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The Social Impact of Online Loans On Adolescents in Gaperta Street, Helvetia

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ABSTRACT

The development of digital technology has made it easier for people to access various financial services, including online loans. The ease of the application process, simple requirements, and rapid disbursement of funds have made this service widely used, including among adolescents. However, low financial literacy, a consumptive lifestyle, and the influence of social media make adolescents vulnerable to using online loans without considering the risks that may affect their social lives. This study aims to examine the social impact of online loan usage on adolescents in Gaperta Street, Medan Helvetia District. This study employed a qualitative method with a descriptive approach. Data were collected through observation, interviews, and documentation involving adolescents who had used online loan services. The results of the study indicate that the use of online loans among adolescents is influenced by the development of digital technology, consumptive lifestyles, and social pressure from peer groups. The impacts experienced include stress, anxiety, conflicts with parents, decreased family trust, changes in friendships, and declining academic performance and social participation. Thus, online loans not only create economic problems but also have negative effects on the psychological condition and social lives of adolescents.

Keywords: *Online Loans, Social Impact, Adolescents, Digital Technology.*

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INTRODUCTION

The development of digital science and technology has brought significant changes to various aspects of social, economic, and cultural life. One concrete manifestation of this development is the increasing use of digital technology in economic activities, particularly through the use of the internet and mobile-based applications for financial transactions. This digital transformation allows people to purchase goods and services quickly and conveniently without having to go through conventional procedures. The internet and digital devices have become an integral part of daily life, used not only by adults but also by teenagers as active users of digital technology (Putra, 2018; Rosiwan & Lasmanah, 2022).

The increasingly easy access to the internet has also driven the intensity of digital technology use among various age groups. The internet serves not only as a source of information and entertainment but also as a medium for providing digital financial services. Teenagers are one of the groups most frequently accessing the internet via smartphones, whether for education, communication, or social activities on digital media. This situation places teenagers in a strategic and vulnerable position when it comes to various digital products, including app-based financial services, necessitating a critical understanding of their potential social impacts.

With the development of financial technology, online lending services (pinjol) have emerged as a financing alternative, offering fast processing, simple requirements, and unsecured disbursement. These characteristics make pinjol attractive to the wider community, including young people. However, this convenience is often not matched by an adequate understanding of the risks, obligations, and long-term consequences of borrowing. Furthermore, the proliferation of illegal pinjols, unregistered and supervised by the Financial Services Authority (OJK), increases the potential for social and economic harm for their users (Wati & Syahfitri, 2021). Psychosocially, adolescence is a transitional phase marked by the search for self-identity, emotional changes, and an increased need for social recognition. From a developmental psychology perspective, adolescents tend to have immature self-control, making them more susceptible to impulsive decisions without considering long-term risks. G. Stanley Hall referred to this phase as the storm and stress period, a period vulnerable to internal conflict and external pressures, including in economic and social decision-making (Rizal, 2021). In the context of digital technology development, adolescents, as a group of active internet users, are potential targets for various digital services, including online loans (pinjol). Research shows that low financial literacy, combined with easy access to technology, increases adolescents' vulnerability to online loans, particularly illegal ones. The socioeconomic conditions of urban communities, characterized by income inequality and increasing consumer needs, also reinforce the tendency to use online loans as a quick solution to meet financial needs (Nurhayati, 2021).

Social media plays a crucial role in shaping adolescent consumer behavior. Exposure to lifestyle content, consumption trends, and social standards widely displayed on digital platforms fosters the fear of missing out (FOMO). This phenomenon triggers adolescents' desire to adapt to their social environment, even when it doesn't align with their financial capabilities. In this context, online loans are often perceived as a quick and convenient solution to meet consumer needs shaped by social media (Pratama, 2020). The online lending phenomenon has evolved in line with the increasing consumer culture of modern society. Loans are no longer solely used to meet immediate needs but also to fulfill symbolic desires related to lifestyle. Various studies have shown that easy access to online lending actually increases the risk of debt trapping, especially for individuals with low levels of financial literacy (Wati & Syahfitri, 2021). The impacts are not only economic, but also social and psychological. Normatively, the provision of online lending services is regulated by Financial Services Authority (OJK) Regulation Number 77/POJK.01/2016 concerning Information Technology-Based Money Lending Services. However, in practice, various cases demonstrate that online lending, particularly illegal lending, often leads to social problems such as debt collection intimidation, misuse of personal data, family conflict, and even psychological stress. These impacts have the potential to disrupt social stability and adolescent development if not addressed systematically.

