

The Effect of Freezing Shopee Paylater Accounts on BI Checking: Case Study on INSAN Binjai Students Stambuk 2021-2024

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ARTICLE INFO

Article history

Received: 2 February 2025

Revised: 18 March 2025

Accepted: 27 March 2025

Keywords

BI Checking

Legal Protection

Financial Services Authority (OJK)

ABSTRACT

Aim for this research is to find out the regulation of OJK (Financial Services Authority) used by OJK and legal protection for prospective Bank Customers for credit rejection cause BI Checking in the shopee application. Method of this research is normative legal research with statute and conceptual approach. Based on result, that BI Checking is used as a tool to check the history of default/bad credit against a prospective customer at a financial institution, both Bank and non-Bank financial institutions. BI Checking is also included as a checking tool in payments using the shopee application, customers who have had a history of default on the shopee application are considered to have a history of default which causes prospective customers to be rejected when applying for credit at the Bank even though the bill has been paid off, the lack of certainty of the customer's name clearance period must be clarified so that customers when applying for credit at other financial institutions are not constrained.

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1. Introduction

The growth phenomenon of e-commerce in Indonesia, including the Shopee platform, has recorded a significant surge in recent years. This growth is not only characterized by an increase in transaction volume, but is also accompanied by the evolution of digital payment systems and ease of access to credit on digital platforms. Shopee users, for example, now have the option to apply for loans or utilize credit facilities offered by third parties that partner with Shopee (Syarofah, 2023). However, behind this convenience, there are potential risks to be aware of. Some consumers may face challenges in paying their credit instalments on time, leading to bad credit. This can have adverse consequences for the consumer, especially if recorded in the Financial Information Service System (BI Checking).

BI Checking, which is managed by the Financial Services Authority (OJK), is a system that records a person's credit history, including information about smooth or late payments (Bimantara, 2024). This information becomes a reference for financial institutions, such as banks, in approving loans, be it credit cards, mortgages, or motor vehicle loans. When a consumer has bad credit, a negative record will be listed in BI Checking (Efendi, 2024). This can be a hindrance when the consumer wants to apply for a loan in the future. Banks or other financial institutions will see a poor

credit history as a high-risk indicator, so they are likely to reject a loan application. In addition, a negative record in BI Checking can also affect the consumer's overall financial reputation. (Khaliza Adzkia, 2024). They may find it difficult to obtain other financial services, such as insurance or investments.

The BI Checking process is carried out when an individual or a company applies for a credit or loan to a bank or other financial institution. Bank Indonesia will check the credit record of the individual or company in their database. The purpose of BI CHECKING is to help banks or financial institutions make better decisions in granting credit, by taking into account the credit history of potential borrowers. If an individual or company has a poor credit record or has a history of bad debts, this can affect a bank or financial institution's decision in granting a loan. In some cases, a poor credit history can lead to the rejection of a credit application. As such, BI CHECKING is an important part of the credit decision-making process in Indonesia so credit through online shopping applications such as shopee has become an increasingly common phenomenon in modern society. This study aims to determine the effect on prospective shopee paylater account owners of credit denial due to BI CHECKING (Financial Information Service System) in the shopee application. So that the problem in question above can be resolved properly.

Some of the factors that can lead to bad credit among e-commerce users include; first, many consumers lack understanding about good financial management, including the risks and consequences of bad credit. Second, the ease of applying for loans online may encourage consumers to take out credit without considering their ability to repay. Third, some consumers may not have a clear budget or are undisciplined in managing their finances, making it difficult to repay credit instalments on time. Finally, external factors such as job loss or a decrease in income can also cause bad credit. Research by (Mukharomah et al., 2023). This study examines "The effect of financial literacy on students in Surakarta amid the development of fintech on risky credit behavior mediated by financial self-efficacy is interesting to study." The results showed that This finding also explains that financial self-efficacy mediates the relationship between financial literacy and credit risk behavior.

