authority (OJK) (Sitepu, 2023). The source of funds available in this application can come from individuals or companies (Batistuta & Siahaan, 2021). According to the Populix 2021 survey, 35.8% of respondents aged 18-24 have used an online loan. The OJK survey showed that the 19-34 year old generation dominated the use of online loans by 63% in December 2021, with a total loan of more than 14 trillion, and 77% of transactions occurred on the island of Java. The group among young people is more interested in getting loans than old age because young age has the courage to accept risks (Mardikaningsih et al, 2020). This condition is also identified with the influence of aspects of self-confidence, loneliness, and even leads to deviations (Wang et al, 2020). Not only that, victims of illegal online loans in Indonesia have also reached alarming levels. Losses are not

only in the financial aspect, but have reached levels of psychological losses such as stress, and depression, to extreme suicide rates (Indrajaya, 2022).

A significant increase in the number of online loan companies is also accompanied by an increase in cases of violations committed by illegal online loan companies (Angkasa et al, 2023). Once consumers try online loans, consumers will constantly receive offers through short messages containing links to download illegal online loan applications (Herdiani, 2021). Consumers are intensively given tempting promotions to be tempted and use online loans as a quick solution to overcome financial problems (Arvante, 2022). Our main goal is to minimize the influence of illegal online loans by designing social campaigns through comics. Comic Media was selected based on qualitative studies that produce a tendency to interest in reading comics in adolescents. Comic content will contain the impact of illegal online loans. So hopefully teenagers can get extra about financial literacy. As well as helping the role of OJK and law enforcement in limiting illegal online loan operations.

### LITERATURE REVIEW

This study uses mixed, qualitative methods to explore theory, factual data on illegal online loans and target audience insights and AISAS as a method for distributing comic media as part of the social campaign process. The increase in users of illegal online loans is greatly influenced by various aspects such as psychological, form and exposure to advertising, as well as the level of financial knowledge of the younger generation. Efforts to combat illegal online lending and borrowing practices have actually been carried out by the investment alert task force involving the OJK as a supervisor and law enforcement as a law. OJK by providing counseling to the entire community about the benefits, roles, and risks of using online loans that are expected to improve financial literacy. Meanwhile, law enforcement has also taken a series of actions against illegal online loan offenders. Unfortunately, OJK focuses more on the financial literacy of rural communities in the category of leading, outermost, and disadvantaged areas (OJK, 2022). Unfortunately, the campaign efforts are still using counseling methods, although the tendency of the younger generation is no longer interested in these methods. So that the counter OJK potentially failed.

The younger generation certainly prefers a medium that is light, full of energy, cheerful, and in accordance with the wishes of his pleasure. His tastes are not the same as adults and tend to choose interesting sources of information. This is natural, because the soul of a teenager is still exploring the life around him. They also do not hesitate to create something fun to serve as a role model. Promotion Spiegel's (2013) study of comics as a learning medium found that comics are a potential medium developed for adolescent education. The results of the study were applied by Diamond et al (2021) in designing information media about the covid 19 pandemic for adolescents. Diamond's study showed that the percentage of absorption of information received by adolescents turned out to be high. Although in its design, it takes collaboration from various fields of science that makes the design of comic educational media more complex.

Socialization and Education conducted by OJK also tend to be less than the availability of illegal online loan platform promotions. This condition of course also makes educational efforts less than optimal. The massive frequency of exposure, of course, makes the younger generation more affected. As Rani's (2023) studied about the impact of advertisements on today's youth, excessive promotion of a product will greatly affect the interest of users, especially teenagers. In her study, the trigger factors for adolescents to easily get caught up in advertising are vulnerable psychological maturity, intense exposure to advertising, and low family supervision. Many young people are tempted by excessive advertising exposure, ease of access and illegal, albeit misleading, online loan processes. This factor is also related to the financial limitations of young people who do not yet have low financial literacy.

## METHODOLOGY

The first strategy used in this study is a qualitative approach. It is a series of carefully planned tactical steps to address the problem of illegal online lending and borrowing, with a focus on understanding and mitigating risks. In this context, design strategies are essential to effectively address these challenges. In designing information about the dangers of illegal online loans and their risks, it should be noted that the main audience is young people who face various problems and pressures in their lives. Young people tend to look for ways to fulfill their desires, including using loanonline. Therefore, comic media packed with narrative stories and relevant to young people's lives, both in stories, characters and settings, can be an effective solution to convey information about the dangers of illegal online loans.

In the initial step of collecting data and understanding the situation of online loans in the city of Bandung, especially among young people, carried out using two methods. First, the distribution of questionnaires to individuals between the ages of 18 and 30. Furthermore, interviews were conducted with the public relations team of the OJK (Financial Services Authority). The results of the distribution of questionnaires to 56 respondents, 70% of whom had used illegal online loans. The use of these loans varies and can be for urgent needs, installment payments, or fulfillment of desires. Respondents generally find out about illegal online loans through advertisements on social media. Respondents also have an awareness of the risks associated with illegal online loans, especially if unable to pay. However, 30% of respondents have difficulty in repaying such loans.

