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# Analysis of Factors Affecting the Debt Habits

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## ABSTRACT

Debt can be an attractive option for individuals who want more than the money they have. However, debt without a good calculation will also result in someone being in debt for a long time. Debt without education is a common thing in the village of Baleturi Nganjuk. There were six credit institutions that have 270 customers with a large amount of money owed. This research was a qualitative research that aimed to describe what factors influence the residents of Baleturi village in debt. The instruments used were interviews, document review and observation. The sampling technique used was snow ball sampling. The results obtained were: Most of the residents were in debt to meet the necessities of life. This was because the amount of expenditure was greater than income. Besides, that it was driven by the desire to exist on social media and follow the lifestyle. The next factor was to pay off previous debts (shut in digging holes), and only a small number of residents were in debt for productive activities.

**Keywords:** [Debt, Debt Habits, Lifestyle]

## INTRODUCTION

The economic problem is how every human being takes a way to meet the unlimited needs of life with the availability of limited resources (Mankiw, 2011). Human survival is related to the economy, because in meeting the needs of life, humans will face economic problems (Gunawijaya, 2017). One of the behaviors carried out to meet family needs based on the results of research by Shohib (2013) was that debt has become a choice of people's economic behavior that is widely used to meet the needs of life.

Research by Sri Noerhidajati et.al (2020) found that Indonesian people were very vulnerable to debt. This vulnerability has continued to increase since 2017. This vulnerability that leads to debt was in line with the trend of indebtedness in the last three decades and was an attempt by households to maintain their relative consumption standards in the face of changes in income distribution, especially for lower-middle income households (Worthington, 2006 in Cosma & Pattarin 2011). Inadequate monthly income encouraged households to use any source of debt supply to meet their needs and this was indicated as one of the reasons why people decide to take on debt. The needed to pay for basic needs such as paying for school or repairing a damaged part of a house pushes a person into debt. Furthermore, Omar (2011) stated that a person was in debt because of the fulfillment of basic needs. Basic needs that were not bought by cash make debt the only way to do.

Fulfillment of basic needs is not the only thing that underlies residents to take on debt. Secondary needs also have a large sufficient influence in making someone in debt. Based on a survey conducted by Deloitte (2015), there were several secondary things that make citizens in Indonesia indebted such as spending patterns, buying behavior, brand preferences, and communication channels. Something interesting was that these secondary needs are always strived to be fulfilled even though they are financially burdensome. This could be indicated to make people decide to go into debt.

There are two types of debt, productive debt and consumer debt. Productive debt is productive debt is often associated with healthy or good debt. It is called healthy or good because it is able to generate cash flow and increase assets in the future, which at the same time improves the quality of life (Tyson, 2006). While consumptive debt according to Kagan (2021) Consumptive debt consists of personal debt owed as a result of purchasing goods used for individual or household consumption. Most household debt is consumptive debt where the debtor uses it for household needs or secondary needs that are not really needed.

Debt can provide economic benefits for a person if it can be used properly such as business capital. However, debt can also cause its own problems when the debtor is unable to fulfill his obligations in paying. The inability to pay debts will put the debtor in a state of economic crisis. According to Banjarnahor (2020) debt remains a load that must be paid up to a predetermined period of time. So, if someone is not good at seeing opportunities, racking his brain to change strategies, can't target the market well, debt will only become a load. Awareness of the consequences of not being able to pay this debt is not so realized by many people who decide to go into debt.

Debt can also make a person spend the money he has more than income. Without a good calculation, debt can have a bad impact on the economy. When debtors are no longer creditworthy, lenders reduce their loans or even terminate them, and then consumption and investment bear the consequences. If these conditions continue to decline to a certain level, the economy will face increasing defaults, demand shortages, and unbearable unemployment rates (Cecchetti et al, 2011).