Based on empirical findings in research by Arcana et al. (2025), the population of online lenders in Medan City shows a significant number, particularly among university students. The study explicitly stated that the study population was university students who took out online loans in Medan City during the period 2024–2025, indicating that online lending has become a real and widespread phenomenon in Medan's urban environment. Similarly, research by Siti Rahmayanti Putri (2025) also confirmed the high number of online lenders in Medan City, particularly among Generation Z, with 100 respondents selected based on a large and heterogeneous population. The fact that both studies included online lenders in Medan City as the study population indicates that the number of online lenders in the city is not a sporadic phenomenon but has formed a fairly widespread social pattern, particularly among young people with high access to digital technology. This condition reinforces the urgency of further research on the social impact of online loan use in Medan City, particularly in the context of adolescents and urban youth.

Financial Services Authority (OJK) data shows that North Sumatra Province has one of the highest numbers of online loan users outside Java. In July 2024, there were 752,769 active accounts with outstanding loans reaching IDR 2.2 trillion. Nationally, total outstanding online loans reached IDR 83.5 trillion in June 2025, with the majority of users aged 19–34 (Tempo, 2025; CNN Indonesia, 2025). This data indicates that young people are the dominant users of online lending services. The Financial Services Authority (OJK) of North Sumatra Province reported that there were approximately 690 complaints regarding illegal online lending in North Sumatra throughout 2025. This number is one of the highest outside Java.

According to national data, the PASTI Task Force has received tens of thousands of reports of illegal online lending, and thousands of lending entities have been shut down. Reported losses in North Sumatra have reached hundreds of billions of rupiah, demonstrating a significant impact on local communities. This phenomenon is also reflected in the Jalan Gaperta area, Medan Helvetia District, an urban area with heterogeneous socioeconomic characteristics and high levels of internet access. Based on initial observations and information from the local community, there are indications of online loan use among adolescents in response to consumer needs and social pressures. This condition makes the area empirically relevant as a research location to examine the phenomenon of online loans among adolescents in an urban context. The development of digital technology and the penetration of online loan services indicate that adolescents face greater social risks than adults.

Theoretically, limited financial literacy, emotional instability, and the influence of the social environment make adolescents a vulnerable group to exploitation by digital financial services. Therefore, the phenomenon of online loans cannot be understood solely as an economic issue, but rather as a social issue closely related to the welfare and protection of the younger generation. Based on this description, research on the social impact of online loans on adolescents is important and relevant. This research is expected to contribute academically to understanding the relationship between digital lifestyles, social media, and adolescent financial behavior, as well as serve as a basis for preventive efforts to protect adolescents from the social risks resulting from online loan use.

METHOD

This study uses a qualitative research method with a descriptive approach. A qualitative approach was chosen because this study aims to deeply understand social phenomena related to the social impact of online loan use among adolescents within the context of their social lives. Qualitative research allows researchers to explore the meanings, perceptions, and social experiences of research subjects naturally without manipulating the situation being studied. Saryono (2010:49) explains that qualitative research is used to investigate and explain social phenomena that cannot be measured quantitatively but rather are understood through the meanings constructed by individuals in their social interactions.

The research location is where the researcher obtains the necessary data. The research location is the place where the research will be conducted. The selection of a location must be based on considerations of its attractiveness, uniqueness, and suitability to the chosen topic. By selecting this location, researchers are expected to discover meaningful and novel findings (Suwarma Al Muchtar, 2015:243). The selection of Jalan Gaperta, Medan Helvetia District, as the research location was based on empirical considerations relevant to the study's focus on the social impact of online loans on adolescents. Sociologically, this area is an urban residential area with a heterogeneous population, both in terms of education level, employment status, and socioeconomic conditions. This diversity creates complex social dynamics, particularly among adolescents in the educational transition phase, ranging from high school students and university students to those entering the informal workforce. Based on initial observations and information from local community leaders, there are indications of increasing use of online lending services among adolescents in this area, particularly to meet consumptive and urgent needs.

