

Social Penetration Analysis in Self-Disclosure of Online Loan Application Users to Their Partners

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Abstract: This study aims to analyze the disclosure of online loan users to their partners through social penetration theory. Information technology-based money lending services are one of the innovations in the financial sector, utilizing technology to facilitate lending transactions without meeting in person. This transaction mechanism is carried out through a system provided by the Fintech Lending Organizer, either through an application or a website. Several problems arise because of the characteristics of online loans that often terrorize and intimidate people close to them without asking permission. This study is descriptive, using data collection techniques on ten pairs of online loan informants with their partners. Data analysis was carried out using interactive techniques involving interactions between data collection, data reduction, data presentation, and conclusions. Based on the social penetration analysis, five pairs of informants decided to separate/divorce, while five pairs did not divorce. The five pairs of informants who did not divorce were at stages 3 (affective exchange) and 4 (stable exchange). The five pairs who divorced were at stage 2 (exploration of affective exchange), which decreased the development of their relationship to deterioration. Couples who eventually divorce receive negative Feedback from their partners in the form of anger, annoyance, and regret. The perpetrators decide to get involved in online loans without discussing it with their partners but also have no desire to discuss it. The perpetrators' mindset, household economic problems, characteristics of online loans, and skills in communicating issues to their partners color the couple's interactions towards the end of the relationship. On the other hand, supportive Feedback, personality, and gender of the partner are factors that influence self-disclosure.

I. Introduction

One financing service product currently developing is Peer Peer Lending, better known to the public as online loans. Fintech Lending or Information Technology-Based Money Lending Services is one of the innovations in the financial sector that utilizes technology. Lenders and borrowers make transactions without having to meet in person. The lending and borrowing transaction mechanism is carried out through a system that has been provided by the Fintech Lending Organizer, either through an application or a website (OJK, 2016). This facility has certainly provided convenience for the public in accessing financing without complicated conditions, as in formal financial institutions/banks.

The majority of borrowers served by online loans come from groups of workers, farmers, fishermen, craftsmen, and Micro, Small and Medium Enterprises (MSMEs). The common reason borrowers take out online loans is the difficulty in accessing formal financial services, which have various administrative requirements that must be met. Based on several studies that have been conducted, online loans do not require collateral (Susanti, 2020). The development of fintech is marked by the presence of fintech start-ups that want to compete with banking financial services. The competition between the two resulted in the presence of fintech start-ups as disruptive innovations. It is proven that the presence of Fintech in Indonesia can disrupt old market players. In this case, fintech and banks have the same role, namely financial service providers. Moreover, fintech service products offer competitive options compared to banks (Iman, 2020).

Even so, of course, we cannot disregard the rampant cases that occur around online loans, starting from illegal online loans that are used as a means to commit money laundering or terrorism financing, misuse of user data and information, to high interest rates and unethical debt collection (Budiayanti, 2019). The existence of online loan applications based on Peer Peer Lending is legally regulated through POJK 0.77/POJK.01/2016 concerning Loan Services for money based on information technology. The OJK regulation regulates the articles on online loans, online loan procedures, the categories of illegal online loans, and OJK sanctions against online loans (Santi, 2019).

As the vanguard, the Indonesian government is determined to protect the public from the growth of illegal fintech, such as online loan applications; the Investment Alert Task Force (SWI) has been formed. The chairman of SWI, Tongam L. Tobing, has closed 4,160 online loan applications that endanger the public. It turns out that the debt of Indonesian people to online loans is 18 million Indonesians, or around 5% of Indonesia's population, which is around 279 million people. The majority of active debtors are on the island of Java, with a percentage reaching around 73%. Meanwhile, the distribution of online loans in Indonesia increased to IDR 22.76 trillion in March 2024 (databooks, 2024). The development of fintech also encourages banks to innovate in digital services constantly. Banks can innovate technology in maximizing services and evaluating business models. Small and medium enterprises still need collateral from banking institutions (Yum et al., 2012).

According to Yulianto (2023), online loans can cause various psychological impacts that will be experienced. Many people begin to close themselves off from the public eye because they are entangled in a lot of online loans. They begin to close themselves off

because they experience depression and anxiety that is so strong that it causes physical health problems, such as headaches, lack of sleep, and loss of focus. Borrowers experience stress because they fail to pay their debts and are often contacted by debt collectors in a rude and intimidating manner, and not infrequently, they will be threatened with violence or even murder. According to the perpetrators, they are actually under pressure, so they are afraid to be honest with their families. As a result, some perpetrators want to end their involvement in online loans to live normally with their families.

Indeed, the growth of online loan services has significantly impacted the financial paradigm of society in Indonesia. Amid these changes, a prominent issue has also emerged that impacts the perspective of family harmony, namely divorce cases. Previous studies have highlighted that economic issues are the most significant cause of household divorce. Divorce caused by economic factors is often related to problems providing family support. Several cases occur in society when the husband, who should be responsible for his family's needs, does not carry out his responsibilities optimally or does not try to fulfil his obligations. However, another case is when the husband, who is actually responsible and tries hard to provide a living, is faced with a situation where his wife has a luxurious lifestyle so that she demands a living that exceeds her husband's financial capabilities, which then leads to filing for divorce (Sugianor & Fitri, 2020). It was from here that all efforts were made by husbands to get involved in online loans on the grounds of easy requirements.

The increase in divorce cases related to financial problems shows the importance of economic factors in marital harmony. Online loans have proven to be a trigger for disputes when couples face financial pressure. These quarrels have a negative impact on household stability. In divorce cases involving online loans in the Religious Court, the judge has a position as a determinant of justice. Usually, the judge can use sociological interpretation to understand the impact of online loans on household life.

Unstoppable economic conditions can cause a couple to take action to borrow online loans without their partner's knowledge. Unwillingness to be honest with a partner indicates a loss of trust. They eventually give rise to conflict and tension in the relationship. Not to mention, debt collection using intimidation can also impact the psychology of the perpetrator and those closest to him. Feelings of fear also overshadow the husband's response when he finds out he has betrayed him by lying and involving himself in online loans.

