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Analysis of Lobbying and Negotiation between Debt Collector and Debtor on the Online Loans Kredivo in Yogyakarta

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ABSTRACT

Online loans collection often experiences disputes and even violencebetween debt collectors and debtors. One way to avoid disputes and violence is to carry out billing by implementing lobbying and negotiations communication. This research aims to see how lobbying and negotations are carried out between debt collectors and debtors on the Kredivo loan application in Yogyakarta. This research uses a descriptive qualitative approach, and data research is obtained through interviews, observations, and documentations. Researchers involved 8 research subjects, consisting of 4 Kredivo debt collectors and 4 Kredivo debtors. Based on the research results, it was found that there were applications of lobbying approach, namely the brainstorming approach, conditioning approach, networking approach, transactional approach, institution building approach, cognitive problem approach, manipulation power approach, and cost and benefit approach. Meanwhile, the negotiations strategy used by debt collectors and debtors is a winlose that provides benefits for debt collector, but provides losses for the debtors.

INTRODUCTION

Recently, there have been rampant cases of violence involving debt collectors in the Yogyakarta area. Debt collectors target vehicles that are late in paying installments to financing institutions that cooperate with them. The loan funds or installments collected by the debt collector are loans in the form of funds provided by creditors or Payment Service Providers (PJP) to debtors. Along with the development of technology, loan funds are provided online through various online loan applications.

There are many online loan systems, one of which is Kredivo. Kredivo is a digital loan service using an online credit application owned and operated by PT FinAccel Finance Indonesia. In accordance with the jargon "Buy now, Pay Later", it can be understood that Kredivo helps its users to buy something by utilizing online credit at the Kredivo company, where then the user is obliged to return the funds within a period of 30 days or installments for 3 months with the application of 0% interest. In addition, refunds can also be made within a period of 6-12 months with an interest rate of 2.6% / month.

The lobbying process is carried out to influence the lobbying target so that lobbyists get support from the lobbying target. Lobbying is an approach to lobbying targets by means of communication to influence and gain benefits in the form of support from lobbying targets8 Usually lobbying activities are carried out during negotiation activities. Lobbyists seek to influence and gain support from lobbying targets, all the way to favorable deals. In the collection process, debt collectors act as lobbyists and negotiators who communicate with debtors as targets for lobbying and negotiation. Debt collectors seek to reach an agreement with debtors regarding the amount of installments of funds that must be returned within a certain period of time.

The debt collector is obliged to communicate with the debtor if the refund obligation has passed the period in accordance with the agreement or agreement at the beginning of the loan. Lobbying needs to be carried out when there is dissatisfaction between one of the parties over the agreement that has been set, including inconsistencies in things that need to be fulfilled, past the deadline limit, and others. Thus, if the debtor is late in paying the loan funds, and or returning the funds is not in accordance with the agreement, then the debt collector can lobby and negotiate with the debtor.

LITERATURE REVIEW

1. Kredivo Kredivo is defined as an online-based fund loan service provider company through various e-commerce platforms.
2. Lobbying Lobbying is defined as an approach by involving communication to persuade or influence that involves a person or a group of people as a lobbying party and a person or group of other people as the target of lobbying to achieve the purpose of holding a lobby. The lobby must be carried out in a two-way communication pattern, where lobbyists and lobbying targets can give and receive messages to each other. Lobbying Approach The lobbying approach is defined as the way lobbyists communicate and influence targets according to the purpose of lobbying.