This phenomenon aligns with data from the Financial Services Authority (OJK), which shows that North Sumatra Province is among the regions with the highest number of online lending users outside Java, with the majority of users being young. This situation reinforces the assumption that urban areas such as Medan Helvetia, including Jalan Gaperta, are social spaces vulnerable to the penetration of app-based digital financial services. Furthermore, relatively easy internet access, high smartphone usage, and the intensity of adolescent interaction with social media in this area also contribute to the widespread use of online lending. A social environment open to the flow of digital information makes adolescents more susceptible to online lending advertisements and promotions, both legal and illegal. Thus, Jalan Gaperta is seen as a representative location to illustrate the phenomenon of online loan use among urban youth, while also allowing researchers to obtain rich and in-depth data regarding the social impacts it has on the local community.

Informants also serve as feedback providers on research data (Burhan Bungin, 2010). Informants in this study were determined using purposive sampling, a deliberate selection of informants based on specific criteria relevant to the research focus. Informants were chosen because they were considered to have knowledge, experience, and direct involvement with the phenomenon of online loan use among adolescents. In this method, each sample selected had specific criteria or considerations in accordance with the research objectives (Sugiyono, 2013). The informants in this study were as follows:

1) Key informants, who are knowledgeable and possess various basic information required for the study. Informants were selected using purposive sampling. This technique is based on specific criteria, namely individuals with authority and extensive understanding of the social conditions in their area, including phenomena related to online loans among adolescents. The key informants in this study were the Village Secretary and the Neighborhood Head.
2) Key informants, who are directly involved in the social interactions studied. Informants were selected using purposive sampling. This technique was chosen based on specific criteria: individuals who are vulnerable to the social and psychological influences arising

from online loans and who are able to explain the impacts they experience directly. The primary informants in this study were 5 of 47 teenagers who used online loans on Jalan Gaperta, Medan Helvetia.

3) Additional informants are individuals who can provide additional information to complement the analysis and discussion of a topic or problem. Informants were selected using a purposive sampling technique. This technique was chosen based on specific criteria: individuals who have emotional closeness and direct involvement in the teenagers' daily lives, thus providing additional perspectives on changes in attitudes, habits, and economic conditions arising from their involvement in online loans. The additional informants in this study were three parents of teenagers who used online loans.

The data collection techniques used in this study were designed to address the research focus, namely the social impact of online loan use on adolescents on Jalan Gaperta, Medan Helvetia District. In qualitative research, data collection techniques are chosen to explore social meanings, subjective experiences, and the dynamics of social interactions experienced by research subjects (Moleong, 2008).

Data analysis is the effort to systematically search for and organize the results of observations, interviews, and other sources to enhance the researcher's understanding of the case under study and present them in the form of findings for others (Muhadjir, 2000). According to Moleong (2002:103), data analysis is the process of measuring data sequences and organizing them into patterns, categories, and basic descriptions. Data analysis was conducted using a descriptive qualitative approach following the interactive model of Miles and Huberman (in Sugiyono, 2019), which consists of three stages. First, data reduction, which is the process of compiling and selecting important elements relevant to the research focus. Second, data presentation, which is the organization of the reduced information into narrative form to facilitate drawing conclusions. Third, drawing conclusions, namely the interpretation of data that is continuously verified throughout the research process to ensure its accuracy in relation to the research focus.

FINDING AND DISCUSSION

RESEARCH RESULT

1. Description of Research Location

The research location is on Jalan Gaperta, Medan Helvetia District, Medan City, North Sumatra Province. Jalan Gaperta is one of the main roads connecting residential areas with the trade and service areas in Medan Helvetia District. The Gaperta Street area is dominated by residential activities, micro and small businesses, shops, and other supporting facilities such as restaurants, places of worship, and service providers. Public activity along this street is quite high, especially during certain hours, reflecting the city's social and economic dynamics. These conditions make Gaperta Street a relevant location for research, particularly in assessing community activities, social interactions, and local economic development in the urban area of Medan Helvetia District.

