

APPLICATION OF GROUP GUIDANCE SERVICES WITH THE MAUIDZATUL HASANAH METHOD IN PREVENTING ONLINE LENDING BEHAVIOR IN ADOLESCENTS IN RIMBA ASAM

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Abstract

This research is titled, "The Application of Group Guidance Services with the Maudizatul Hasanah Method in Preventing Online Loan Behavior in Adolescents in the Acid Forest", In the modern era like today we are often spoiled with the development of technology that is so rapid and sophisticated, almost everything now is related to internet technology, for example, such as online buying and selling, online learning and even almost all transactions are done online, The development of technology and the internet certainly has positive and negative effects on society and especially for young people, the purpose of this study is to find out what are the factors that cause someone to be trapped in online loans and how to apply group guidance services with the Maudizatul Hasanah method in preventing online loans in adolescents in the forest of acid. The research method used in this study is qualitative, qualitative is carried out to observe objects in their natural conditions. The purpose of this research is to understand various phenomena experienced by the research subject, such as behavior, perception, motivation, action, and others holistically. All of this is explained descriptively using words and language in a specific natural context. Furthermore, for the data collection technique, the researcher conducted interviews with 10 research subjects, and the results of the study showed that before group guidance was carried out with the Maudiza Hasanah method to prevent online lending behavior, many teenagers in the Asam forest were not aware that consumptive behavior to follow mere lust and could be obtained by doing online lending had a bad impact on themselves and others. After being guided by the Maudizatul Hasanah method, they slowly began to realize and did not do it again for their good. So it can be concluded that group guidance with the mauidza hasanah method can increase understanding, change the way of thinking and behaving for the better.

Keywords: Group Guidance, Maudizatul Hasanah Method, Online Loans

Abstrak

Penelitian ini berjudul, "Penerapan Layanan Bimbingan Kelompok Dengan Metode Maudizatul Hasanah Dalam Mencegah Perilaku Pinjaman Online Pada Remaja Di Rimba Asam", Pada era modern seperti saat ini kita sering kali di manjakan dengan perkembangan teknologi yang begitu pesat dan canggih, hampir segala sesuatu sekarang berkaitan dengan teknologi internet, misalnya seperti jual beli online, belajar online dan bahkan hampir segala transaksi di lakukan dengan cara online, perkembangan teknologi dan internet ini tentu saja mempunyai efek positif dan negatif bagi masyarakat dan terutama bagi anak muda, tujuan dari penelitian ini untuk mengetahui apa saja faktor

penyebab seseorang terjebak dalam pinjaman online dan bagaimana penerapan layanan bimbingan kelompok dengan metode mauidzatul hasanah dalam mencegah pinjaman online pada remaja di rimba asam. Metode penelitian yang di gunakan pada penelitian ini adalah kualitatif, kualitatif dilakukan untuk mengamati objek dalam kondisi alaminya. tujuan dari penelitian ini adalah memahami berbagai fenomena yang dialami oleh subjek penelitian, seperti perilaku, persepsi, motivasi, tindakan, dan lain lain secara holistik. semua ini dijelaskan secara deskriptif menggunakan katakata dan bahasa dalam konteks alamiah tertentu. Selanjutnya untuk teknik pengumpulan data maka peneliti melakukan wawancara dengan subjek penelitian yang berjumlah 10 orang, dan hasil penelitian menunjukan bahwa sebelum di lakukan bimbingan kelompok dengan metode mauidza hasanah untuk mencegah perilaku pinjaman online, remaja di rimba asam banyak yang belum sadar bahwa perilaku konsumtif berpoya poya untuk mengikuti nafsu belaka dan di dapat dengan cara melakukan pinjman online berdampak buruk bagi dirinya sendiri maupun orang lain. setelah di lakukan bimbingan dengan metode mauidzatul hasanah perlahan mereka mulai sadar dan tidak melakukannya lagi demi kebaikan mereka sendiri. Maka dapat di simpulkan bahwa bimbingan kelompok dengan metode mauidza hasanah ini dapat meningkatkan pemahaman, merubah cara berfikir dan berperilaku menjadi lebih baik.