The results of interviews with OJK revealed that people's financial literacy has increased slowly, but still below the ideal level of financial inclusion. When someone faces an urgent need, the tendency is to look for loans online without careful consideration, increasing the risk of illegal loan traps. The Data shows that the use of online loans is predominant among young people aged 19-34, which often encourages consumerist behavior. Although there are those who do it without problems, it is advisable that young people do not overdo it in consumptive behavior and should take into account meaningful factors to avoid waste and unproductive use of online loans.

From the results of the data collection, the author has a resume that the young people themselves actually mostly understand about this online loan, because it is these young people who actually use the internet more often so that information can be obtained easily. But even though you already understand, not a few young people are willing to borrow online loans for needs that cannot be met. These young people are tempted by advertisements that offer easy and fast loans. Even often willing to borrow money solely for the needs of lifestyle in the social environment. It becomes a terrifying threat when this continues to be allowed to happen. High loan rates and threats from debt collectors can make young people who are caught up in illegal online loans and most become increasingly depressed financially and psychologically. In addition to a person's self-awareness, the role of the government and the Financial Services Authority is very important in addressing these problems. The need to provide greater protection and understanding to the public, especially young people, regarding illegal online loans and their dangers.

The Target audience chosen from this comic media design is teenagers and early adults aged 18-26 years, men and women, who are students or students with medium economic and social backgrounds, especially in the city of Bandung. Psychographic segmentation focuses on early adult generations who tend to be hedonistic, pursuing pleasure and material satisfaction in everyday life. The message to be conveyed is about the risks of illegal online loans, such as high interest rates, hidden fees, and the potential to get into debt.

In designing the Information media, the goal is that audiences can better understand the influence of lifestyle, the dangers of illegal online loans and also the impact received when trapped, thus allowing awareness to further reduce the standardization of this detrimental lifestyle. Also affects the avoidance of ilegal online loan threats. Meanwhile, the communication approach is done through comic media that combines illustrations and stories presented by figures who are entangled in the practice of borrowing and borrowing money illegally online due to their lifestyle. This comic Media also presents elements of the thriller, horror, action and adventure genres as a sweetener for the story. It is hoped that this media will be an effective and interesting way to convey messages.

In the design of comic Communication media, a semi-cartoon illustration style was chosen that was inspired by the iconic visual style of Japanese comics, as shown on Fig. 1. This approach is considered suitable for a young audience of people who have been familiar with Japanese comics/cartoons since childhood. In addition, elements of violence are also used in this comic to create a tense, serious and threatening impression.



**Figure 1:** Reference manga illustration BTOOOM! Inoue Junya's.

Source: [https://oalb.mangapicgallery.com/r/album/d5/md\\_/563210\\_11367289.jpg](https://oalb.mangapicgallery.com/r/album/d5/md_/563210_11367289.jpg) (2023)

Mandatory is an adjective that refers to a mandate or order. In this context, it is obliged to act as the main source of information that gives the message to the audience that deserves it (Syamsuri 2010). In the comic that discusses the dangers of this online loan, the mandatory is the Financial Services Authority. As a regulator and authority to provide more education to the public, especially among young people. OJK is under Bank Indonesia (BI) with a special role that aims to ensure that all activities in the field of financial services are carried out in an orderly, fair, transparent, and accountable manner. OJK aims to realize sustainable growth and stability of the financial system, as well as protect the interests of consumers and society as a whole.

In the design of media in the form of this comic, the creative strategy used is to utilize elements of illustration and dialogue between the characters in the comic. The goal is to create an atmosphere that can bring the story to life. To achieve this, a strategy is needed that can attract the attention of readers. The creative strategy applied is from visualization in the form of semi-cartoon images to describe the characters in the story. The story itself is divided into 2 character perspectives, namely men and women who borrow online loans for different reasons, while the antagonist is the debtcollector who is the mastermind of the main character's kidnapping. Inspired by Gunkajima island in Japan, it is an abandoned island. After that, copywriting, in order to design comic media, copywriting aims to determine the title of the book and the dialogue of the characters. The main book title used in this design is "Naraka Jeratan Pinjaman Online Ilegal".

After the comic media had been developed, the AISAS distribution method was developed as a reference for optimal information dissemination. At the "Attention" stage, digital posters on social media will be used. At the "Interest" stage, a teaser video will be used. The "Search" stage will use social media accounts. The "Action" stage will use online and offline distribution events. while the final stage "Share" will use several merchandise.