2. History of the Development of the Research Site.

Gaperta Street, located in Medan Helvetia District, Medan City, is one of the areas experiencing significant development along with Medan's growth as a center of economic, social, and residential activity in North Sumatra Province. Initially, this area was dominated by residential land with a relatively low population density and supported by local and simple community activities. Gaperta Street primarily served as a connecting route between residential areas around Helvetia and the surrounding areas. With the increasing population and urban expansion, Gaperta Street began to experience changes in function. Improved road infrastructure development encouraged increased community mobility, both for work, education, and economic activities. Adequate accessibility made this area increasingly strategic and attractive for residents to settle or open businesses.

Developments in the surrounding area, including the growth of Medan Sunggal District, Medan Petisah, and the Tanjung Gusta area, also influenced the dynamics of Gaperta Street. Economic activity began to flourish with the emergence of various small- to medium-scale businesses such as grocery stores, restaurants, repair shops, and other service businesses. This indicates a shift in the area's function from being predominantly residential to a mixed-use area, encompassing both residential and economic activities. Over time, Jalan Gaperta has also seen an increase in the intensity of community social activities. Interactions between residents have become more diverse, as the heterogeneity of the population, which comes from diverse backgrounds, increases. The presence of supporting facilities such as places of worship, educational facilities, and access to healthcare facilities and public spaces around the area, further strengthens Jalan Gaperta's role as a vital component of the urban structure of Medan Helvetia District. To date, Jalan Gaperta can be categorized as a continuously developing urban area characterized by dynamic community activity. This development is reflected not only in the physical changes of the area but also in the increasing social and economic activities of the local community. This condition makes Jalan Gaperta a relevant research location for examining various urban phenomena, particularly those related to regional development, community activities, and their impact on local social and economic life.

3. General Conditions of the Research Location

The research location is on Jalan Gaperta, Medan Helvetia District, Medan City, an urban area characterized by dynamic social and economic activity. This area is dominated by residential areas directly adjacent to various small- and medium-scale businesses, such as stalls, grocery stores, informal financial services, and digital-based services. These conditions make this area relevant for studying socioeconomic phenomena in the community, particularly those related to online lending practices. The informants used as sources in this study consist of several categories. Key informants are local village officials, namely the Secretary of the Helvetia Village Head, who have extensive authority and understanding of the social conditions of the community in their area, including phenomena related to online lending among youth. The key informants in this study are residents living around Jalan Gaperta who have used online lending services, both as active borrowers and as individuals indirectly affected.

They are the primary subjects of this study because they have direct experience with online lending practices, from the reasons for use, the borrowing process, to the impacts felt in their daily lives. The experiences, perceptions, and views of key informants are crucial in describing the social and economic realities developing in the research location. Additionally, additional informants include family members and those closest to the key informant, such as spouses, parents, or neighbors. These additional informants play a role in providing a broader perspective on behavioral changes, household economic conditions, social pressures, and the psychological and social impacts arising from the use of online lending. By involving various categories of informants, this study is expected to obtain comprehensive and in-depth data regarding the general conditions of the research location and the phenomenon of online lending. happened in the Gaperta Street community

4. Condition of Facilities and Infrastructure at the Research Location

The infrastructure around Jalan Gaperta, Medan Helvetia District, is considered adequate for an urban area. The road infrastructure in this area is paved and accessible to both two-wheeled and four-wheeled vehicles, thus supporting community mobility in carrying out daily activities. Public transportation, such as public transportation and online motorcycle taxis, is also relatively easy for residents to access. Along Jalan Gaperta, there are various facilities supporting community life, such as places of worship, food stalls, minimarkets, and service facilities.

The existence of these facilities plays a crucial role in supporting the social and economic activities of residents, including meeting daily needs and supporting the development of small businesses in the area. Furthermore, Jalan Gaperta is supported by a fairly well-developed information technology network. Internet access and smartphone use have become part of people's daily lives. Other supporting facilities, such as educational facilities and healthcare services, are also located within close proximity to the research location, making it easy for residents to access basic services. The relatively dense residential environment and intense social interaction make it easy for information about online loans to spread from one individual to another, both through direct conversations and through social media. In general, the condition of the facilities and infrastructure on Jalan Gaperta supports dynamic socio-economic activity. The available physical and non-physical infrastructure also influences residents' economic behavior patterns, including their decision to use online lending services. Therefore, this condition is a crucial factor to consider when analyzing the online lending phenomenon at the research site.

