

## EFFECTIVENESS FINANCING THROUGH PEER TO PEER FINANCIAL TECHNOLOGY AT SMMB (SMALL AND MEDIUM MICRO BUSINESS) IN INDONESIA

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### ABSTRACT

The purpose of this research is to know how to apply financing and financing effectiveness through the financial technology peer to peer to SMMB in Indonesia. The Research methods used are qualitative. Primary data sources through interviews and secondary data are obtained from financial statements and books.

The result of the research is the process of fintech financing on P2P lending products that often occur namely capital loans with the following financing requirements: Complement the files related to personal data and business, the application process is simpler & fast disbursement without the need to submit a guarantee. Then, based on observations conducted through previous research that financing through P2P fintech in SMMB in Indonesia has not been effective enough, where the company still has Not implemented the 5c principles in providing Financing, as well as the company still ignore the rules and restrictions issued by OJK number 77/POJK. However, the Management of fund Distribution services is still not qualified in minimizing risk, as well as the operation of the company is still less cautious so that it impacts on losses and debts that accumulate For SMMB businesses.

**Keywords:** Financing, P2p Fintech, Smmmb

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### 1. Introduction

Technology is one of the community Need, where the impact of the technological developments can build and develop the digital economy sectors. The Community continues to develop innovation in the provision of services in lending activities, one of which is characterized by the provision of information technology-based money lending services that is assessed as contributing to national development and economy. Money Lending service based on information technology is very helpful in improving public access to financial services products online, both with various parties without the need to know each other. The era of technology is an era where community life and activities will be easier and more effective due to the role of the digital world. One type of start-up that is starting to rise in the leaves is in the field of *Financial technology* (Fintech). *Financial technology* is a shortened

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designation of the word '*financial*' and '*technology*' where it means an innovation in the field of financial services. Fintech affects community transaction habits become more practical and effective also helps communities gain access to financial products and improve financial literacy. Some examples of business are incorporated in Fintech such as; The process of buying and selling stocks, payments, funds Transfer, retail investment, financial planning (*Personal Finance*), and *Peer to peer lending*.

*Peer to Peer* (P2P) Lending is a service of *financial Technology* that is very helpful SMMB in the capital. Capital is a very significant issue of course to develop business and fulfill the financial needs of society. (htt) So, with *peer to peer* (P2P) Lending community, SMMB can borrow funds easily without collateral. Financing or financing is the funding given by a party to other parties to support the planned investments, both self-made and institutions ([Dwi & Renny, 2017](#); [Rianse & Abdi, 2009](#)).

Judging from the data obtained from the OJK at the end of the year 2017, there is a credit need for SMMB capital amounting to Rp1,700 trillion per year in Indonesia. With a limited financial institution at the time, it could meet the capital of Rp700 trillion only, so that there are still many remaining amounts to be fulfilled. Meanwhile, the research result of the Ministry of Cooperatives and Small Business (UKM) at the end of 2017 showed, the number of MSMMB in Indonesia as much as 59.2 million and as many as 3.79 million from the overall results are already plunged into *online*. UKM's KEMENKOP also hopes to reach the target of 8 million SMMB online in 2019. Of these two data is proof that with the *online* loans based on *Fintech peer to peer lending* or *P2P lending* which is currently mushed in Indonesia is very helpful to develop SMMB business, so that it can be more advanced, develop and bring a large turn over. That way, it will automatically increase the country's economy level. ([Bernik, Azis, Kartini, & Harsanto, 2015](#); [Pasha, 2018](#))

The implementation of financial technology is expected to play an active role to reach every element of society, especially people in 3 area (Forefront, outer, and desolater) who still have not access the branch office presence of banking institutions. But the development of financial technology *peer to peer lending* is not followed by an increase in the understanding of the community, where as the service targets the *underserved* segment that is the society that needs funds in the amount of Small in a short time, In addition, the process of financing submission in *peer to peer lending* makes it easier for people who cannot access banking services because it has no guarantee, resulting in a lot of people stuck problems in credit Online.

Based on the research ([Paulino, Gatpandan, Rosas, & Daniel, 2017](#); [Wijayanti, 2018](#)) that this practice still considered to be there are many of the most of them as follows (1) the implementation of community activities and loan borrow done by the parties already know each other and should not be face to face; (2) of subjectivity risk analysis failed to have spent difficulties in fee collection of; (4) systematic recording acquittance; (5) failure system used by the organizers; (6) misinformation because the absence of direct verification (7) the mistake of transactions.