Kata kunci: *Bimbingan Kelompok, Metode Mauidzatul Hasanah, Pinjaman Online*

INTRODUCTION

In the modern era like today we are spoiled with technological advances that are so rapid and sophisticated, technology can be said to play a very important role in the development of human life today, almost everything now is related to technology and the internet, such as online buying and selling, online learning, even almost all transactions are carried out online, the development of technology and the internet, of course, has positive and negative effects on society, Especially young people In facing the wave of change in the Society 5.0 era, sometimes it is very important to remain flexible and ready to adapt and the young generation must be at the forefront. They are faced with significant challenges. Especially in managing the negative impact of technological developments, such as online loans (Sopyan, 2023).

Online loans are financial services offered to the public. This service was created thanks to technological developments in the national economy. This service is expected to be able to improve people's welfare by increasing a sustainable economic cycle. The rapid growth of online lending in the country is also driven by the great potential of its huge population. added to the impact of the pandemic that has made it difficult for many people's economies, this online loan is a Financial Technology (Fintech) Development. There is a part of the application of technology in the financial system that produces online loan products that provide convenience, terms, and speed. Online loans are a quick option for people who urgently need funds immediately for various purposes and needs without the hassle of terms from financial institutions (Asma Safitri, 2021).

The existence of online loans is currently being discussed because there is still a lack of understanding of finance among Indonesian people. This poses a risk for online loan borrowers to be trapped in huge debts so that they cannot meet their obligations. Cases of

illegal online loans are still common in Indonesia. Some time ago, social media was shocked with the story of a teacher from Semarang Regency, Central Java. It is blocked here in illegal credit debt online. The value reaches hundreds of millions of rupees. The borrower explained that he had difficulty accessing formal financial services because of the various bureaucracies he had to go through (Henri Septanto, 2023).

Providing personal data for online loans makes it easier for customers to be chased by their debts. This is a problem because customers often feel bothered by this way. which debt collectors are afraid of with their threats, ranging from filing lawsuits, and threats of imprisonment, to threats of dismissal. In addition, some netizens are also interested in online loan fintech that can access data on customers' mobile phones. Many do it and many also suggest that you should not use online loans. The reason is, that the loan application may not be approved, but the customer data has been received. In addition, online loans are also considered very detrimental to consumers. For example, loan requests are only IDR 1,000,000 to IDR 2,000,000. However, online loan service providers can access all customer data whose value may exceed this limit (Subarkah Abdullah, 2024).

Common factors that cause people to be in debt are high lifestyle, realistic attitude, greed, poor financial management, low income, credit cards and education costs are the most common factors that cause a person to be entangled in debt, in addition to that the perception of comfort, perception of trust, perception of risk, and quality of information play a role in the decision to take online loans through peer to peer. Public Relations with Loan Sharks states that the need factor, grace factor, and convenience factor have a very significant impact on people's borrowing behavior, not only that, coupled with the large promotion carried out by online loan providers, causing an increasingly high level of borrowing behavior among the public (Rema Syelvita, 2023). Researchers from the Center of Digital Economy and SME, INDEF, noted that the majority of the young generation fell into online loans solely to fulfill their lifestyle, for example buying clothes, and electronic devices, vacationing, and attending concerts. Consumptive behavior at a young age is now more focused on wants than needs. Therefore, the presence of online loans not only has a positive impact, but can also cause many negative impacts, one example of the impact that appears first for online loan consumers is, that when billing or payment, they are made uncomfortable, feel blackmailed, terrorized, and intimidated (Arvante, 2022).

In addition, online loans are also vulnerable to predatory lending practices, where consumers are vulnerable to being trapped in a debt circle that is difficult to get out, therefore if it is not urgent, it is better not to use online lending services, but if it is very urgent and needed, consumers should be careful in using online loan services, must be official and legalized and registered by the competent authorities, to avoid risks that can harm themselves. Many people, especially low-income people, face problems and difficulties in becoming victims of online loans. debt collection against the soul of the community is very influential. Various cases resulting from online loans can be easily

accessed in electronic and print media, last year an online loan customer Adakami ended his life allegedly due to aggressive billing practices against the customer which resulted in his suicide. This customer with the initials K experienced mental pressure because he had to return the loan up to twice the amount lent. The terror of debt collection by Adakami debt collectors has reached a level that disrupts the personal and professional life of the customer, even having an impact on his work and his family (Rayyan Sugangga, 2020).