DISCUSSION

1. Findings

Based on the results of research conducted by researchers at the research location on Jalan Gaperta, Medan Helvetia District, Medan City, through in-depth interviews with several informants, the researchers successfully gathered various information regarding the use of online loans and their impact on the social and economic lives of adolescents. Data collection in this study utilized several methods, namely observation, interviews, and documentation, to obtain a comprehensive picture of the phenomenon under study:

A. Observation; Observations were conducted of the daily lives of adolescents around Jalan Gaperta, specifically regarding consumption patterns, digital technology use, and social interactions with family and community. From these observations, the researchers found that smartphone use and easy internet access contribute to the increasing use of online loans among adolescents. These observations helped researchers understand the social context underlying online loan use, beyond the data obtained through interviews.

B. Interviews, Interviews were the primary method in this research, conducted in-depth conversations between the researchers and informants. The interview method used was semi-structured, allowing the researcher to have a guideline for focused questions while still allowing informants to share their experiences and perspectives in detail. The interview subjects in this study consisted of:
   1) One key informant, the Village Secretary and the local Neighborhood Head, selected for their knowledge and understanding of the social conditions of the community, particularly regarding economic issues and youth behavior in the Jalan Gaperta area. The key informants provided an institutional perspective and observations on the phenomenon of online loan use within the village.
   2) Five key informants, namely teenagers living around Jalan Gaperta and using online loan services, were the core subjects of the study because they experienced the process of using online loans directly, from initial motivation, ease of access, to the impacts felt in their daily lives. The experiences and perceptions of these teenagers served as the primary sources for describing the social realities occurring at the research site.
   3) Three additional informants, namely parents of adolescents using online loans, provided additional information regarding changes in their children's behavior, their families' economic conditions, and the social and psychological impacts experienced within the household due to online loan use.

   Through this interview method, researchers obtained descriptive and contextual data regarding the reasons adolescents use online loans, the economic and social pressures they face, and their families' responses to this phenomenon.

C. Documentation; Documentation is a supporting data collection technique in this study, used to complement the results of observations and interviews. Documentation includes field notes, documentation of the research environment, and archives or documents relevant to social activities in the Jalan Gaperta area. This documentation data serves as supporting evidence and strengthens the validity of the qualitative data obtained by the researchers. Thus, the results of the observations, interviews, and documentation are presented in a systematic and in-depth narrative to provide a comprehensive picture of online loan use among adolescents and its impact on families and the social environment on Jalan Gaperta, Medan Helvetia District.

Research findings indicate that online loan use among adolescents cannot be understood solely as economic behavior, but rather as the result of the interaction of various social, cultural, and technological factors that influence adolescents' lives in the digital age. Easy access to online loan services via smartphones has transformed the way adolescents access funds. The fast application process, simple requirements, and quick disbursement of funds make online loans a practical option for meeting various needs. This situation demonstrates that the development of digital technology not only provides benefits but also opens up opportunities for risky financial behavior if not balanced with adequate financial literacy.

2. Discussion of Research Results

A. Background and Driving Factors for Using Online Loans

Based on interviews and observations, the use of online loans among teenagers on Jalan Gaperta does not occur spontaneously, but is driven by a series of interrelated factors. These factors can be grouped into three main dimensions: the development of digital technology, lifestyle influences, and consumer culture, as outlined in the theoretical study. The development of digital technology has become the primary gateway, enabling teenagers to access online loan services with great ease. From the interviews, all key informants admitted that they first learned about and accessed online loans via smartphones. The ease of downloading the application, the application process requiring only an ID card, and the disbursement of funds within minutes make online loans feel no different from other digital transactions that have become part of teenagers' daily lives. This aligns with theoretical studies that digital technology fosters instantaneous mindsets that influence financial decision-making.