Research by (Putri, 2021). This study analyzes "Factors Influencing the Decision to Purchase Fashion Products Online Through E-Commerce." The results of the study found that the factors influencing the decision to purchase fashion products online through e-commerce, namely: (a) price; (b) product design; (c) promotion; (d) convenience and information; (e) product quality; (f) speed and practicality; (g) security and trust. Research by (Luh Kadek Ari Wirasti, 2024). This study examines the "Effect of Capital Structure, Number of Customers and Bad Debt on Profitability: A Study on Village Credit Institutions in Pupuan Sub-district". The results of this study have proven that (1) capital structure contributes positively and significantly to profitability, (2) the number of customers does not contribute significantly to profitability, and (3) bad debts contribute negatively and significantly to profitability. Based on these results, it is hoped that future authors can develop this study through the addition of variable elements tested, such as cash turnover, capital adequacy, company size and third-party funds, in order to recognize other factors that can have an impact on profitability, in addition to extending the research time period in order to produce a better study. Based on the background and gaps above, the author formulates a problem formulation, namely how the regulation of BI Checking checks on prospective Shopee pay later account owners by OJK and how the influence on prospective Shopee pay later account owners on credit refusal due to BI Checking in the shopee application and aims to analyse the regulation of BI Checking checks on prospective OJK Shopee pay later account owners and analyse the influence on prospective Shopee pay later account owners on credit refusal due to BI Checking in the Shopee application.

2. Research Method

This research uses a normative economic approach, focusing on the analysis of laws and regulations as well as a conceptual approach. To obtain research materials, various economic sources are used, including primary, secondary, and tertiary materials, which are collected through literature studies. Data analysis was done qualitatively, by formulating conclusions based on general issues that are relevant and real. This process involved an in-depth study of economic provisions related to the research topic. Data collection and management is done deductively, which means breaking down general concepts into more specific ones.

3. Results and Discussion

3.1. Regulation of BI CHECKING Checks for Prospective Shopee Paylater Account Owners by the Financial Services Authority

Dalam Undang-Undang No. 21 Tahun 2011 tentang Otoritas Jasa Keuangan, In this case, the OJK establishes its authority to regulate and supervise the financial sector. (Rinaldi et al., 2024). This regulation regulates the procedures for reporting credit data and the rights of prospective shopee paylater account holders regarding credit information in BI CHECKING so that the relationship between this regulation and the protection of prospective shopee paylater account holders relating to BI CHECKING (Financial Information Service System) such as, Debtor Information reporting in accordance with OJK regulation No. 18/POJK.03/2017, which was issued in 2017. The regulation aims to increase transparency in credit information reporting, ensure that the data collected and used in the credit assessment process is accurate and can be accounted for so that financial services institutions are required to report debtor-related information, including data regarding loans, instalments, and debtor credit status and reporting must be carried out periodically and in accordance with the format and conditions set by OJK.4 Furthermore, requests for information by OJK Regarding requests for information by OJK are regulated based on Article 5 which reads:

"OJK has the right to request relevant information, documents and data from financial institutions for supervisory purposes".

In addition, the governing regulation is also in Article 6, which reads:

"OJK regulates the obligation of financial institutions to provide information requested by OJK in a timely and accurate manner".

So in this case the OJK has the right to request further information about the debtor from the financial service institution if necessary for the purposes of supervision or investigation and the financial service institution is obliged to provide the requested information within a predetermined period of time. Based on OJK Regulation No. 13 / POJK.02 / 2018 concerning Supervision and Economic Enforcement of the Banking Sector in article 10 states that:

"Banks that do not comply with banking regulations may be subject to administrative sanctions, such as verbal or written warnings, administrative fines, and suspension of business activities".

In addition, Article 11 stipulates that:

"severe sanctions, including revocation of business license, may be imposed on banks that commit serious or repeated violations."

In analyzing data from BI CHECKING (Financial Information Service System) by OJK (Financial Services Authority) is used to detect potential risks in the context of finance and credit in Indonesia, one of which is required in the form of an on-site inspection by OJK. (Herianti, 2024). On-site inspections by OJK (Otoritas Jasa Keuangan) are an important process in the supervision and regulation of the financial services sector in Indonesia. These inspections aim to ensure that financial institutions, such as banks, insurance companies and financing institutions, comply with established regulations and standards. Here is a detailed explanation of how OJK's spot checks work.