Meanwhile, more communication is needed. Limitations due to fear of honesty can cause conflict, resulting in misunderstandings and distrust. Even though there are limitations in communication, wives should still be open to their husbands, especially when it comes to economic problems. In addition, the wife must be careful and selective when deciding. The act of taking out an online loan is indeed a convenience for a group of people in need, especially for someone who lives in a village and is newly married, coupled with easy access and requirements so that someone will be easily tempted by this (Nurapipah and Abdullah, 2024). However, it should be noted that online loans are not a solution to family financial problems; rather, they have become a new problem, one of which is the occurrence of household breakdown. This study explores how online loan users express themselves to their partners from the perspective of social penetration theory.

II. Literature Review

Interpersonal Communication

Communication between two or more people with an indication of intimacy is called interpersonal communication (Budyatna and Ganiem, 2011). Various factors, including interpersonal communication, can influence a person's self-concept. The idea that an individual exists within himself and cannot be observed directly is as essential as communication as its psychological component (Septiani et al., 2019). The process of sending and receiving messages directly or indirectly between the sender and the recipient is known as interpersonal communication. If the people involved in the communication can exchange information without using media, then it is said that direct communication has occurred. At the same time, the use of specific media distinguishes indirect communication. Interpersonal communication is a process. Exchange of ideas, information, messages, symbols, or other concepts. In other words, it is a process in which relationships are influenced by each other. Interpersonal communication is characterized by two-way message flow, informal environment, instant Feedback, individual closeness, and sending and receiving messages. These characteristics can be observed and contrasted with other communication styles, both verbal and nonverbal (Aw, 2011, pp. 14–15).

Devito (2004) revealed five positive things to consider when planning interpersonal communication. These include:

- a. Openness means being willing to listen to others' opinions, accept their contributions, and offer important information. This openness refers to the readiness to reveal information that is usually kept confidential and is characterized by honesty.
- b. Empathy means the ability to put oneself in another person's shoes so that one can understand what the other person is going through. This ability includes understanding the motivations, experiences, feelings, attitudes, hopes, and desires of others.
- c. Supportive attitude: Each communication party is committed to supporting the implementation of open interaction.
- d. Positive attitude: people involved in interpersonal communication must have good feelings and thoughts, not prejudice and suspicion.

- e. Equality: involves recognizing that all parties have needs, are equally important, and have the same interests. Putting oneself on an equal footing with others, recognizing differences in interests, appreciating the value of others' presence, refraining from imposing one's will, and needing each other.

Social Penetration Theory

Social Penetration Theory, developed by Altman and Taylor (2006), states that the social exchange process involves the development of relationships between people in a bond and describes the pattern of its formation. The concept of social penetration also proposes that human decision-making is based on the concept of "costs" and "rewards". When people say something is expensive to do, they will hesitate before trying it. However, if the benefits outweigh the costs, people will still do it. In other words, people will weigh the advantages and disadvantages. In human relationships, every process involves "social exchange". Simply put, the sacrifices and costs must be balanced. If someone feels that there is a greater sacrifice when establishing a relationship, a breakup could occur. The following are the stages of relationship development theory in social penetration:

a. Orientation Stage

The orientation stage, as a period of introduction, will be established at the public level. Two individuals relate; they will be open by considering the social values played, tend to keep secrets and filter the messages they want to convey. Both parties deliberately try to avoid getting involved in conflict.

b. Affective Exploration Exchange

Occurs when two people begin to share information about themselves, although still limited and cautious. They begin to show their true selves to the other person. Participants will start to use more intimate language or idioms. During this period, there is also an increase in touching and emotional expression. This stage will determine whether a bond will be extended or not.

c. Affective Exchange

Interactions at this stage are more relaxed; communication often occurs spontaneously. The formation of friendships and more intimate relationships between people occurs at this stage. Deeper levels of judgmental and evaluative feelings emerge. Nonverbal cues are also well-informed and easier to understand. The presence of mutual criticism, disagreements, and resentment between people are also indicators, even though they do not yet pose a danger to the continuation of the relationship.

d. Stable Exchange

Total openness occurs at this stage, including openness to one's thoughts, attitudes, and feelings. Participants demonstrated a very intimate attitude, meaning that the other party could accurately anticipate or predict each person's repeated attitudes. Small things do not matter, so they can avoid conflict because the communication system has been built and produces effective communication.

Altman and Taylor use the analogy of an onion to explain the process of social penetration theory. In essence, humans have several layers in their interactions. If the outermost layer is peeled off an onion, then another layer will be found. In this onion analogy, according to West and Taylor (Wulandari, 2013), there is still a division of levels of social penetration based on the layers in the onion.

- a. Public Image: a person's public image that can be seen directly, such as biographical information.
- b. Reciprocity: the openness of others will lead a person to be open, examples of topics that bring up reciprocity are tastes, hobbies, music, lessons, etc.
- c. Breadth refers to the topics discussed within a bond, for example, religious beliefs and perspectives.
- d. Depth refers to the level of intimacy that focuses on dialogue about a topic. At this stage, the bond has a small breadth and shallow depth.

Self-disclosure in social penetration theory is the process of increasing deeper intimacy with others through self-disclosure (Griffin in Faidlatul Habibah et al., 2021). According to Johnson, self-disclosure is how an individual reveals the situation he is facing and is willing to provide information about the past that is appropriate and useful for understanding the individual's response (Supratiknya, 1995). In the process of interaction between humans, self-disclosure is manifested in sharing opinions, feelings, and fantasies and pouring out reactions and responses to situations that are generally covered up but conveyed so that others understand what is thought, experienced and desired. Self-disclosure is related to the individual's social area. If someone has good self-disclosure skills, the individual will have many friends, and it will be easy to make friends. Self-disclosure directs someone to share personal explanations with others sincerely, intentionally and honestly. These personal explanations include aspects: (1) personality or opinion, (2) taste and attention, (2) work or learning, (4) body, (5) finances, and (6) character (Gainau, 2012).