Lifestyle, shaped by intense social media use, is a second driving factor. Teenagers in the study area have high exposure to Instagram, TikTok, and YouTube content that depicts a consumerist lifestyle, ownership of trendy items, and certain appearance standards. Informant AA revealed that one of the reasons he used online loans was to "keep up with friends who already had the item." This suggests that social media acts as an agent for creating pseudo-needs, which then drive borrowing decisions. From the perspective of Lifestyle Theory (Giddens, 1991), consumption choices become a way for adolescents to construct and display their social identity. Consumerism reinforces this drive by creating a mentality that happiness and social acceptance can be achieved through possession of goods. Most informants admitted to using online loans not for basic needs, but rather to purchase branded clothing, gadgets, or finance entertainment activities. Baudrillard (1998) explains that in a consumer society, goods are no longer merely functional products but rather status symbols. When these status symbols are financially unaffordable, online loans serve as an "instant bridge" that seems easy but carries a heavy social burden.

The influence of peers and the social environment cannot be ignored. Several informants admitted to learning about online loans from friends, and some even used them because "everyone in their circle uses them." This mechanism aligns with Social Learning Theory (Bandura, 1977), where adolescents imitate behavior considered normal in their social groups. When online lending becomes normalized within their social circles, the pressure to participate becomes intense. Thus, the underlying causes of online lending are the result of an interaction between easy access to technology, lifestyle pressures through social media, consumer culture, and peer influence. These four factors are not merely underlying factors but also key to understanding why the social impacts discussed in the following subsections can occur.

B. Women's Dual Roles: Negotiation and Adaptation

Based on research findings obtained through field observations, in-depth interviews, and documentation, it is clear that adolescent behavior in using online lending services on Jalan Gaperta, Medan Helvetia District, exhibits complex tendencies. This behavior not only reflects economic decisions but is also closely related to the dynamics of adolescent development as individuals transitioning to adulthood.

In the context of Adolescent Behavior Theory, adolescence is a period characterized by the search for self-identity, emotional instability, and a tendency to try new things without careful consideration. Erikson explained that at this stage, adolescents are in a phase of identity versus role confusion, where individuals seek to understand and shape their identity through interactions with their social environment (Erikson, 1968). This condition makes adolescents more vulnerable to external influences, including the use of online loans, which are perceived as a quick solution to meet needs or desires.

Observations at the research site indicate that the social environment on Jalan Gaperta is characterized as an urban area with relatively high levels of technological access. The availability of internet networks and the use of smartphones, which have become part of everyday life, make it easier for teenagers to access various digital applications, including online loan services. Furthermore, interviews with key informants revealed that most teenagers first learned about online loans through social media platforms like Instagram, TikTok, and YouTube, as well as through peer recommendations. Exposure to massive digital content, particularly that depicting a consumerist lifestyle and easy financial access, indirectly shapes the perception that online loans are normal and can be used at any time. In this regard, social media acts as a new socialization agent that influences how teenagers think and act. This phenomenon suggests that teenagers' behavior in using online loans is not formed individually, but rather through ongoing social interactions. Teenagers tend to imitate behaviors considered common or accepted in their environment. When the use of online loans becomes commonplace among their peers, this behavior is more easily internalized as part of their lifestyle. This aligns with the concept of social construction, where reality is shaped through ongoing social interactions and experiences.

Furthermore, interview results indicate that adolescents' decisions to use online loans are often driven by a desire to meet immediate needs, such as purchasing trendy items, fulfilling a lifestyle, or even fulfilling everyday consumer needs. In many cases, adolescents do not carefully calculate their ability to repay the loan. They focus more on the ease of the application process, the speed of the loan, and the absence of complicated requirements. This reflects a predominance of impulsive behavior. G. Stanley Hall, in his theory of storm and stress, explained that adolescence is a period filled with emotional turmoil and a tendency to act on momentary impulses without considering long-term consequences (Hall, 1904). The findings of this study support this theory, as adolescents tend to make spontaneous financial decisions without considering the risks they will face later in life. Furthermore, limited financial literacy also influences adolescents' behavior when using online loans. Most informants lack a clear understanding of the interest rates, late fees, and legal consequences of using online loan services, especially those that are not officially registered. This suggests that decisions are not based on a comprehensive understanding, but rather on perceived convenience and immediate needs.