The growth of household debt can encourage consumption growth and increase GDP in the short term, but can reduce consumption in the medium term and increase the risk of economic stability (IMF in Responsi Bank, 2019). The effect of poor

debt management can make a person unable to meet more important needs in the future because the funds they have are too focused on paying off debt. Problems like this are often found in low-income communities. On the other hand, Benito (2007) concludes that financial stability should focus on the household sector, especially in the level of household debt, because this sector affects the economic outlook to unpredictable developments. Moreover, most of the residents who decide to go into debt are not aware of the impact of the debt. According to Alter et.at (2018), higher debt, which is proxied by debt to income or loan to value ratio, makes households more vulnerable to income shocks.

The desire to owe arises because of certain needs that demand a supply of money that exceeds income. These needs can be in the form of needs that have been planned or needs that are urgent and sudden. The gap between the availability of limited resources with unlimited needs and wants is the cause of the main human problems in the economic field which will certainly have an impact on the household economy. The household economic problems in Indonesia according to research results (Alwi Ahmad Chafid; Wahyono Hari, 2016) include family management, financial resources, food security and economic education in schools and in the family has not been effective in providing household economic education. These economic problems create new problems for families, especially to meet the needs of living, tend to be in debt (credit), this is because the income has not been able to meet the needs of the family so that a new problem arises, namely debt. This credit economic problem is a risky problem that we often encounter in the community, especially in rural areas, because people are easily tempted by the convenience, they get from credit institutions that are growing around them without thinking about what impact they will bear.

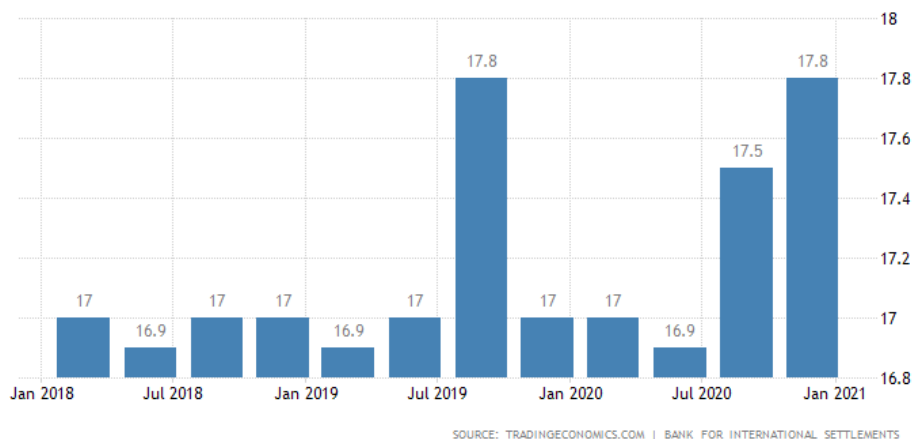
Most people with minimal income who are in debt do not think about the risks

they will face (Renanita and Hidayat, 2013). When they decide to go into debt, they usually think shortly of only seeing how easy it is to get loan funds especially when they spend the debt for something consumptive. According to Paquette in Fan (Fitriani, Sjabadhini, & Meinarno, 2009) the risks arising from this high level of consumer credit include: (1) reducing consumption levels in the future and disrupting economic activity, (2) increasing individual bankruptcies and high rates of negligence payment. For debtors who have debt due to excessive use of credit and are unable to pay the consequences of their credit, generally they will experience

negative financial consequences such as having to make another loan to pay off previous loans or having to sell assets they have.

Data from the bank for international settlements quoted by tradingeconomics.com (2021) states that household debt in Indonesia increased to 17.80 percent of GDP in the fourth quarter of 2020 from 17.50 percent of GDP in the third quarter of 2020. This indicates that many households make debt one way to meet the needs of life. The table below can explain how household debt in Indonesia has increased significantly:

Table 1. Household debt growth in Indonesia



The large number of debtors in Baleturi village who cannot use loan funds properly shows that most residents do not understand well the function of funds loaned from credit institutions. Based on Law No. 10 of 1998 concerning Banking that "Banks are financial institutions collects third party funds in the form of deposits and then distributes them to the public in the form of credit or financing to improve people's living standards." The purpose of improving their standard of living as stated by banking law cannot be fulfilled by some Baleturi residents who loan funds through credit institutions because they do not use it for business capital but rather for consumptive use.