Self-disclosure is very important in intimacy. However, some people are still reluctant to do it. The difficulty of someone when

expressing themselves is based on the risk aspect and not yet feeling comfortable and confident in themselves. Self-disclosure skills are influenced by the area where the individual behaves. Factors that trigger difficulties in communicating with others are parenting patterns, culture, stereotypes, socio-economics, gender, and level of education (Gainau, 2012).

De Vito (2004) stated that indicators of self-disclosure include willingness to reveal self-identity, the ability to express attitudes, ideas, feelings, and expressions will be used to measure the level of self-disclosure regardless of self-identity, willingness to accept others as they are, willingness to listen and understand someone's personal problems, and the level of breadth that will be measured from the breadth of the types of topics communicated to someone. According to Taylor (Muchlisin Riadi, 2019), self-disclosure has several purposes and functions, including expressing oneself, self-clarification, social validity, social control, and relationship development. The aspects of self-disclosure emphasized by Altman & Taylor (2006) include:

- a. Amount, which is the frequency and duration of a person's self-disclosure messages or the time it takes them to communicate their self-disclosure statements to others, are two ways to measure self-disclosure quantities.
- b. Valence is the advantage and disadvantage of self-disclosure. A person can expose himself by praising or criticizing himself for pleasant or unpleasant events that happen to him. Value factors also influence a person's character and level of self-disclosure.
- c. Accuracy/Honesty, namely truth and sincerity in self-disclosure. The extent to which a person knows limits the extent to which their self-disclosure is accurate.
- d. Intention is the extent to which a person reveals issues and is responsible for deciding what information will be shared with others.
- e. Intimacy, that is, the individual can open up about the most personal aspects of his life, as well as things that others might consider unimportant or impersonal.

Online Loans

The development of technology always makes human life seem to be side by side with technology. Technology provides convenience for humans in daily activities. One of the conveniences offered by technology is in the financial sector by using technology called financial technology (fintech) through online loans.

This online loan is the fastest solution for people who need funds because they urgently need them but do not have savings. The fast disbursement process is often used as the main reason for making it a solution for a place to borrow. The disbursement of loan funds can even be obtained in a matter of hours and, at the latest, one working day. The public often refers to online loans as fintech, but they are very different. Both of them utilize technology, but online loans are not licensed and are not registered with the Financial Services Authority (OJK). At the same time, fintech is legal—the characteristics of online loans (afpi.or.id, 2024).

- No identification process for borrowers
- Without proper selection or credit scoring process for potential loan recipients
- The lender's identity, such as the office address, is unclear.
- For guarantees, requesting unrestricted access to personal data (such as all contacts on the customer's mobile phone) violates POJK 77/2016 regulations concerning Information Technology-Based Money Lending Services.
- Very high interest, starting from 0.8% per day and 292% per year

Syarvina (2022) argues that online loans are an efficient and effective financial solution. According to her, online loans have characteristics that are aimed at lower-middle-class people with easy loan requirements, who can borrow small amounts and short terms. According to Kompas.com (2023), the following are the names of illegal online loans and their developers on the Google PlayStore, as follows:

- Need cash-loan online: PT Cash Bintang Indonesia
- Dana Bahagia – Pinjaman online terbaik masa kini: SUZETTE Vicna
- Pinjaman Instan – Pinjaman Online Praktis dan Cepat: wonderful lifw
- Dana cepat – Pinjaman Online: PT Menarik Internasional Indonesia
- KTA Gampang – Pinjaman Online Dana Kredit Tuna
- Danamas
- Investree
- Dompot kilat

- Shopee pay later
- Shopee pay later

III. Research Methods

This research is included in the qualitative descriptive research. The qualitative approach is scientific research that aims to understand phenomena in a social context by involving a deep communication interaction process between researchers and the subjects to be studied. (Herdiansyah, 2014:9) . This study analyzes social penetration in the self-disclosure of online loan users to their partners. The data collection technique in this study was an in-depth interview with ten pairs of informants. Data validity testing was carried out using the source triangulation method. The data analysis technique was carried out with interactive analysis, which involved interaction between data collection, data reduction, data presentation, and conclusions (Sutopo, 2002). The sampling technique was carried out with purposive sampling with the characteristics of the informants depicted in the table below:

Table 1: Informant profile

No	Informant	Age	Work	Name of online loan application
1.	AA-AB (female-male)	23-30	Students- Private	Kredito
2.	BA-BB (male-female)	34-33	Swata-housewife	Pinjamwin-win, lami,kredit cepat
3.	CA-CB (male-female)	32-30	Private-housewife	Shopee later Dana Ocean
4.	DA-DB (male-female)	35-29	Private - kindergarten teacher	Spaylater, Spinjam
5.	EA-EB (female-male)	25-27	Private factory employees	Dana Cepat
6.	FA-FB (male-female)	30-23	Factory worker-housewife	Spinjam
7.	GA-GB (male-female)	40-34	Hotel employee-housewife	Spaylater, Kredivo
8.	HA-HB (male-female)	24-22	Self-employed-housewife	AdaKami
9.	IA-IB	26-23	Self-employed students	Kredivo, Spay pinjam, Akulaku
10.	JA-JB (male-female)	24-25	Entrepreneurs-entrepreneurs	AdaKami

IV. Discussion

The data in this study will be analyzed based on the social penetration theory proposed by Altman and Taylor through 4 stages, namely the orientation stage (1), the affective exploration exchange stage (2), the affective exchange stage (3), and the stable exchange stage (4). Table 2 below reflects the extent of self-disclosure of online Pinaman users and their partners' responses.