## DISCUSSION

The design Format to be used in the main media design is Comics, with a paper size of 14.8x21 cm or equivalent to A5 size. The cover will use 150 gsm art paper with doff coating, while the contents of the book will use 90 gsm paperbook and finishing with glossy lamination. This size is chosen because it can display content in detail and clearly, so that readers can enjoy the contents of the content well because of its wide size. Apart from being a book, the comic format is also a pdf extension file that is shared online. In its design using a layout that is commonly used in comics. This comic consists of several panels arranged based on story scenes. The arrangement of the panels follows the way of reading that has become a habit of the people of Indonesia, starting from left to right and from top to bottom. Thus, the reader can follow the storyline easily.

Typography in comic design plays an important role in conveying messages and adding visual nuance to the text. The choice of typeface, size, layout, and typographic style can affect how readers perceive the story and the atmosphere they want to convey. In comics, typography is often used for comic titles, accentuating character dialogue, indicating sound or sound effects, and providing a distinctive emotional or stylistic feel. Font usage using "Times New Arial", this font is made by designer JaCeeN which is licensed 100% free. The Font is separated into 2 parts, namely the title and subtitles with the word "Naraka" in the title and "Jeratan Pinjaman Online Ilegal" in the subtitles, as shown in fig 2. This Font was chosen because of its shape that looks firm and rigid but also like being exposed to digital Distortion.



**Figure 2:** Headline "Naraka" and sub headline

Source: Author's study

In the text content section of the comic page, the font type "Comic Sans" is used. Comic Sans was designed by a graphic designer named Vincent Connare in 1994. This Font is issued by the Microsoft company so this font is the default font of the Windows operating system and is free to use. The choice of this font is based on its popularity in Japanese comics that generally use this typeface. To give a sound effect that confirms and reinforces the action performed by the characters in the comic, texts are used that have a bold and assertive impression. "BadaBoom BB" font selection designed by Blambot designers who have a free personal use license, see Figure 3. This Font is used as a sound effect to clarify and add dramatization to story scenes with different levels.



**Figure 3:** Font BadaBoom BB

Source: DaFont.com (2024)

To enrich the story presented, the use of illustrations is very important because it can evoke emotions and help the audience enjoy the design. Images can communicate messages visually without the need to use text. Illustration itself refers to images that are able to tell stories and consist of various elements that are carefully arranged (Salam, 2017). Character study for the design of this comic, several images were used based on observations of the target audience, namely among young people who are the main characters in the comic. The male character in the story is a student from Bandung who wears a white shirt and blue jeans while the female character wears a lyona blouse top and wears a tennis-style skirt, as shown on fig 4. The style in this male figure refers to the style of the 90s and women refer to a modern and elegant style.



**Figure 4:** Male & female characters

Source: Author's study

Color acts as a guide that helps the reader in identifying information that has a level of priority in the layout. The information is organized hierarchically based on its structure (Printqoe, 2019). The use of color levels in comics is aimed at creating a sense of volume. The color levels are divided into three sections, namely light color highlights, base color midtones, and dark color shadows, which can be adjusted to the context of the story, either by making it darker or lighter. In the main media of "Naraka" comics, the use of cover color is very important to create an attractive first impression for readers. This comic Cover is designed with a predominance of toska green, red, and light blue, with the addition of some object details that use dark colors. As for the content of the comic, the use of color with black and white color variations is the main choice, see fig 5.



**Figure 5:** Colors on the comic panel

Source: Author's study

Comics contain fictional stories based on the phenomenon of online loans among young people. The character of the story tells when entangled in online loans, therefore the story must be conditioned in accordance with the target audience. The cover design of this comic adopts a predominance of colors that tend to be dark to create a frightening impression. On the front cover, a scene is depicted in which the main character is being toyed with with a body tied up by a figure from an illegal online lending party known as a Debtcollector. The background of the cover depicts an island facing directly into the vast ocean, see fig 6.



**Figure 6:** Front & back cover

Source: Author's study

In addition to promoting comics as utm promotional media. The review also resulted in several other useful media content designs to support Comic Publications. So that the target audience can be directed en masse to the comic. The media are in the form of video footage, social media accounts, digital and print posters, x banners, mini standees, stickers, key chains and T-shirts.

### CONCLUSION AND RECOMMENDATION

The development of technology and digitalization has penetrated into the financial sector, especially in terms of online loans. Online loans have become an important part of people's lifestyles, especially due to the increasing daily needs. Young people, especially in the age of 18-26 years, become the main users of online loans. However, this high use is not always followed by a full understanding of the risks. What's more, the proliferation of illegal online loan services makes it difficult to distinguish between legitimate and illegal ones. Illegal loan providers often use underhanded tactics, offering attractive terms but then presenting unexpected risks such as soaring interest rates or payment deadlines that deviate from the original deal. Although authorities have gone to great lengths to tackle the problem, the often changing names of illegal online loans and the high interest of young people in using them, hinder effective eradication efforts. Therefore, raising awareness of the use of online loans, especially through media such as comics, is very important. The comic Media was chosen because the younger generation who are the main users of online loans are generally familiar with the format. It is hoped that comic media can help increase awareness of online loans, especially illegal ones.

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