Currently, there are many credit institutions that target lending to various

levels of society with a fairly large nominal and with convenience that can attract prospective debtors. Efforts in educating the public about the use of debt proceeds by debtors of pre-credit institutions are to give names that function to direct debtors to use them in productive activities such as "farm loans", "business funds", etc. In practice, this is just a name. Based on interviews conducted by researchers (2021), residents who are in debt do not even know that the funds they borrow have a name.

The terms of debt that are quite easy greatly affect the consideration of residents in deciding to take debt. There are even three credit institutions that offer unsecured loans. Based on the researcher's initial observations (December, 2020), the convenience provided makes residents not

read carefully the debt provisions listed in the loan agreement letter. The lack of lengthy considerations often makes residents find it difficult when they have to make installments. In fact, some residents have installments in more than one credit institution.

Most residents use funds from debt for consumptive purposes such as buying smartphones but do not use them for business purposes or buy skincare packages with the aim of being the same as others. Barba & Pivetti (2009) states that the drive for a higher standard of living and social recognition, as well as imitation of the upper class into consideration, these conditions are most likely to contribute to increasing consumer debt. Even people with uncertain incomes feel the need to raise their new standard of living by taking debt without thinking that the next installment will be burdensome.

A number of studies on debt behavior have been arranged by researchers. The first study was conducted by Dyanti (2019) which examined the relationship between compulsive buying and indebted behavior to the housewives of the residents of the Air Force housing in Madiun. The results showed that there was a strong relationship between compulsive buying and debt behavior. This means that when the value of the impulsive buying variable has increased, it will also be followed by an increase in debt behavior as well as if compulsive buying has decreased. It will also be followed by a decrease in debt behavior. The results of this study are very important as an illustration of how debt is used for something that is not really needed, a phenomenon that also occurs in Baleturi village.

The second research is research by Nurmalina and Sulastri (2019). This study found that there was a significant negative relationship between self-control and debt behavior of students of Faculty X, University of Muhammadiyah Lampung, the relationship between the two variables was not unidirectional and had a negative

value, which means that the lower the self-control behavior, the higher the debt behavior of the students of Faculty X. The results of this study illustrate that control cells are important for a person to control the desire to owe. This is most likely not owned by the villagers of Baleturi who are in debt through credit institutions.

The next research is research by Arsyanti and Beik (2015), in this study it found that the variance of education level, marital status, occupation, financial institutions, zakat per income was not proven to have a statistically significant effect on considerations in debt. The background of the debtor did not make the debtor to take debt.

The next research is from the work of Herispon (2019). It had a different view of household debt and ease of access to banks or credit institutions. The convenience provided by the bank to the public to access the services available at the bank such as depositing funds, credit services and payment system services. From the four services, the ease with which the Bank provides credit access to the public has a significant influence on the increase in credit applications. This point of view illustrates that the people of the Baleturi village see the convenience provided as an opportunity to loan funds from both banks and credit institutions.

## **LITERATURE REVIEW**

### **Household Debt**

For some people, debt is a way to meet the needs of both basic needs and secondary needs. they feel that the ease of obtaining debt is a solution to meet these needs. This is what is felt by housewives. According to dispositional approach, individuals possess stable traits that influence their behaviors (Davis-Blake and Pfeffer, 1989). The desire to meet these two types of needs builds a habit that may continue to exist, especially now that there are more and more debt providers with wider targets. and housewives are one of the targets.



Household debt is defined as all liabilities of households (including non-profit institutions serving households) that require payments of interest or principal by households to the creditors at a fixed dates in the future. Debt is calculated as the sum of the following liability categories: loans (primarily mortgage loans and consumer credit) and other accounts payable. The indicator is measured as a percentage of net household disposable income (OECD, 2022).