Table 2: Self-disclosure of online loan users and partner responses

No.	Informant	User transparency	Couple response
1.	AA-AB	-AA feels afraid to be honest with AB, his girlfriend, because his name has been involved, and he is sure that he will receive anger. -AA borrows from online loan applications solely to fulfil a reasonably glamorous lifestyle, usually for body and facial treatments and buying new clothes. -AA was sure that his girlfriend would dump him if he came clean. -Every time I met AB, he only talked about his family, his friends, and his physical condition, which often made him sick. -He found his girlfriend angry and reminded him not to deal with online loans, and AB was willing to talk nicely with his parents to help pay off his debt, which had reached 25 million rupiahs.	-AA used AB's name on all loan applications, and finally, he couldn't pay because he had too much debt and he didn't dare to be honest about how much he owed. -If AB wanted, he could collect the debt directly from his parents, but he doesn't have the heart to do so, and currently, he is still trying to work to pay it off. -AB couldn't bear to leave her when his girlfriend's condition fell. -AB patiently accompanies and tries to help his girlfriend, who has a very temperamental nature. -It seems that AB has no desire to marry him at all. At this time, he has realized that he has nothing left, so he decides to separate.
	BA-BB	-Initially, BA was not honest with his wife about being involved in online loan debt, but the	-BA debt collectors come from various lending platforms, banks, online loans,

		situation changed after all his debts were due and debt collectors came to his family. -BA used an online loan because he was tempted to play online gambling due to the influence of his friends. -He experienced defeat after defeat until he was in debt to all platforms and reached 200 million. -He was forced to be honest and hope his wife and parents would forgive his mistake. - It turns out that BA's wife no longer believes him because this is the second mistake after the affair three years ago, so there is no reason to forgive him anymore. - BA was sued for divorce by his wife and lost his inheritance from his parents, too	loan companies, etc. - When asked why he was involved in online loans, BA went berserk and angrily said that he was paying off all his debts.. He said it was for his wife and child's needs to buy milk. -He has up to 200 million in debt from around ten loan companies. - BB is annoyed with her husband's behavior, who always runs away when debt collectors come to the house. When called, he never picks up. Even though he has changed his number many times, he has never come home, even during Eid. -BB asked for a divorce because many debt collectors came to the house. She didn't know anything. - BB is afraid that her husband will do something reckless, considering he has no assets other than his late father's inheritance. - BB was forced to ask for help from his in-laws, who were forced to sell their house to pay off their child's debt.
	CA-CB	- CA felt that I had to be 100% honest with my family, that I was involved in online loans and had nothing to hide. - CA is honest with a loan amount of 50 million and is in debt in the <i>ocean fund application</i>. All loans are to cover family needs. -CA hopes that my wife can understand that what I do is solely to meet the needs of the family, not for my own pleasure. -I feel that being honest will always be positive, with the risk of my wife getting angry; thank God my wife was only shocked but not angry. -CA always discusses with my wife if I am interested in borrowing again, and my wife is okay with it as long as we can still pay with our joint income.	-CB believes everyone deserves a second chance, including her husband. She has been looking into the reasons for his involvement. -CB concluded that her husband's income was insufficient; he was forced to take out a loan because his working hours were already 11 hours a day, and he could no longer find a side job. His main job was draining his energy, his parents were toxic, and his younger sibling asked for money a lot. The choice was between him taking out an online loan or embezzling company money. - CB must help her husband to get out of this economic trap and try to condition the household finances within a certain period of time. In principle, everything can be overcome and calculated. If it is possible, there is no need to leave him alone.
	DA-DB	-DA regrets having known about online loans even though it was only spam late, which started when my friend introduced him to online gambling, and he got a big win. -DA has a decent borrowing limit and is easily disbursed; this is very tempting, a very dangerous illusion -Initially, DA borrowed money to buy a cellphone, but because it was easy to get, he felt he could afford to pay. -DA thinks that when borrowing a large amount and playing it for online gambling, he will get significant results, too.	- The husband never came clean about being in debt via online loans because there was no collection to DB either. Everything should have been discussed openly so that if there was a problem, it could be thought about together. -occasional discussions about online loans, phenomena, legality, views from the perspective of Islam, and so on. -My husband never complained about the difficulty meeting household needs because we balance expenses with income. -The husband remains open to the family about work issues at the office, his friends,

		-He now has a debt of around 40 million; I doubt he can pay it off. -Even though he has a job and a salary, AD is doubtful about being able to pay it all off. -He is afraid to tell his family, and he feels like the stupidest person. As of today, the interest debt continues to increase; he hopes he can still live.	and his social media. -As a wife, she continues to support her husband as much as she can. She opened a grocery store at home to help the family's economy. -She doesn't mind if her husband is involved in online loans as long as he can handle them and doesn't harm others.
	EA-EB	- EA told them all the ins and outs of online loans, her lover, who lives in a different city, starting from the reasons for what was needed, how much was borrowed, and where to look for loans. -EA first became acquainted with Online Loans in 2015–2016. At that time, all of his office friends had credit for various electronic goods. -His younger siblings were still in school, and he wanted to buy a good cellphone. Finally, I took out credit for several cell phones for my younger siblings. I took a 3-month term; the longest I took out credit for was six months because, at that time, there was a promo. -Before the credit, he sought information on whether credit for goods was usury. It turned out that some experts allowed it. Second, when HCD (HRD) in the office collaborated with Reracoen Ultratech, we could borrow for urgent needs according to the percentage. ES switched to a credit card, even though it was rarely used. -While using online loans, he has never been late in paying. He prefers to buy goods in cash.	-EB, as EA's lover, really supports his partner as long as it is halal and suitable and does not harm other people. - Even EA asked for consideration whether he should stop relying on online loans after hearing a lot of negative news. - In the discussion, EB completely left the decision to EA and instead wanted to get married soon so that they could be more intense in determining their future together. -Discussions about usury or the permissibility of online loans occasionally become long topics of discussion in our spare time, in addition to family topics. - They remain committed to maintaining the relationship and trust of their partner because of the long-distance relationship. - EB advised EA to remain open about all issues concerning the two of them so that their relationship and family can be maintained well. -They believe that online loan activities are still within reasonable limits and do not need to be worried about.
	FA-FB	-FA said that online loans are sometimes very helpful, but at other times, they are not beneficial and even have a very burdensome interest. I have used several online loan applications. Initially, there was one, but now there are three applications: Spinjam, pay later, kredivo -FA revealed all his experiences with online loans to his family and did not want to repeat them because he feared that his family would become victims. - FA carried out lending activities at Spinjam for 2 million, Spaylater for 7 million, and in Kredivo as much as 10 million	-FA apologized, discussed his involvement as an online loan user, and revealed his motives for meeting family needs. -As a wife, FB feels grateful that her husband is willing to be honest about his involvement in online loans, starting from how much he borrowed and which platform he borrowed from. - FB doesn't mind if online loans are legal as long as the husband can still pay his debts without involving other people. -FB advises husbands to be careful with temptations from friends or online loan advertisements in the media because they will be the ones to bear the consequences.
	GA-GB	-GA has been taking out online loans for two years and is very open about doing online loans with people close to him except his family. He said that he did online loans because he wanted to buy something quickly, so he did online loans. -GA admitted to being disciplined with payments and never being late. He works at a hotel in Yogyakarta as a parking attendant. -He stated that he rarely takes out online loans unless he wants something and doesn't have the	-GB has been married for ten years and has two children; her husband has never told her he was involved in online loans. - During the discussion, he seemed uninterested and tended to change the topic when it was mentioned about online loans because of suspicion of seeing the application on his cellphone. -GB is willing to live with a minimalist parking attendant salary and remains grateful.