The purpose of this on-site examination by OJK is carried out for several reasons including ensuring regulatory compliance by verifying that financial institutions comply with the regulations and policies set by OJK. This includes compliance with banking regulations, insurance regulations, and other applicable provisions as well as identifying violations by conducting on-site examinations. It also includes the process of evaluating asset quality, financial ratios, and loss reserves. The performance review involves assessing the financial performance of the institution, including profitability, liquidity, and financial stability. The risk management process is carried out by examining the risk management procedures and policies implemented by financial institutions, including credit risk, market risk, and risk and ensuring consumer protection.

In this case, it is important to request additional information because compliance is done to ensure that the bank complies with all regulations and standards set by OJK and transparency is done to ensure that all operational and managerial aspects of the bank are transparent and accountable. Improvements are made to provide a basis for recommendations for improvements or

corrective actions needed to improve compliance and risk management in banks. So that sanctions for banks due to data errors in BI CHECKING sanctions for banks by OJK (Financial Services Authority) are regulatory actions taken to enforce compliance with regulations and maintain the stability and integrity of the financial sector.

These sanctions can take the form of various forms of administrative or economic measures, depending on the extent of the violation and its impact on the financial system. Regarding the types of sanctions that can be imposed on banks by OJK. The types of sanctions given are administrative sanctions in the form of written warnings in the form of written warnings are initial sanctions issued to notify banks of violations or non-compliance with regulations and to provide an opportunity for banks to correct violations before more stringent action is taken in addition to administrative fines in the form of a sum of money imposed on banks as a form of economics for violating regulations to economize and encourage banks to comply with regulations by providing financial incentives for improvement.

In addition, by limiting activities, OJK can limit or suspend certain activities of banks, such as new product applications or expansion, to keep banks from engaging in activities that could exacerbate existing compliance or risk issues. (N & Nirawati, 2023) and (Anita et al., 2023). Special supervisory appointments appoint external supervisors or auditors to monitor the bank's activities and ensure that corrective actions are taken to provide additional oversight to ensure that the bank complies with regulations after receiving sanctions.

3.2. Influence on the potential owner of the Shopee Paylater account for credit rejection due to BI Checking in the Shopee application

In the current digital era, access to financial services is easier through various online platforms, including e-commerce applications such as Shopee (Negarawati & Rohana, 2024). Shopee, as one of the largest e-commerce applications in Indonesia, has included credit features that allow users to access loan facilities or installments for various products (Syafa'ati, 2024). This credit facility is usually provided through cooperation between Shopee and Financial Institutions, which utilizes the Financial Information Service System (BI Checking) to assess the credit feasibility of students who owns the Shopee Paylater account. BI Checking, which is managed by the Financial Services Authority (OJK) is a system that stores data related to credit history and individual debt from financial institutions in Indonesia (Bella, 2023).

Data recorded in BI Checking functions as a reference for banks and financial institutions in determining whether a student owner of Shopee Paylater account is worthy of receiving credit or not (Septiana, 2024). Although this system is designed to increase transparency and efficiency in providing credit, various issues of error related to the accuracy and feasibility of information are recorded so that the importance of the effect of credit and existing data. Giving credit is one of the crucial aspects of the financial system that has a direct impact on the financial life of individuals and business.

Credit rejection can affect many things, such as the ability of a person to buy a house, vehicle, or even start a business. In the context of applications such as Shopee, credit rejection can limit the access of students who owns the Shopee Paylater account to various products and services available through the platform. Because of the significant impact of credit rejection, the influence on students who owns the Shopee Paylater account who experienced rejection due to information from BI Checking to be very important. This protection ensures that the credit granting process is carried out fairly, transparently, and accurately. Prospective students who own the Shopee Paylater account or students who owns the Shopee Paylater account are entitled to a clear explanation of the reasons for rejection and have the opportunity to correct errors if there is inaccurate data.

The main economic basis that regulates the management and use of credit data in terms of the influence on the Shopee Paylater account owner for credit rejection due to BI Checking in the Shopee application as an e-commerce platform, management and use of credit data and user personal data is very important. Although Shopee is not a financial institution, he needs to comply with various regulations regarding data management to ensure security and compliance with applicable regulations. So, it is important to find out how the regulation of protection obtained by prospective students who owns the Shopee Paylater account regarding regulations with the Shopee application, which is 15 in Law No. 21 of 2011 concerning the Financial Services Authority (OJK)

in this regulation Shopee, as an e-commerce platform, is not directly regulated by this law because OJK focuses on financial institutions.