From a psychological perspective, the impact of online loan use also illustrates adolescents' mental unpreparedness to face the consequences of their decisions. Interviews with key informants revealed that adolescents trapped by online loans experience various psychological pressures, such as anxiety, stress, sleep disturbances, and fear of debt collection by creditors. This pressure not only impacts the individual's mental state but also their social behavior. Some adolescents become more withdrawn, irritable, and tend to withdraw from their social environment. This situation indicates significant behavioral changes resulting from the pressure they experience. This reinforces the argument that although adolescents are cognitively capable of understanding the risks, they are not yet emotionally equipped to manage these pressures.

Furthermore, interviews with the informants' parents indicate that online loan use also impacts family relationships. Parents often feel disappointed and angry when they discover their children are involved in online loans, especially when they do so without their knowledge. This creates conflict within the family, which can ultimately worsen adolescents' psychological well-being. From a Lifestyle Theory perspective, adolescents' behavior in using online loans can also be understood as part of an effort to adapt to the prevailing social standards in their environment. Modern lifestyles influenced by digital media encourage teenagers to constantly follow trends and maintain their image in the eyes of their peers. In this environment, owning certain items becomes an important symbol of social status for teenagers.

Anthony Giddens stated that in modern society, individual identity is no longer determined solely by structural factors, but rather by lifestyle choices (Giddens, 1991). In the context of this research, the use of online loans is one way for teenagers to maintain their desired lifestyle, even at the expense of their financial stability.

C. Social Impact: Empowerment and Transformation of Gender Relations

Based on research findings obtained through field observations and in-depth interviews with informants, it is clear that the use of online loans among teenagers on Jalan Gaperta is not solely motivated by pressing economic needs, but is also influenced by the dynamics of modern lifestyles and the growing consumer culture within their social environment. This phenomenon indicates that online loans have undergone a shift in function, from being a mere financial instrument to becoming an integral part of social practices embedded in the daily lives of teenagers. From Anthony Giddens' perspective, lifestyle is understood not only as a consumption pattern but also as a form of self-identity expression constructed through individual choices in daily life. Lifestyle reflects how one wishes to be perceived by others, especially in social interactions. Giddens explains that in modern society, individuals actively shape their identities through the lifestyle choices they make. In the context of this research, teenagers on Jalan Gaperta demonstrate a tendency to conform to evolving social standards, particularly those influenced by digital media.

This situation can be understood through several factors influencing the use of online loans. The first factor is the development of digital technology. Advances in the internet and mobile devices have made online loan services increasingly accessible, fast, and practical. The simple application process and relatively quick disbursement of funds encourage people, including teenagers, to utilize these services to meet their financial needs. This convenience ultimately shapes behavioral patterns that tend to desire everything instantly. The second factor is the increasingly consumerist and trend-driven lifestyle of modern society. Teenagers not only have basic needs, but also need to support their appearance, entertainment, social life, and social media presence. When financial conditions are inadequate, online loans are often chosen as a quick solution to maintain this lifestyle. Thus, the use of online loans is driven not only by economic needs but also by the desire to keep up with social developments in their surroundings. The third factor is consumerism. Consumptive behavior encourages individuals to buy or use things based on desire, rather than need. In situations like this, easy access to online loans can trigger impulsive financial decisions. As a result, online loans are often used to meet short-term needs without considering long-term risks, such as difficulty repaying installments and increasing debt burdens.

Interviews with key informants revealed that most teenagers use online loans to purchase non-priority items, such as branded clothing, accessories, and the latest electronic devices. These decisions are not based on immediate needs, but rather on a desire to keep up with trends and maintain their image among peers. This suggests that a consumerist lifestyle is a dominant factor driving the use of online loans. This phenomenon can be further analyzed through Consumerism Theory, which explains that in modern society, consumption is no longer solely aimed at meeting basic needs but also at demonstrating social status and self-identity. Veblen introduced the concept of conspicuous consumption, which is consumption carried out ostentatiously to demonstrate social status to others (Veblen, 1899). In the context of this study, teenagers use online loans as a means to maintain a desired social image, despite the financial risks involved in later life.

Interview results indicate that the drive to "keep up" with peers is a key factor influencing adolescents' consumption behavior. They feel the need to possess the same or equivalent items as their friends to remain relevant within their social group. This situation reflects strong social pressure, ultimately pushing adolescents to make irrational financial decisions. However, the use of online loans not only impacts the individual's financial well-being but also has significant social consequences. Research shows that these social impacts can be categorized into several areas: family relationships, peer relationships, and adolescents' psychological well-being.