		funds. Usually, he borrows funds with a nominal value of Rp. 500,000 and is able to pay on time. So, he has no problems with online lenders.	- GB admitted that she disagreed with her husband being involved in online loans; she was afraid that he would not be able to pay and go to prison. -GB spoke nicely with her husband and managed to get her husband to be honest about how much and where he was involved in online loans. -She hopes her husband will realize that he will not repeat borrowing before he becomes addicted to more significant amounts and cannot pay them back.
	HA-HB	-There is no intention of talking about this problem because I can solve it myself; the loan name is Adakami. -Want to stop using the application, but if it can be used wisely source happiness can be created with good finances - In the end, HA dared to tell his wife that he used an online loan to meet his daily needs, namely for food, the needs of my child, who is currently attending kindergarten, paying for motorbike instalments, and many more. - HA finally had to tell the truth because he had a gambling hobby with his friends while on patrol in the village. -HA just lowered his head when he was honest with his wife because he felt very guilty towards the woman he married and his child. He tried to calm his wife down when she was crying and throwing things around the house. - Of course, there have been arguments between us until now; his wife has filed for divorce, and he still loves his wife.	-HB has never heard her husband admit that he has been using online loans to meet his daily needs. -She was shocked by her husband's confession and never thought her husband was in debt with that amount. HB cried so hard that night that the neighbours came and asked her husband. -HB was even more disappointed when she heard that her husband planned to pay off the online loan debts using the savings and jewellery that she had collected before getting married. Some jewellery belonged to her late mother. - HB cursed my husband that night until I thought about going home to my parents' house, but I changed my mind because many people were outside the house. I was very angry with my husband. - HB was so confused that he threw several things in the house, and almost everything -I regret marrying my husband, who has a rotten character. - Without thinking, HB and his father went to the Religious Affairs Office to handle the divorce.
	IA-IB	-Initially, she did not want her partner to know that she was caught in an online loan; the reason was that she was embarrassed and did not want to involve her partner. -In the end, he told his partner honestly because his partner had started to suffer losses from online loans. - He is open that the root of the problem is entangled in online loans because of online gambling and fulfilling lifestyle needs. - IA's business was not good, so he justified any means to get money. At that time, IA's feelings were mixed; he was very embarrassed and also very stressed because he could not get out of online loans and online gambling. -He also got emotional and used unkind words, causing arguments with his partner. Over time, their relationship became terrible and toxic, and finally, they chose to separate.	-IB felt shocked and disappointed with the actions of his partner, and he tried to help find a way out. -She asked her husband the reason. They discussed it with her family, and finally, she confessed. -Both were at their peak of anger and were very angry and arguing. -IB was shocked; he could no longer stand his partner's temperament, and his online gambling habits wouldn't stop, so in the end, they fought again, and the two decided to separate. -For IB, online loan applications are not profitable at all, have very high interest rates, personal data is sold, and can stress users out due to pressure from debt collectors. He is a victim of relentless terror. IB also feels the stress of online

		- He wants to stop this behaviour. According to him, the impact of online loans has made him start to get stressed, emotionally unstable, gambling madness, and also losing his family.	loans; relationships can become very bad, and our communication becomes terrible. Debts are piling up.
10.	JA-JB	- Finally, JA was honest because he needed clarification about paying his monthly bills. - JA was very confused because he estimated that in the first month after using the online loan, he would have found a job, but it turned out that he hadn't. - He reasoned that he used an online loan to support his family. But when I explained this reason to my wife, she realized her mistake because she hadn't discussed it before acting. - JA uses the AdaKami application. The amount borrowed is 5 million. I have to pay off the total interest and loan of approximately 13 million. - JA felt guilty; his wife was angry and disappointed for three days when she found out he had used an online loan. But after that, his wife began to accept it. - JA tries to pay off all the debts and interest. After all is paid off, he will not use online loans again because he always thinks about how to pay it off.	- JB was confused; her husband did not work but could still provide for her. She asked where he got the money twice, and JA constantly changed the subject. - Although initially angry and disappointed, JB felt resigned to what had happened and had no choice but to pay it off. - Her intention to continue to support the family was good, according to JB. On the other hand, the way to get money needs to be corrected. Her husband also did not invite them to discuss it first. - JB's eyes were full of anger and disappointment, holding back tears. She was silent, not returning her husband's hug. - As long as JB was angry, he kept quiet and thought about it. He considers this a marriage test. - Online loans for JB are trap loans that allow someone to dig a hole to cover a hole. Online loans are also not the right solution because the interest is very high. - Since finding out that her husband was using online loans, she has rarely been at home because she is looking for additional work to repay the loan soon.