However, if Shopee provides financial services such as digital wallet or micro loans, the OJK has an influence in terms of credit data management related to these services. In addition, based on OJK Regulation No. 18/POJK.03 of 2018 concerning BI Checking, in this regulation if Shopee offers credit or loan services to users through financial partners, then the credit data that is managed and reported to BI Checking will be relevant. For example, Shopee may work with financial institutions to provide loans or credit for the purchase of goods, and user credit information needs to be processed in accordance with OJK regulations. OJK Regulation No. 19/POJK.03 of 2018 concerning Credit Information Services If Shopee participates in providing credit information or involving credit data in its financial services, this regulation will regulate how the data must be managed and reported. Shopee must ensure that the credit data used in the credit or loan application process is in accordance with established standards. OJK Regulation No. 11/POJK.01 Year 2019 concerning Consumer Protection Consumer Protection in the Financial Services Sector is relevant if Shopee offers financial services.

Shopee must ensure that users get clear and accurate information about the financial products they use and have the right to access and improve their data. Law No. 27 of 2022 concerning Protection of Personal Data - Personal Data Protection Act is very relevant for Shopee. It also can submit complaints through Shopee's official complaint platform. If the problem is not resolved through customer service, students who owns the Shopee Paylater account can use the Shopee official complaint platform through the Shopee website, submit a complaint to the National Consumer Protection Agency (BPKN), if the student owner of the Shopee Paylater account feels his rights as consumers are not fulfilled, in accordance with Law No. 8 of 1999 concerning consumer protection reads:

"BPKN is an institution that functions as a forum for consumer protection, providing advice and recommendations to the resolution of consumer disputes." Other steps can also be complained to the Financial Services Authority (OJK). If you experience problems related to Shopee's financial services such as Shopeepay or loans, students who owns the Shopee Paylater account can submit complaints to OJK. Through the OJK website in accordance with Law No. 21 of 2011 concerning the Financial Services Authority (OJK) regulates the authority of the OJK in overseeing and regulating financial institutions including those related to electronic financial services and OJK Regulation No. 18/POJK.03/2018 concerning the Financial Information Service System (BI Checking) regulates the management of financial information and related consumer rights.

3.3. Social and economic implications for students

Students as young people who are pursuing higher education have an important role in the social and economic development of a country (Komala, 2022). However, the dynamics of student life are not only limited to academic activities, but are also influenced by complex social and economic factors (Hidayati & Harahap, 2024). Social and economic implications for students include various aspects, ranging from consumption patterns, financial management, to their impact on their welfare and future (Addin et al., 2024).

Often undeniable by students is awareness of social implications that are raised by technology and information in the campus environment. In fact, the campus environment should be the main place for students to build social networks. Interaction with peers, lecturers, and academic communities not only affect intellectual development, but also forms the social identity of students. Students who are active in organizations or extracurricular activities tend to have a wider network, which can be useful for career and personal life in the future. However, social pressure to follow certain trends or lifestyles can also cause stress and internal conflict.

The development of technology and social media has changed the way students interact and access information (Rahawarin, 2022). On the one hand, social media makes it easy for students to connect with the outside world, access learning resources, and develop digital skills (Muslim et al., 2024). On the other hand, excessive use of social media can cause addiction, decreased productivity, and mental health problems such as anxiety and depression (Masriyudin et al., 2024).

Students are often exposed to consumptive culture driven by advertising, trends, and social pressure. The use of digital payment services such as paylats or credit cards can trigger uncontrolled

consumptive behavior. This not only has an impact on personal financial conditions, but also affects the mindset and priority of students' life.

Students as agents of social change have the responsibility to contribute to solving social problems in society. Participation in social activities, such as social service, environmental campaigns, or advocacy of human rights, can increase social awareness and empathy students. However, lack of time and resources is often an obstacle for students to be actively involved in these activities.

On the other hand, economic implications are also a problem neglected by students (Abdullah & Sukmawati, 2024). Often without them knowing about the challenges in managing personal finances, especially if they have to finance education and the necessities of life independently. Lack of financial literacy can cause errors in budget management, such as excessive expenditure or accumulation of debt. Financial Education and Budget Management Training Program can help students develop the skills needed to better manage finances.