The Indonesian Consumer Institution Foundation (YLKI), since January 2018 has recorded 50 more complaints against *online* credit. The Jakarta Legal Aid Institute (LBH) announces that there are 1,330 entry reports from victims of the *financial technology* (Fintech) *peer to peer lending* service or more popular with online credit names or 'online Moneyness'. This complaint starts from billing, interest calculation system, and fines that are deemed to be less obvious. In fact, not a few consumers claim to be billed by the institution that gives the fintech where they apply for loans with actions that violate the rights of consumers.

Financial Services Authority Data mentions until December 2018 fintech online credits already registered with the Financial Services Authority as much as 78 their organizers are subject to the rules made by the regulator. The Financial Services Authority and the investment alert task force have managed to block the 404 fintech-fake until October. This means that the amount of illegal fintech is far more than the one that is completely secure and registered with the Financial Services Authority.

Legal Aid Institute in Jakarta open a post for victims of a *peer to peer fintech* complaints because it feels that P2P does not have enough rules to protect the users of online lending applications, because many People are stuck with Fintech *peer to peer lending*. They are P2P users feel safe at the beginning and when they are doing so is the risk of the unexpected. This is the biggest responsibility of OJK that should be able to conduct early detection of P2P-Illegal Fintech Applications, the ending of financial literacy feels like supported with difficult Eradicate this illegal P2P fintech.

Based on the explanation above, the problem that will be reviewed is, how is *peer to peer lending* financing process, 2) What is the supervision of financial Services Authority on financial technology implementation, and 3) How is the effectiveness of financing through *fintech peer to peer lending* in Indonesia.

## 2. Research Materials and Method

The method used is qualitative. According to its nature, this study included descriptive research describing the objects to be examined. In achieving the research objectives, the data related to the research will be collected and processed, so that it can be excavated the effective information or whether the financing through the fintech peer-to-peer-lending. The data source used in this research is primary data which is the data of interviews with UMKM who apply for loans, while secondary data is the financial statements and books and journals related to the research. Data collection techniques through the stage of observation of the space and interviews to speakers and documented to be used as research data.

## 3. Result and Discussion

### *Effectiveness*

Effectiveness is a measure that states how far the target (quantity, quality and time) has been achieved by management, which targets are already determined in advance. ([Damayanti, Nurhasanah, & Eprianti, 2018](#))

The sense of effectiveness according to the English Dictionary is derived from the word "effective" which means effects, consequences, influence or can bring results. In this case, the effectiveness of the meaning is the result obtained from the use of a technology that is suitable for its user purpose. ([Wildan, 2019](#))

### *Financing*

Financing is the funding provided by a Party to other parties to support the planned investments, both self-made and institutions. ([Rianse & Abdi, 2009](#))

Financing is the provision of funds or bills likened to it in the form:

1. Transactions for results in the form of Mudharabah and Mutanaqisah
2. Transaction tenancy in the form of Ijarah or rent a purchase in the form of Ijarah Muntahiya Bittamlik
3. Buy and sell transactions in the form of receivables, Greetings, and Istishna'
4. Loan transactions borrowed in the form of receivables Qardh;
5. Transaction tenancy services in the form of Ijarah for multiservice transactions

Based on agreement between Sharia Bank and/or UUS and other Parties requiring the parties to be funded and/or provided with funds to Return the funds after a certain period of time in exchange for, without Rewards, or share results. ([Nurhabitoobars, Nurhasanah, & Eprianti, 2018](#))

### *Definition of small entrepreneurs*

In economic literacy, small entrepreneurs are referred to as small medium entrepreneurs (PFIS) and business activities called small Medium Business (SMMB). As for the understanding of SMMB, the following will be described several definitions OF SMMB, among others are: ([Manurung, 2006](#))

- a) According to the shovel and SME, small business is a business entity owned by Indonesian citizen, both individual and legal who have net worth of net worth as much as Rp. 200 million or have a sales result of as much as Rp. 1 Milliard.
- b) According to the BPS (Statistics Central Agency) Small business is a company that has Tenakee 5-19, while micro enterprises between 1-4 org, medium Enterprises 20-99 people and if more so-called big business.