The following data will explain the stages of social penetration of online loan application users and their partners.

Table 3: Level of social penetration of online loan users with their partners

Informant	status	Self-disclosure	Final condition	Motive	Social penetration stage
AA-AB	Dating	Not open	separate	Lifestyle/body care	Stage 2
BA-BB	Husband and wife	Not open	divorce	Online gambling	Stage 2
CA-CB	Husband and wife	Open	Wife helps pay off	Fulfilling family needs	Stage 4
DA-DB	Husband and wife	Not open	Wife doesn't mind	Buying a cell phone and other needs	Stage 3
EA-EB	Dating	Open	Maintaining relationships	Electronic goods credit	Stage 4
FA-FB	Husband and wife	Open	Wife allows	Fulfilling family needs	Stage 4
GA-GB	Husband and wife	Not open	divorce	Fulfilling family needs	Stage 2
HA-HB	Husband and wife	Not open	divorce	Fulfilling family needs	Stage 2
IA-IB	Husband and wife	Not open	divorce	Fulfilling family needs	Stage 2
JA-JB	Husband and wife	Not open	Wife helps pay off	Online gambling	Stage 3

Discussion

According to Johnson (in Gainau, 2009), openness will create trust, which is the key to interpersonal relationships. Thus, individuals will tell about their experiences with a feeling of confidence. Trust brings the partner relationship closer because, according to him, the person can listen and respond wisely. Meanwhile, Solomon (in Batoebara, 2018) stated that interpersonal

relationships contain habitual things and a feeling of giving and receiving each other's presence. Gainau's research (2009) explains that individuals who are voluntarily open mean they have a sense of trust in others. The ten pairs of informants had an intimate relationship level; they were in a dating relationship or were husband and wife. The emergence of openness and trust should arise from this level of relationship; in reality, not all couples can maintain their intimacy, so it impacts the end of their relationship, namely separating/divorcing or surviving. Based on the findings, three couples could maintain intimacy to save their relationship by deciding to be open, namely CA-CB, EA-EB, and FA-FB. Meanwhile, the other two couples, DA-DB and JA-JB, experienced their relationships being saved because their partners could understand and forgive.

The emergence of various problems regarding online loans is due to the inherent character of these applications, especially illegal ones, such as excessively high loan interest, collection by intimidation, dissemination of borrower data and so on, especially in unlawful online loans. The online loan party also collects by intimidation if the debt is not paid off, either to the collector or the borrower's closest person. A husband who borrows money from an online loan, the wife can also be billed. The wife is billed with intimidation by the online loan party because the debt incurred by her husband has not been paid. This intimidation has an impact on the wife's psychology because the debt incurred by her husband is not paid off, but the one who is billed is the wife. The wife will feel afraid because she is always billed, or if the bill is made to the wife's telephone number, she will be called continuously (Rambe and Febrian, 2023). The mental impact on the couple will lead to further damage to the relationship because the couple cannot stand it. This happened to 5 couples who ended their relationship in divorce.

Unregistered online loans cause problems and even victims. In essence, these online loans have problems, including high interest rates, confiscation of personal data, and intimidating debt collection (Asti, 2020). Illegal online loans/do not have legality from the Financial Services Authority (OJK). The trapping of close people is caused by misuse of personal data because when registering, they must fill in personal data, very high interest with an average of more than 40%, debt collection with threats and no ethics. The hope for a better household economy must be dashed (Syarvia, 2022). Financial needs also influence interest in online loans. Many individuals choose online loans because they urgently need funds and do not have access to other sources of funds, according to (Rahmadyanto & Ekawaty, 2023). Some of the motives of user informants are usually due to meeting family needs.

In addition to the failure of household economic improvement, online loans also cause stress. Noor's research (in Rhosyidah, 2015) states that people who always tell stories, whether pleasant or sad problems, will feel relieved and relaxed in facing life. In addition, openness has an impact on closeness and creates intimacy between each other. On the other hand, James Pennebaker (in Eliza, 2015) stated that people who are always open to others will avoid mental illnesses such as stress. This condition is seen in three informants who are in stable relationships (4), namely CA-CB, Ea-EB, FA-FB DA- DB, and JA-JB at the level of affective exchange relationships (3). Their openness to their partners makes their partners understand and comprehend the motives for their involvement in online loans. This can be seen in the response of their partners when they decide to be open. Namely, CA's wife helps pay off the debt, EA's partner maintains their relationship even though they are long distance, while FA's wife allows her husband as long as he is still able to pay the debt. Stress levels were seen in 5 other pairs of informants. Negative reactions of couples were seen with shock, annoyance, anger, quarrelling, confusion, and regret. These adverse emotional reactions then make couples take unilateral decisions in the form of separation or divorce.

Altman and Taylor (in Suherman, 2020) said that every interpersonal relationship always experiences gradual relationship development. Relationships that were initially shallow, awkward, and not intimate with intense communication gradually develop into more intimate relationships. This social penetration theorist argues that self-disclosure or openness is one of the relationships that are not intimate to intimate. Relationship development, according to Kramer (in Novianti, 2019:20), occurs in two stages, namely the formation stage where this stage is usually called the introduction stage, and the confirmation stage. According to Adolf and Rodman (in Angelia, 2014), a relationship is still said to be not intimate because it is in the early stages of communication relationships, such as small talk. In the confirmation stage, two or more individuals already know each other. The development of relationships in the confirmation stage begins with intimacy, marked by patience, agreement, accuracy of response, and the right emotional tone. The findings of this study state that all informants are at the confirmation stage, namely, building commitments in the form of pre-marital relationships and marriage.

However, only some affirming/intimate relationships are able to survive. In the deterioration stage, the rules in the love relationship that have developed so far are now receding and followed by withdrawal. If this direction is already visible, then the relationship is threatened to break up. Physical separation and termination of remaining legal obligations or contracts are the final steps that are often painful and end the relationship (Ruben and Stewart (2006). This was seen in 5 informant couples who ended up separating or divorcing. The damage to their relationship was caused by the mistake of not being open and detrimental, so it hurt the partner's feelings.