From a family perspective, the use of online loans often leads to conflict between adolescents and their parents. In many cases, parents only discover their child's debt after the creditor has requested a debt collection. This situation leads to disappointment, anger, and a loss of trust between parents and children. In some cases, these conflicts escalate into prolonged arguments, impacting family harmony. Furthermore, communication within the family is disrupted. Adolescents tend to hide their problems for fear of being scolded or not receiving support from their parents. This creates emotional distance between family members, which can ultimately worsen the adolescent's psychological well-being.

In terms of social relationships with peers, the impacts are also quite complex. Initially, using online loans may help adolescents fit in with their social group. However, when they begin to experience difficulties repaying their debts, these relationships can change. Several informants admitted to feeling ashamed and withdrawing from their social circles because they were unable to maintain their previous lifestyle. In some cases, adolescents also experienced social stigma from their surroundings. They were considered incapable of managing their finances well or even labeled as irresponsible individuals. This situation can lead to social exclusion, which ultimately impacts adolescents' self-confidence and the quality of their social interactions.

From a psychological perspective, the impacts tend to be more serious. The burden of debt, coupled with pressure from debt collectors, who often use aggressive methods, causes adolescents to experience significant stress. Some informants reported experiencing sleep disturbances, excessive anxiety, and persistent feelings of fear. This situation indicates that using online loans impacts not only financial aspects but also individuals' mental health. These psychological impacts also impact other aspects of adolescent life, such as declining academic achievement and reduced participation in social activities. Adolescents experiencing stress tend to lose focus on learning and become less active in activities they previously participated in. This indicates a decline in their overall quality of life.

When analyzed using Merton's Strain Theory, this phenomenon can be understood as the result of a mismatch between social goals and the means available to achieve them (Merton, 1938). In this context, the social goal in question is the desire to follow a modern lifestyle and gain social recognition, while available means are limited by economic conditions. This mismatch drives individuals to seek alternatives, including the use of online loans. However, these alternatives actually create new problems, namely greater social and psychological stress. This suggests that using online loans as a quick solution does not solve problems but rather exacerbates existing conditions. In the long term, this can lead to social marginalization, where individuals are increasingly excluded from their social environment due to an inability to meet existing demands. Thus, it can be concluded that the social impacts of online loan use among adolescents are multidimensional and interconnected. A consumerist lifestyle influenced by digital media and social pressures encourages teenagers to use online loans, which then has various negative impacts on their lives, both socially, psychologically, and economically. Overall, the findings of this study indicate that the phenomenon of online loans among teenagers cannot be understood in isolation but must be viewed as part of a broader social dynamic, involving interactions between lifestyle, consumer culture, and existing social structures. Therefore, a comprehensive approach is needed to address this phenomenon, including improving financial literacy, strengthening the role of the family, and implementing stricter regulations for online lending services.

CONCLUSION

Based on research on the social impact of online loans on adolescents on Jalan Gaperta, Medan Helvetia District, it can be concluded that online loan use among adolescents is influenced by a combination of factors: digital technology developments, consumer lifestyles, consumer culture, and peer influence. Easy access to loan services through digital applications and high social media exposure encourage adolescents to use online loans as a quick way to meet various consumer needs and desires. This research also shows that the use of online loans has negative and multidimensional social impacts on adolescents' lives.

These impacts include psychological disorders in the form of stress, anxiety, fear, and emotional distress due to loan repayment obligations. Furthermore, the use of online loans can trigger conflict within families, reduce trust between parents and children, and disrupt communication within the family environment. Socially, adolescents involved in online loans tend to experience changes in friendships and social interactions. Shame, social pressure, and fear of being judged by their peers cause some adolescents to withdraw from social circles and reduce their participation in social activities. Other impacts are seen in education, where the pressure experienced results in decreased concentration in learning, academic achievement, and involvement in school and community activities. Thus, the phenomenon of online loans among teenagers is not only an economic issue, but also a social one that impacts their psychological well-being, family relationships, social life, and overall development. Therefore, efforts to improve digital financial literacy, more optimal parental supervision, and ongoing education from schools and the government are needed to prevent the negative impacts of online loan use on the younger generation.

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