While the definition of medium enterprises, according to, said: ([Manurung, 2006](#))

The business of the people who fulfil the Criteria is the following economic activities:

- c) Business that has a net worth greater Rp. 200 million, -up to the most Rp. 10 billion, - excluding land and business buildings.
- d) A standalone business is not a subsidiary or branch of a company owned, mastered or affiliated, either directly or indirectly with medium or large-scale business.

e) In the form of individual business, a business entity that has no legal entity or legal entity, including cooperatives ([Manurung, 2006](#)).

Based on the explanation above, it can be concluded that referred to as small micro enterprises or SMME is a business activity undertaken by the Indonesian businessmen played, both individuals and groups who have Income from the results of its business activities between Rp. 100 million, -up to Rp. 10 billion, -per year.

### ***Definition financial technology***

Fintech comes from the term financial technology or financial technology. According to the National Digital Research Centre (NDRC), in Dublin, Ireland, it defines fintech as "Innovation in financial services" or "innovations in fintech financial services" which is an innovation In the financial sector that gets a touch of modern technology. Financial transactions through this fintech include payments, investments, lending money, transfers, financial plans and comparative financial products. Currently there are 142 companies engaged in fintech that are identified as operating in Indonesia. ([Wijayanti, 2018](#))

### ***Fintech classification***

The following are 4 classification of Fintech according to Bank Indonesia: ([Muchlisin, 2018](#))

#### ***a. Crowdfunding dan peer to peer lending***

In this classification, Fintech is useful as mediation that finds investors with capital seekers, like the *marketplace* in *e-commerce* terms. *Crowdfunding* (mass or joint-base financing) and *Peer to peer (P2P) Lending* is supervised by THE OJK (Financial Services Authority). *Crowdfunding* It is very useful to conduct fundraisers such as to fund a work, help victims of disasters and others. With Fintech, fundraising can be done online, so that the fundraising will be easier and more efficient.

#### ***b. Market aggregator***

In this classification, Fintech will serve as the comparator of financial products, where the Fintech will gather and collect financial data to be used as reference by users. This classification can also be referred to by name *comparison site* or financial *aggregator*. For example, if a consumer wants to choose a House Financing product, the Fintech *platform* will adapt the consumer's personal financial data and provide the House Financing product options according to the personal data entered. This option will be provided in accordance with the wishes and financial capabilities and consumer preferences

#### ***c. Risk and investment management***

The concept offered by Fintech in this classification has functions like *financial planner* which is digital form. The user will be assisted to get the most suitable investment product according to the given preference. In addition to risk management and investment, in this classification, there is also asset management, where Fintech will help the operation of a business so that it is more practical.

d. *Payment, settlement dan clearing*

The types of Fintech incorporated in this classification *are payments* such as payment gateway and e-wallet. This classification is supervised by BI (Bank Indonesia) because the payment process also includes the turnover of money which will be the responsibility of Bank Indonesia. As we mentioned above, *payment gateway* is one of the fourth classification examples. *Payment Gateway* is a bridge between customers and *e-commerce* (online buying and selling companies) focused on the payment system. With the form of Fintech payment Gateway, customers can choose the desired payment method. One example of Fintech in the form of payment gateway is iPaymu.com.

***Fintech financing measures***

*Online loan-based Fintech peer to peer lending* or *P2P lending* is currently mused in Indonesia is very helpful to the community especially for SMMB in developing its business. Here are 5 steps of fintech financing for business to run smoothly and results in accordance with expectations, namely: (Pasha, 2018)

a) *Select fintech lending registered in ojk*

Select the existing and licensed fintech lending in the OJK (Financial Services Authority) by visiting the [www.ojk.go.id](http://www.ojk.go.id) website . In addition, you can also get more information about *of fintech*. The goal is to avoid the fraud that the group is irresponsible for.

b) *Apply for loan as needed*

Make online loans in accordance with the required capital alias not overstated. Do not forget to also do consideration of any fintech with detailed calculations ranging from the interest offered, the cost of fines, tenor and so on.

c) *Do regular market research*

This research can be done by coming directly into the community or through the Internet. That way, as a business person can find out who will be target targets and what is needed by the market or the community of the products you sell.

d) *Enhance creativity and innovation*

In this case the need to hone creativity creates new ideas and do not be afraid to innovate. You can look for inspiration by often hanging out, sensitive to the surrounding environment, see-see from the Internet or social media.

e) *Do good promotions*

Also, make sure you are active in conducting this promotion, as this will determine whether it is the sales or selling of products. The point, the more active and consistent the promotion, the more often the customers who buy the product. Thus, sales turnover will continue to increase.