The partner will respond positively to openness. Initially, the partner will listen well before responding emotionally and behaviorally. The results of research conducted by Rankin & Buner (in Ratnasari, 2007) show that 53% of human activities, from waking up to going back to sleep, are for listening. According to DeVito (in Ratnasari, 2007), listening is one of the active processes in receiving stimulation from a partner or conversation partner. One listening technique is to express attention and feelings to *the partner* objectively. Good intentions to be open also get a positive response from the partner, even though the

problem is negative. This is evident in 5 couples who received a positive response from their partners. The couple is willing to understand the reasons for the involvement of online loans and even has a desire to help pay off debts.

Social Penetration Stage

In social penetration theory, small talk and self-identity disclosure are the initial stages of a relationship, which is called the orientation stage. At the orientation stage, the couple is still awkward and still very careful in speaking and acting (West & Lynn, 2008:184). Altman and Taylor (Penington, 2015) state that this stage is a stage without conflict, which means staying within the boundaries of the conversation, which cannot offend any party involved.

The second stage in the social penetration theory is the affective exploration exchange stage. At this stage, both parties begin to explore information using more personal language (Nayiroh, 2021). A person's openness has interacted spontaneously. According to Jack R. Gibb (in Zuhria, 2013), spontaneity is a person who is open about his thoughts. In this study, stage 2 was owned by five pairs of informants. The openness they built emerged after the couple found out from other people. So, as long as they don't know for themselves, the perpetrators don't want to or are afraid to tell other people. As a result, the couple is offended and ends the relationship. Couples at this stage fail to adjust to their partners. Adjustment is a process that allows interpersonal relationships to achieve a balance that increases intimacy when they understand each other (Yudha, 2019).

The third stage in the social penetration theory is the affective exchange stage. At this stage, the couple is in the intimate phase. Communication efforts at this stage are very intimate, open, and ongoing (West & Lynn, 2008). Research conducted by Naibaho (2020) states that individuals feel very comfortable at this stage. Couples understand and comprehend each other. Even at this stage, there are already pros and cons, when there is an individual attitude that is not pleasing, they dare to be frank with each other. However, as Handayani & Kurdaningsih (2022) said, at this stage people still try to protect themselves from feeling too weak or vulnerable by not disclosing personal information that is too sensitive. In this study, 2 pairs of informants DA-DB and JA-JB were at the affective exchange stage. Although the husband initially did not open up, after admitting that he still received support from his wife. The wife still opened her heart to trust her husband and reminded him not to repeat it.

Study of Irawan et al. (2018) stated that stage exchange exploration is an affective determinant of the relationship to the next stage. This is evident because both pairs of informants did not end the relationship. After all, the partner still forgave and supported them. Some wives who forgive are aware that husbands in their household life are obliged to meet the family's economic needs. However, the reality is that sometimes husbands are not optimal in meeting household needs, so wives help by borrowing money or going into debt (Karimulah and Mahesti, 2021).

The stable exchange stage is the fourth stage or the last stage in the theory of social penetration. In this stage, the couple establishes communication that is very open without any boundaries and awkwardness, so it has reached a level of mutually synchronous intimacy (West & Lynn, 2008). Naibaho's research (2020) states that at this stage, individuals will raise private issues and not share them with anyone. According to Miller (in Rizal, 2018), This stage is marked by intense interaction, even with nonverbal communication. The three pairs of informants with this stable exchange stage realized that being open would improve their relationship. The perpetrators were ready for the possible risks they faced, such as anger or disappointment from their partners. The response from their partners was positive. They understood why the perpetrators were involved in online loans and even provided Feedback in the form of positive behavior, namely helping to pay off debts, asking to be careful, or advice to always share in joy and sorrow.

Factors Influencing Self-Disclosure

According to DeVito (in Naibaho, 2020), self-disclosure is a form of communication shared with the interlocutor about self-quality, values adopted, and behavior. The longer the intensity of communication, the closer the relationship with someone will be; of course, the more open each other will be. Openness also adheres to the willingness to listen to others, including the desire to provide honest *Feedback to partners* (Ascharisa & Anisa, 2020). The factors that influence self-disclosure in 10 pairs of informants include:

1) Noise Aspect

Noise in interpersonal communication includes everything that hinders the communication process. According to Shannon and Weaver (in Wiryanto, 2004), interference or *noise* in communication can occur if one of the communication elements has intervention or obstacles so that the communication process does not take place effectively, for example, deficiencies that occur in the sender, message, media, or recipient (cultural differences, knowledge, communication skills). According to Liliweri (2015), interference in communication can be classified into two, namely internal interference and external interference. Internal interference comes from within the communicator, including differences in mindset, differences in cultural background, fatigue, lack of speaking skills, differences in knowledge, lack of interest in messages, problems at home, and past experiences. At the same time, external interference comes from outside the communicator, such as distance, noise, environmental interference, and lousy signal. In this study, the end of the relationship between the perpetrators was caused by internal interference (differences in mindset, speaking skills, and problems at home). Meanwhile, external interference is more on the character of online loan applications that are high interest, terrorizing, and intimidating people closest to them.

2) There is Feedback

According to Cangara (in Oktarina & Yudi, 2017), *Feedback* is a response from the recipient of the message to the sender of the message as a result of the communication that has been built. *Feedback* can be positive *Feedback* or negative *Feedback*, depending on how the communicator interprets the message. *Supportive Feedback* means supporting the message delivered by the sender, such as giving advice (Torana, 2016). The results of Novianti et al.'s research (2017) stated that mutual support is one of the keys to the effectiveness of interpersonal relationships that will give rise to openness. According to the findings in this study, five pairs of informants who did not end their relationship received support from their partners. The couple understood, allowed, gave advice to be careful, and even helped pay off the husband's debt. However, five pairs of separated informants received negative *Feedback* in the form of anger or annoyance.