Most housewives who are in debt do not have a mature plan to repay through installments. So that this household debt burdens the family's economy. Moreover, the money owed is used for consumptive goods where the installments only add to the economic burden. Uncontrolled household debt will burden the family economy which can disrupt the family's economic stability. Families who are in debt do not have the opportunity to improve their economy because they focus only on paying debts without having time to develop productive activities. Household debt may threaten both *macroeconomic* and *financial* stability (Sabai, 2017)

### Why are Housewives in debt?

Anytime expenses are greater than net income it means we must borrow to maintain our current lifestyle. This is fueled by the ease in which credit is available to us and by all the options available to us that make using credit as convenient as possible for every day expenses (Murphy, 2020). Unmet needs of life make someone decide to go into debt. However, each person's lifestyle is different, so the reasons for debt are different. Some are in debt to meet the basic needs of life, some are in debt to meet their lifestyle. Whatever the reason for the need for debt, there are many institutions that provide debt, so that prospective debtors only need to choose which one is in accordance with their needs.

The cause of housewives in debt is mostly due to the desire to have goods that are considered to be able to increase

prestige. This is in accordance with the theory of planned behavior which states that behavior is driven by intention. This intention is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). there is a possibility that the cause of these mothers in debt is due to the social circle that sees several things as a need that must be met immediately. If you look at current conditions, things like looking good on social media, skin care, having the latest series of gadgets, or fashion trends are needs that must be met.

Living outside means while everyone has dreams, trying to live them out before one can financially support them means she/he is carrying over debt from month to month (Verve, 2021). Wanting something is natural, but the first thing to consider is financial ability. If you can't pay in cash, you have to be in debt with good planning to pay. The problem that often arises is difficulty in paying due to poor planning.

### How to get out of debt?

Debt can provide positive benefits for the economy but can also cause its own problems when the debtor is unable to fulfill his obligations. The inability to pay debts can have a long impact on the family's economy and can even make the family unable to get out of poverty. Of course, this is a problem that not everyone wants to face. The only way is to understand the ways to get out of debt.

The biggest mistake people make when they are deep in debt is to procrastinate (Sutton, 2004). This is the habit of many people who are in debt even though by paying debts on time, the debt burden will decrease more quickly. So, the first step to take is to pay off the debt as quickly as possible. Not only that, but also consistent in paying monthly installments. This step is sufficient if the debtor is able to hold back from being in debt again and is able to sort out which important things must take precedence.

The most likely way is to maximize income by doing business that can be done immediately and does not require a lot of capital. For housewives, what can be done is to maximize the skills they currently have, such as cooking, gardening or becoming a dropshipper. The business is a business devoted to paying debts so all profits earned must be allocated to pay debts.

## **MATERIALS & METHODS**

The approach in this research was a qualitative approach which did not intend to summarize the entire information presented by the informants but aims to provide a detailed description of the reasons for indebtedness.

Case study was the method used in this research to make it more understandable as an approach to study, explain or interpret a case in its natural context so that it can be used for reference and further research material. According to Yin (2002) a case study is an empirical investigation that investigates a contemporary phenomenon ('case') in a real-life context, especially when the boundaries between phenomenon and context may not be clearly visible. This research was conducted in a village in Nganjuk. The location was chosen because based on observations that have been made, many people in Baleturi Village have debts to date, in fact they owe not once or twice but many times where their debt was not only used to meet basic needs but also many who owe use the fund for the secondary to third needs which causes them to have a consumptive pattern like to buy goods that are not their main needs continuously without paying attention to their intended use value.

The population of this study were residents of the village of Baleturi who had debts in credit institutions that did marketing activities in the village of Baleturi. These institutions include: PNPM (National Program for Community Empowerment), BTPN (State Pension Savings Bank) Sharia, PNM (National Civilian Capital) Mekar, MBK (Family

Business Partners) Ventura, Amarnya (Amarnya Micro Fintech) and Komida (Savings and Loans Cooperatives). Duafa Partners). From the six credit institutions, there were a total of 270 people who were in debt and that number was the population of this study.

In determining the sample in this study, researchers used snowball sampling technique. According to Sugiyono (2010), the snowball sampling technique is a technique for determining the sample which is initially small in number, then this sample selects friends to be sampled, and so on, so that the number of samples becomes large. It's like a snowball that rolls and gets bigger and bigger. The note in the Snowball that was rolled out was that the total respondents interviewed had to include customers from the six credit institutions. The number of respondents themselves was 100 out of a total of 270.