a. Brainstorming approach: this method is done by intensive communication in several meetings until finding a suitable opportunity to convey the point.
b. Conditioning Approach: it is done gradually and takes time to embrace new habits without the target realizing it.
c. Networking Approach: build broad and harmonious relationships so that it is easier to influence the target.
d. Transactional Approach: every meeting for communication and persuasion is based on the principle of receiving and giving between the lobbyist and the target.
e. Institution Building Approach: influencing as much or majority as possible in a particular group that is targeted.
f. Cognitive Building Approach: influencing and convincing the target thinking to match the lobbyist's wishes.
g. Five Breaking Approach: keep negative issues about lobbyists away from the target by providing other issues to close the issue.
h. Manipulation Power Approach: presenting other parties who have symbols of power and power to give a positive impression and influence the target.
i. Cost and Benefit Approach: convincing the target of value on the goal that the lobbyist wants to achieve so that there will be no negotiation tone regarding further value.
j. Futuristic or Anticipatory Approach: the lobbyist gives an idea of something that will happen in the future and offers a Solution with the goal that the lobbyist wants to be the Solution.

3. Negotiation Negotiation is a negotiation to reach a certain agreement by involving the process of bargaining between the parties involved. Negotiation Strategy
    a. Win-Win: this strategy focuses on profits for each party involved.
    b. Win-Lose: this strategy focuses on profits for one party but disadvantages the other.
    c. Lose-Lose: the bullying process in this strategy will result in losses for all parties involved.
4. Debtor A debtor is defined as a person who makes or receives a loan from a payment service provider.
5. Debt Collector Debt collector is a person or a group of people who offer collection services, which involves the institution providing funds as a creditor and the debt collector as a third party debtor with creditors. Thus, debt collectors play a role in collecting funds belonging to creditors borrowed by debtors.

METHODOLOGY

This research will use a qualitative approach, which is defined as research with a natural background to interpret phenomena by involving various research methods in a qualitative approach. A qualitative approach will present the results of the research in the form of written words, oral, documents, or images related to the topic. The results of the research can be obtained through the research subject, or through a study conducted by the researcher. The research method used in this study is a case study approach. A case study is a method that seeks to study, delve into, and understand specific units of case analysis. The unit of case analysis in this method can include individuals, community groups, communities, organizations, companies, and even a country. The researcher plays a role in analyzing the "how" and "why" in the unit of analysis according to the topic. The researcher wanted to know the overview of the lobbying and negotiations carried out by debt collectors with debtors on the Kredivo application in Yogyakarta in an effort to ensure that the loan funds were returned to creditors. The principles of case studies related to "how" and "why" data mining are considered appropriate to be used in this study. Researchers can deeply understand and find the reality related to the lobbying and negotiation process carried out by debt collectors and Kredivo debtors in Yogyakarta. Thus, the researcher will examine the collection process carried out by debt collectors, the application of lobbying and negotiation activities carried out by debt collectors and debtors by digging up information from the research subjects in detail and in depth.

There are two types of data that are the source of this study, namely primary data obtained from interviews with research subjects, and secondary data obtained from observation data in the field at the time of billing and documentation data in the form of billing images and news related to the research topic. The research subjects in this study are four Kredivo debt collectors and four Kredivo debtors. The data analysis in this study uses deductive analysis, which begins with the determination of themes that refer to communication theory, related to this research, namely the lobby theory from Rendy Panuju and the negotiation theory from Fisher, Ury, and Patton. The themes determined in this study are the lobbying approach and negotiation strategy. The next step is to record data or transcripts of interview recordings, the researcher marks words and sentences that are in accordance with the specified theme, interprets the data found and analyzes it according to the underlying theme and theory.

RESEARCH RESULTS AND DISCUSSION

Lobbying and negotiation are communications carried out by lobbyists and negotiators to influence each other between the parties involved to reach an agreement that will be carried out by all parties involved in the lobbying and negotiation process. This is also carried out in the debt collection process on the Kredivo online loan application, which involves the debt collector as the collector and the debtor as the party being billed. As for the process, debt collectors and debtors can act as lobbyists and negotiators to communicate in order to influence and convince each other.

There are ten lobbying approaches according to Redi Panuju that can be carried out by a lobbyist, and based on the data from the research results, it was found that there are six lobbying approaches used by debt collectors and debtors in the collection process, including the brainstorming approach, conditioning approach, networking approach, transactional approach, institution building approach, cognitive problem approach, manipulation power approach, and cost and benefit approach. Meanwhile, the negotiation strategy in Fisher's view, Ury, and Pathon is divided into three categories, namely win-win solution, win-lose solution, and lose-lose solution.