Digital financial services such as paylats, credit cards, or online loans offer convenience for students to meet financial needs (Amri et al., 2024). However, unwise use can cause a buildup of debt and long-term financial problems. In addition, late payment or default can affect student credit scores (BI Checking), which will have an impact on their ability to access financial services in the future.

Most students have limited sources of income, both from parents, scholarships, or part-time jobs (Bhakti et al., 2024). These limitations often force students to prioritize basic needs and sacrifice opportunities to develop themselves, such as participating in training or buying reference books. The government and educational institutions need to provide more financial assistance and scholarship programs to reduce the economic burden of students.

Students are expected to have skills and competencies that are relevant to the needs of the job market (Mursalin & Ali, 2024). However, the gap between the higher education curriculum and industrial demands is often a big challenge (Susianita & Riani, 2024). Curriculum that is too theoretical and less practical can make it difficult for students to apply the knowledge they learn in the world of work. As a result, many graduates who feel are not ready to face competition in the job market, even after completing their education.

One of the main factors that causes this gap is the lack of collaboration between educational institutions and industry. Higher education often focuses on teaching academic material without considering the actual needs in the field. On the other hand, industry requires labour that not only has theoretical knowledge, but also practical skills such as analytical abilities, communication, and adaptation to the latest technology.

To overcome this problem, collaborative efforts are needed between universities, industry and government. First, educational institutions need to design a more flexible and responsive curriculum to the development of industry. For example, by including project-based courses, internships, or technical skills training that are relevant to the needs of the job market. Second, the industry can play an active role in providing input on the competencies needed and providing internship or training opportunities for students.

In addition, students also need to take initiatives to develop themselves outside the formal curriculum. Participation in student organizations, soft skills training, or extracurricular activities can help them hone skills that are not taught in class. For example, leadership skills, teamwork, and time management are needed in the world of work, but often not the main focus in formal education.

The government also has an important role in ensuring harmony between higher education and industrial needs. Programs such as links and matches between universities and companies, budget increases for research and development, as well as incentives for industries involved in vocational education can be a long-term solution.

The impact of this gap is not only felt by students, but also by the economy as a whole. Graduates who are not ready to work can cause high unemployment rates, which in turn will hamper economic growth. Therefore, it is important for all parties to work together in creating an education system that is more relevant and responsive to the needs of the job market.

In the global context, the gap between the curriculum and industrial needs is also a widely discussed issue. Developed countries such as Germany and Singapore have succeeded in reducing this gap through a strong vocational education system and close collaboration between universities and industries (Nasruddin et al., 2024). Indonesia can learn from this model to improve the quality of graduates and competitiveness of labor at the global level.

Overcoming the gap between the curriculum and the needs of the job market requires integrated efforts from various parties. With a more practical curriculum, a close collaboration between education and industry, as well as student initiatives to develop themselves, it is hoped that college graduates can be better prepared to face challenges in the world of work and contribute optimally to national economic development.

4. Conclusion

BI Checking Examination Settings (Financial Information Service System) by OJK (Financial Services Authority). OJK establishes clear procedures and standards for financial institutions in reporting and updating their data. This includes detailed guidelines on how to collect data, reporting, and updates, which aims to minimize errors and ensure the consistency of information. In addition, OJK continues to strive to improve the quality and effectiveness of BI Checking by renewing regulations and technology that supports the system. While the influence of credit rejection caused by information in BI Checking in the Shopee application, in the form of preventive and repressive protection. Preventively, BI Checking functions and routinely checks down credit history to ensure the accuracy of information in managing credit wisely, such as paying on time bills and avoiding excessive debt, in addition, ensuring all personal and financial data that are recorded accurately and the latest. While repressive protection is done by submitting an objection to the wrong information in BI Checking, by providing the document needed in the examination and contacting Shopee to request clarification and review if the rejection is carried out unfairly or caused by errors in the credit report. After the problem is improved, the student owner of the Shopee Paylater account can re-submit a credit application, if there are continuing constraints that cannot be completed by students who owns the Shopee Paylater account can be consulted with financial advisors or economists to get further assistance so as to reduce the risk of credit rejection and ensure that Credit information students who owns the Shopee Paylater account are always accurate.

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