### *OJK supervision on the implementation of fintech*

Along with the development of fintech that continues to be stretched until now, must be balanced also with the presence of regulation and clear supervision over the course of the business. Pursuant to article 5 of Law No. 21 of 2011 On the Financial Services Authority (OJK), which states that OJK is functioning to organize an integrated system of regulatory and supervision of all activities in the financial services sector. More clearly article 6 states that OJK carries out the duties of the arrangement and supervision of: a. Financial services activities in the banking sector; B. Financial services activities in the capital market sector; and C. Physical activities in the insurance sector, pension funds, institutions, and other agencies in the institution, and other Services. When referring to both chapters, OJK is the institution that performs the arrangement and supervision towards growing fintech. Fintech startups include the financial services sector of both the Bank's financial industry (IKB) and the Non-Bank Financial Industry (IKNB) that are supervised by the OJK. Arrangement and supervision become very important for Fintech sustainability in Indonesia. This relates to the legality of businesses that run because the implementation of fintech has a potential risk that is related to consumer protection, systematic stability, payment system and stability of economists. The aim of the arrangement and supervision by OJK is to minimize the risks and to support sustainable and stable economic growth. To respond to the current fintech problems the OJK has established the Task Force for the development of the Digital economy and financial innovations to supervise fintech and at the end of 2016 precisely on 29 December 2016, OJK finally issued a setting About fintech is regulation of OJK number 77/POJK. 01/2016 on lending services based on information Technology (LPMUBTI). The POJK contains rules regarding the provision, management and operation of information technology-based money borrowing services. ([Wijayanti, 2018](#))

Based on regulation of the Financial Services Authority No. 77/POJK. 01/2016: The provider OF borrowing and lending services based on information technology must qualify as follows:

- a) Indonesian citizen
- b) Legal entity of PT or cooperative
- c) Modal min. Rp. 2.500.000.000

### *Type of fintech services in indonesia for SMMB*

A.Capital loans; Types of fintech that provide capital lending services with a simpler filing process than conventional financial institutions such as banks. Without the need to submit a guarantee or simply complete some document requirements only, this online lending service becomes an alternative to conventional bank loans or other lending companies. The loan filed can be liquid in a relatively short period of less than a week.

b) Digital payment services; This type of fintech with payment process is easy and safe, so it is able to attract more consumers and provide benefits for business people. One of the fintech that provides digital payment system is a genius application that synergizes with online transportation services company. Jenius provides a rebate for customers who use the payment option with the application.

c) Financial arrangements Services; Types of fintech that offer financial management services. This service aims to assist SMMB businessmen in managing the company's finances. Services provided include budget creation, expense recording, investment performance monitoring, and free financial consulting. Some fintech companies provide financial management services such as healthy wallets and NgaturDuit.com

### ***Fintech P2P lending solutions and optimization of SMMB capital***

Peer-to-Peer Lending or commonly abbreviated P2P Lending, is an online based container that brings together a lot of people who need a loan (borrower) with many others who are willing to give a loan (investor). P2P lending systems that run fully online based make P2P Lending service companies can run with inexpensive operational costs and offer their services at a much cheaper cost compared to Ordinary banking companies. As a result, lenders will later be able to reap greater profits than the profit they can if it is just to follow the savings and investment programs offered by ordinary financial institutions. Not only lenders, borrowers can also feel the advantage if they borrow money borrowed through P2P Lending.

The borrowers can borrow money with low interest rates, even after the company's P2P Lending service providers already cut their service fees, such as platform fees and checking the financial condition of the borrower. Peer-to-Peer Lending itself is a business phenomenon that is currently occurring in almost all countries. Access to banking that is still not able to receive and still many SMMB who cannot obtain financial services, utilized by the perpetrators of P2P lending as an opportunity.