Therefore, it is necessary to take action and also a preventive effort by providing group counseling guidance services by using the mauizatul hasanah method, this method is a way of preaching or tabligh that is favored, especially for the millennial generation, this method invites the target of the prosecution to devote themselves to the powerful, makes it easier and does not make it difficult and directs them to always do positive things whose notes are useful and have merit value, In essence, da'wah is not a difficult thing to do when you have knowledge, so it is required to practice it. Mauizatul hasanah is an impressive method in da'wah, showing that a da'i must behave as a friend who cares about the object of his da'wah. In the process of spreading Islam, the methods that are often used by da'is include Mau'idzatul Hasanah, which means good advice. Linguistically, Mau'idzatul Hasanah is divided into two words: Mau'izah and Hasanah. The word "mau'izah" comes from the word "wa'adza-ya'idzu-wa'idzatan" which means advice, guidance, education or warning. while Hasanah has the meaning of goodness. Thus, meuidzatul hasenah is a guide full of kindness. It means advising others in the right way and advice that leads to goodness. This is expressed in polite language that can touch the heart (Syahbani, 2022).

METHOD

The approach used in this study is qualitative. Qualitative research is carried out to observe objects in their natural conditions. The purpose of this study is to understand the various phenomena experienced by the research subjects. It involves all aspects, including behavior, perception, motivation, action, and other elements as a whole. All of this is descriptively elaborated using words and language in a specific natural context. This research applies a variety of natural methods. According to Saryono, qualitative research aims to explore, reveal, explain, and describe the qualities and nuances related to social impacts that cannot be understood, measured or described using a quantitative approach. (Dr. Abdul Fattah Nasution, 2023). This research is conducted in the form of field research. The research was carried out systematically to collect data in the field. It can be concluded that all types of qualitative research are descriptive. The main purpose is to describe or describe the characteristics of a phenomenon. One of the characteristics it has is its narrative presentation, often interpreted with many descriptions of words. In general, descriptive research is used to answer research problems related to the questions "what", "how", and "why". If all aspects of the phenomenon have been explored, the researcher can comprehensively describe these characteristics through narrative explanations (Dr. Nurul Ulfatin, 2022).

By utilizing descriptive qualitative research methods. It is expected to bring benefits and detailed information. related to research conducted by researchers on the application of group guidance services using the Maudizatul Hasanah method so that it can help prevent online loans in adolescents in Rimba Asam. The subjects in this study are adolescents in the Asam forest who make online loans, the researcher took 10 teenagers in the Asam forest village to be provided with group guidance services. The provision of group guidance services was carried out with 4 meetings within 1 month, the data collection techniques used by the researcher in this study were observation, interviews, and documentation. (Waruwu, 2024). The research carried out in Rimba Asam Village is precisely at Rt 34 Rw 08 Betung District, Banyuasin Regency, for the data analysis technique used in this study is the Miles and Huberman model analysis technique which is often called the interactive data analysis method, there are several stages in qualitative data analysis techniques, namely, data reduction, data presentation, and drawing conclusions or verification (Sofwatillah, 2024) .

RESULTS AND DISCUSSION

Group counseling is an interpersonal process that focuses on basic thinking and behavior. The process itself implies unique therapeutic characteristics, including expressing thoughts about deep feelings and mutual understanding. In it, there is trust, care, understanding, and support between each other. In this study, namely the application of group guidance with the Maudizatul Hasanah method in preventing online lending behavior in adolescents which was carried out in Rimba Asam Village with 4 meetings and 4 stages that were carried out systematically in accordance with the existing stages, this research started on August 8, 2024 to August 28, 2024.

1. In this early stage, the counselor approaches first by introducing themselves and inviting them to get to know each other, to build a good and friendly relationship between the counselor and 10 clients. Then explain to the clients the meaning, purpose, and function of the group guidance.
2. In the second stage, which is the transitional stage where the counselor is responsible for carrying out the guidance of this group and will later ask for their willingness to apply this mauidzatul hasanah method.
3. In the third stage, namely the activity stage, at this stage the counselor invites the client to talk about the problem of online loan behavior that exists in him, at this stage, it is indeed a little difficult to invite the client to tell a story because they still feel embarrassed and unfamiliar to reveal a problem they are facing, but the counselor continues to try to convince the client that we are able and can solve the problem.
4. At this final stage, the counselor announces that the counseling activity at this first meeting will end soon, then the counselor and the client both draw conclusions about what information they get and apologize if during the process of this group guidance activity the counselor is wrong, both words and deeds, then after that the client also conveys gratitude and apologies to the counselor and tells that they are

starting to realize and slowly began to preoccupy themselves with positive activities. Then the counselor ends this group guidance activity by praying together.