In this qualitative research, the data collection process required is observation and in-depth interviews using interview guidelines that will continue to develop based on the information that needs to be extracted (Boyce and Neale, 2006). Data analysis in qualitative research is carried out during data collection and after data collection is completed within a certain period. There are three things that need to be done in qualitative data analysis, they are data reduction, data presentation and the last is drawing conclusions.

## **RESULT**

The results of interviews with the people of Baleturi Village, Prambon District, Nganjuk Regency who have debts in credit institutions, most (78 out of 100) found that what caused them to choose debt as a lifestyle was due to the pressure as a result of low economic factors so that their needs could not be fulfilled because the income has been used up for primary needs. For example, there are some residents who insist on installing Wi-Fi even though their goal was only to open social media and chatting applications which could actually

be cheaper if they chose to buy internet quota.

Another lifestyle that underlies the residents, especially housewives, to take debt is their joining the gymnastics group. Joining this group of gymnastics is kind of to get recognition from neighbors around. In addition, there was a competition for appearances, clothes, treats to meals, and karaoke so that the mothers were in debt to fulfill their prestige. From the 100 respondents, there are 21 respondents who claim to be in debt to meet the needs of this lifestyle. The surprising thing is that the nominal amount owed for this lifestyle is one of the highest.

When a resident works every day and earns daily, weekly or monthly wages with a salary below the Regional Minimum Wage, especially residents who work as farm laborers, it can be ascertained that the money gained is not enough to be used for secondary needs. Since the debts incurred by these workers are mostly used to buy equipment and necessities that are complementary needs, especially those related to appearance and technology. There are so many people who have smartphones worth more than 2 million Rupiah or people who have more than one motorcycles installment in one house. There are 40 residents who have smart phones from debt with a price range from 2 million Rupiah to 4 million Rupiah.

The next factor that causes residents to be in debt is caused by the encouragement from the residents themselves to put forward their appearance. Residents who are compelled to go into debt because of this factor are not so big, only people under the age of 30 years. However, the amount owed is relatively high because they are used to buy items that they believe can improve their appearance such as clothes and shoes and some use it to buy skincare package. With a high need for displaying self to be socialized in the real and virtual worlds while the income earned is low, debt is felt to be legitimate in situations like this. The prestige of

following today's lifestyle with income that is not possibly becomes normal if it is done by way of debt because it can be paid in installments or paid in delay according to the ability of the residents to pay off their loans. There are 42 respondents who admit that appearance is a factor they owe.

## **DISCUSSION**

The habit of indebtedness in Balleturi Village, Prambon District, Nganjuk Regency has been going on for quite a long time, with a fairly large nominal and most of it is used for unproductive things. Of course, this is not in accordance with the basic function of debt which should be used for productive things. As a result, residents cannot break out from debt for a long time, it will be different if the proceeds from the debt are used for productive things.

There are several factors that influence residents in debt and are dominated by factors that can actually be controlled not to owe. These factors are the desire to always look modern by buying expensive smart phones and installing a Wi-Fi network when all that is needed from the internet by these indebted citizens is only to exist on social media. The second factor is the fulfillment of the lifestyle of some residents who have debt. There are 21 respondents who join gymnastics groups and often go to karaoke; the third factor is debt to pay debts (shut the digging holes) which makes debtors difficult to get out of debt. The fourth factor is the desire to look fashionable which makes the debt proceeds allocated to clothing, jewellery and skincare packages. Only 28 respondents used debt funds for productive purposes. Even then, there are 8 respondents who take a maximum of loans whose remaining loans after being used for productive purposes are still used for other less productive purposes.

From the results of this study, it can be concluded that the villagers of Balleturi still do not understand the function of debt. This will be a prolonged problem if an action is not taken immediately such as

providing education on how to manage debt in the form of community empowerment to overcome debt habits through productive activities based on economic education.

## CONCLUSION

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**Conflict of Interest:** None

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