Thus, fintech can be the solution and answer to the problems of access to business capital loans. In addition to the ease of submitting loans, security issues have also been secured by the government. This can be seen with the founding of Fintech Technology Office by Bank Indonesia. Through this institute, Bank Indonesia can supervise and regulate the regulation on fintech in Indonesia. Fintech present provides capital lending services with a simpler filing process than conventional financial institutions such as banks, so P2P is Lending as an alternative to capital lending. P2P lending is here to solve the problem of "the missing middle" in communities and SMMB that have a growing capacity but lack of access to funding. The community includes SMMB that have the capacity to develop and need funding. We call this community segment "The missing Middle". The role of P2P Lending to marry a community that has not been bankable. "The missing middle" requires financial inclusion, such as funding, but still has enough track record to get credit from the bank. In the presence of Fintech P2P Lending platform will help SMMB to gain financial access. ([Rumondang, 2018](#))

### ***How is peer to peer lending fintech distribution process?***

The distribution process of *peer to peer lending* is often the case of capital loans; where the community is quite qualified such as the completeness of files that relate to personal data and

business, but according to there are 5 ways for Community in using ([Pasha, 2018](#)) *fintech peer to peer lending* is as follows;

1. *Select Fintech Lending registered in OJK*
2. *Apply for loan as needed*
3. *Do regular market research*
4. *Enhance creativity and dare to innovate*
5. *Perform promotions appropriately*

It is necessary to understand and applied by the community, especially SMMB in the effort to avoid the fraud that is not responsible group.

#### ***How does the financial services authority monitor fintech implementation?***

The activity of borrowing money directly based on the agreement either written or unwritten is a practice that has been held in the midst of community life. Money Lending services based on information technology is very helpful in improving public access to financial services products online both with various parties without needing to know each other. Based on OJK Regulation No. 77/POJK. 01/2016 on money-lending services based on information Technology (LPMUBTI), information technology needs to be regulated and supervised in the framework of user protection, maintenance of lending services Borrow money-based information technology, and protection of national interests while providing a growing space for the pioneer company (start Up company) in order to increase financial inclusion in Indonesia. OJK regulation includes provisions to minimize credit risk, protection of users ' interests such as misuse of funds and user data, and protection of national interests such as anti-money laundering activities and prevention Terrorism financing, as well as disruption to financial system stability.

#### ***How is the effectiveness of financing peer to peer landing fintech in Indonesia?***

Based on the observations conducted through previous research that financing through the fintech peer to peer lending in SMMB in Indonesia has not been effective enough, this is seen from the community of SMMB in the development of its business is still Shortage of capital to develop and manage its business, where at the time of online learning is done, SMMB still lack funds to restore the previous loan funds, thereby increasing the cost of MSMMB. This is due to lack of public understanding of the initial step in Financial Technology financing, where the public must know the names of online companies that are registered formally and securely if used for financing. In accordance with the POJK number 77/POJK. 01/2016 on the service of borrowing money-based information technology (LPMUBTI). Which aims to regulate the provision, management, and operation of information technology-based money borrowing services. This is different from the purpose of founding Fintech peer to peer lending which is the solution and the answer to the PROBLEM of access needs of mms business capital. In addition to the ease of submitting loans, security issues have also been secured by the government.

#### 4. Conclusion

SMMB play an important role for the small community in Indonesia, one of which is the economic equality of the people to eradicate the people from the Gulf of poverty. For this purpose, the Government continues to innovate to provide the best for its people. The problem that always occurs in the stabilizing SMMB in Indonesia is the source of capital to improve the business of people, some people find it difficult to get access to capital loans for its business, especially for small people who do not have Collateral for venture capital loans. OJK provides solutions for SMMB in order to Stabil the business by issuing a fintech product of peer to peer lending which is set out in POJK number 77/POJK. 01/2016 on money-based borrowing services Information Technology (LPMUBTI) y ANG aims to regulate the provision, management and operation of information technology-based money borrowing services.

The fact that the rules that have been issued by POJK become one of the breakthroughs for the maker of online lending-based application, this will be a boomerang for POJK because there is a legal vacuum inside. Not a solution for SMMB to obtain capital loans, thus it becomes a disaster because in the rules OJK does not strictly filter online lending applications where the community is finally a lot of people who fall in the loan application Online Fintech-based peer to peer lending that is not registered in the OJK.

Sanctions present in the POJK number 77/POJK. 01/2016 on money-borrowing services based on Information Technology (LPMUBTI) is considered to be not able to bind the makers of fintech-based online lending applications peer to peer lending Illegal, SO the SME community is expected to be smarter in choosing a capital loan product based on Fintech peer to peer lending if it is necessary to improve its business.

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