After guidance was carried out in 4 meetings where the researcher used the Maudizatul Hasanah method, teenagers who experienced online loans were able to stop the habit. Initially, they do it out of curiosity, to buy useless things, to have fun, and to behave consumptuously. Therefore, the researcher feels that the use of the Maudizatul Hasanah method is appropriate because it gives the impression to the client that the researcher is a loving and caring friend. The basis of this method is to make a person feel cared for and valued so that the client feels supported to achieve a better path. This method aims to make these online loan perpetrators be touched and aware through good messages and advice from researchers. Then they don't repeat the same mistakes over and can change for the better than before. Because with good advice, it is also well received. This is in line with the opinion of Abdul Hamid who said that Maudizatul Hasanah is one of the manhaj, to carry out da'wah which aims to invite the audience to the right path by giving advice or gently guiding mad'u so that they want to do good. This is also supported by research conducted by Jihan Nazila Ar Rasyid, who states that guiding by giving advice with material on monotheism, and also material on how to prevent.

The purpose of this mauidzatul hasanah method is to convey good things with a gentle attitude so that it can reach the hearts of the mad'u, then the reason why the author uses this mauidzatul hasanah method is because the author feels that this method is right for teenagers who are the subject of research because this method contains advice, messages and gentle attitudes so that teenagers do not feel intimidated for the mistakes they make. feel cared for, cared for and appreciated. This mauidzatul hasanah method has been widely used by previous researchers. One of them is research conducted by Dedeh Muhammad with the title of thesis: The Effectiveness of the Maudizatul Hasanah Da'wah Method in the Development of Ahlak Santri At Taqwa Bekasi. The results of his research show that the mauidzatul hasanah method is an effective method used in fostering the morals of students. With the results of this study, the da'wah activities carried out as a whole are able to improve the religious experience of the students such as being trusted, wise, grateful, and having good ethics. The indicators of the previous research and the current research are both using the Maudizatul Hasanah method (Magfirah, 2020).

From the research conducted in the Asam forest, there are two factors, both external and internal, that affect teenagers to make online loans. External factors that affect teenagers in the Asam Forest to do online loans are poor environment and failure to understand the online loan procedure and the impact and consequences on the online loan behavior itself, this is what makes many teenagers in the Asam Forest fall into the online loan. The internal factor that affects teenagers in the acid forest to do online loans is because indeed this low economy also greatly affects teenagers there to fall into online loan behavior, basically the majority of the population there works as farmers, traders, and also pelvic coolies, of course this makes income and expenses inappropriate, especially traders

whose markets are starting to be empty of visitors so that the income is not stable, This is what makes the snacks there feel that it is not enough with the pocket money given by their parents, coupled with a consumptive lifestyle, forcing themselves to follow the trend and make fun of things that are not important, and to fulfill these desires, they choose a more practical shortcut, namely by taking online loans, However, this has a negative impact on themselves, because it imposes mere lust, therefore the researcher tries to prevent the continuation of online loan behavior in adolescents in the Asam forest by using the Maudizatul Hasnah method, namely, by educating, guiding and explaining the bad impact received from the online loan. The reason the researcher uses this method is because this method contains good advice, teaches polite and polite morals and leads to a better path, considering that the current generation cannot be beaten, so the researcher uses this mauidzatul hasanah, which is to convey good things in a good way.

CONCLUSION

Based on the results of the research that has been carried out with the title Application of Group Guidance Services with the Maudizatul Hasanah Method in Preventing Online Loan Behavior in Adolescents in the Asam Forest, it can be concluded as follows. First, two factors cause teenagers in the acid forest to make online loans. First, external factors, that affect teenagers in Rimba Asam to do online lending are the influence of poor environment and friendships as well as lack of understanding of online loan procedures, second, internal factors, that affect teenagers in Rimba Asam to do online lending is, low economy, and high lifestyle This makes many Ramaja fall into online lending behavior. Second, the application of group guidance services with the mauidzatul hsanah method with, the first, giving good advice, using words that are easy to understand and the advice given contains elements of motivation, second, tabsyir and tanzir in the mauidzatul hasana method is a form of good news and warning and a way to convey it by choosing the right time and conveying it gently, Third, the will in the maidzatul hasanah method serves to entice and convince the mad'u of the da'wah message conveyed, and the last is to convey the story of an inspirational story that can be learned and also the wisdom, in a straightforward, clear and firm way of delivery.

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