3) Gender

Expression is a form of nonverbal communication that allows one to express positive and negative emotions. The emotions that occur can be happy, sad, angry, and fearful (Prawitasllri, 2016). One form of expressed emotion is the ability to listen when a partner speaks. According to Gordon (in Ratnasari, 2007), the form of rejection expression is in the form of not caring, criticizing too much, and criticizing. In this study, it was seen that most of the couple informants were women (wives). They expressed anger in various ways, namely throwing things, crying, cursing, being silent, and so on, until they finally decided to separate. Sangadah's research (2014) said that women use more nonverbal communication because women's emotional levels are higher than men's, so women tend to be expressive. According to Nurhayati (2012), women are depicted as physically weak, easily emotional, easily give up, and easily influenced. At the same time, Meanwhile, men are described as strong, rational, logical, and active. In general, women, since childhood, always produce better verbal abilities than men. The results of Jourard's research (in Sari et al., 2006) stated that women are accustomed to expressing themselves and feel happy to open conversations with others to convey their feelings, desires and opinions.

4) Personality Aspects

According to Larsen and Buss (in Kinanti and Hendrati, 2013), a personality includes an individual's essential psychological and mechanical elements that are organized and relatively enduring and influence the interaction and adaptation of individuals in the environment. Personality factors, according to Costa and McCrae (in Kinanti and Hendrati, 2013), include: 1). Agreeableness is a character in individuals who have warmth, kindness, cooperativeness, sympathy, helpfulness, and politeness. 2). Extraversion is described as someone talkative, high-spirited, assertive, brave, friendly, and dominant (in contrast to introverts, who are shy and quieter). 3). Neuroticism is described as easily emotional, nervous, uncomfortable, gloomy, and jealous. 4). Emotional Stability is described as someone who can control emotions well. 5) Openness to experience is described as someone open, imaginative, creative, curious about new things, and gentle. Based on the five personalities above, it can be found in this study that five couples who did not end in divorce fall into the category of openness to experience personality paired with emotional stability character. The pairing of the two personalities produces an individual who is open to a partner who is responded to by people who can control anger. Based on the results of the discussion above, the level of self-disclosure in the ten informants studied can finally be described in the form of a chart.

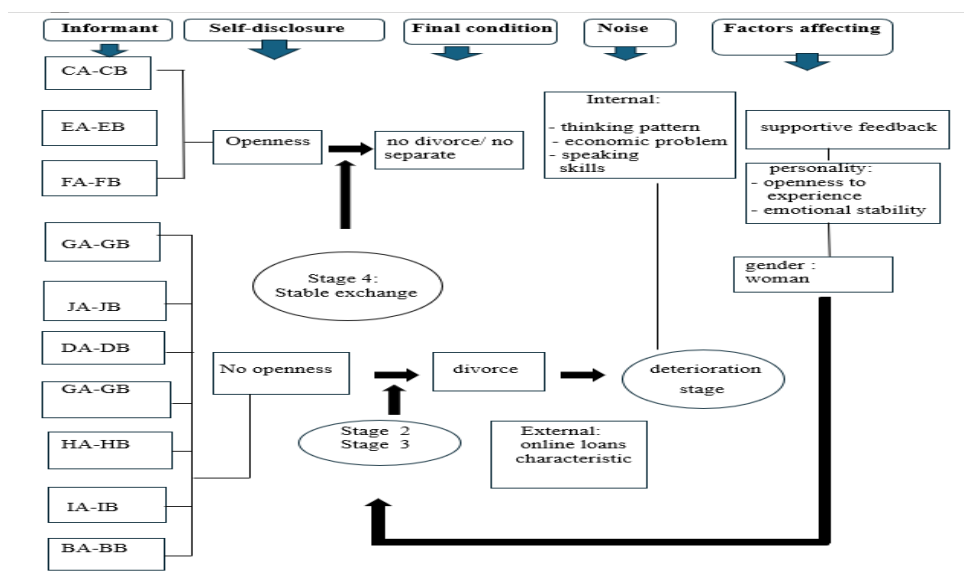


Chart 1: Social Penetration Analysis of 10 Online Loan User Informants

Thus, openness will undoubtedly be better than closedness or dishonesty. This is proven in the findings of this study that no matter how complicated the problem is, a household is still built on openness, which is the foundation for household resilience.

V. Conclusion

Self-disclosure of online loan application users has an impact on household harmony. The openness built by the perpetrators to their partners has a positive impact, while the closedness leads the household or pre-marital relationship towards divorce or termination of the relationship. Based on the analysis of social penetration of 10 pairs of informants, it was found that five couples decided to separate/divorce while five couples still did not divorce. Three pairs of informants who did not divorce were at stages 3 (stable affective exchange) and 4 (stable exchange). The five couples who divorced were at stage 2 (exploration of affective exchange), which means that the development of their relationship has decreased to deteriorate.

For couples who divorced, it started with the partner's anger when they were harmed/billed without knowing what their partner was doing. The perpetrators decided to get involved in online loans without discussing it with their partners but also had no desire to tell them. Negative emotions such as anger, annoyance, and regret made partners decide unilaterally to file for divorce. The disturbance that occurs in the perpetrator's self-disclosure comes from internal factors such as the perpetrator's mindset not to open up to their partner as a good thing, household economic problems, and the skills to convey issues to their partner. External factors come from the characteristics of illegal online loans that easily intimidate and terrorize those closest to them, in addition to having very high interest rates. Several factors influencing the perpetrator's self-disclosure include partner feedback, personality, and gender. Supportive Feedback from a partner, such as allowing, forgiving, and even helping to pay debts, dramatically influences the perpetrator's desire to open up.

Furthermore, the perpetrator's personality factor as an open and curious person (openness experience) is responded to by their partner with an emotionally stable personality. The gender factor of the partner, who is primarily a woman with high emotional characteristics, makes several informants experience anger and annoyance because they feel unappreciated. In the end, the behavior of divorce is chosen by the wives because they can no longer stand their husband's behavior.

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