Based on the data from the study, the researcher found that debt collectors and debtors apply a win-lose solution strategy in the collection process. There are eight lobbying approaches applied by debt collectors and debtors in the collection process, including the following:

1. Brainstorming Approach
   The brainstorming approach focuses on an intensive communication process. Thus, the communication that is built requires several meetings with mature communication and topics that are able to lead to the delivery of communication intent. In this regard, there are many meetings between debt collectors and debtors with intensive communication related to debt repayment. This approach is actively carried out by debt collectors, which is also confirmed through data provided by debtors. Debt collectors collect more than once, with an average of 3-4 meetings. Every new meeting is scheduled, due to the failure of payment according to the agreement agreed at the previous meeting. Every collection meeting, the debt collector expects an immediate refund with a certain payment time commitment. Meanwhile, debt collectors at level 90 hold collection meetings almost every day because the delay has reached more than 90 days and is in the category of heavy arrears. The application of the brainstorming approach helps debt collectors to collect debtors, and its application has been successful in debt collectors subject D. Furthermore, he also revealed that in the collection process he carried out at level 90, he must always apply this approach and always succeed in helping him collect, especially because the debtors he handles are already in the heavy and difficult category. The researcher sees that the brainstorming approach needs to be applied in the lobbying process in the case of debt bill repayment.
2. The conditioning approach is based on the principle of conditioning, which seeks to shape a situation or condition to communicate and influence the target in thinking to return the bill and act to refund the bill. In the collection process that has reached an impasse in communicating with the debtor, the debt collector involves a third party who has the power to help the debt collector communicate and inform the debtor to return his obligations to Kredivo. The presence of a third party will create a condition where the debtor is in a cornered and desperate position, both in terms of number and strength and in the context of being pressured to pay his bills.

   This approach is rarely applied by debt collectors because it is determined by the communication that runs between the debt collector and the debtor. When communication is deadlocked, debt collectors will apply this approach which is preceded by the application of manipulation power to present third parties. In its application, this approach is successful in returning funds when involving the police to help explain to the debtor. The police, who have a symbol of power and power, form conditions that put pressure on debtors to take action to pay their bills.

3. Networking Approach
   The networking approach is based on the assumption of communication to establish relationships with topics that have the potential to bring the individuals involved in mutually beneficial and forward-oriented relationships. Based on the data from the research results, it was identified that there was an effort from debt collectors and debtors to carry out the art of polite and harmonious communication, such as accepting each other's presence, respecting and listening to each other when speaking, then listening and responding to each other to create good communication. This is done with the intention of influencing each party in the core topic of the meeting. In the billing process, communication that is well established and harmonious from the beginning of the meeting integrates the two parties to influence each other. Good networking results in an attitude of mutual understanding between the two to accept the arguments of each party, so as to try to reach a point of agreement. Debt collectors who are present to collect communicate so that their presence is accepted by the debtor. As is known, debt collectors who are often symbolized as debt collectors give a negative impression on debtors among the community, especially in the surrounding neighborhood.

   Thus, debt collectors must be able to communicate harmoniously so that they can make debtors comfortable with their presence. Furthermore, the debt collector must be able to convey the intention of his presence and make the debtor pay the bill. This is certainly very dependent on the networking that is built. Meanwhile, on the debtor's side, they also implemented a networking approach by accepting the presence of debt collectors and establishing good and polite communication. The debtor realizes that he has an obligation to pay the debt and appreciates the debt collector who works to collect debts from him. Thus, the debtor implements networking with the aim that the reason for late payment can be accepted and can negotiate for the payment.
4. The transactional approach is based on the assumption of give and receive transactions, and each lobby meeting is considered a communication investment for future meetings. Based on this principle, the researcher found that this approach is only used by debt collectors as lobbyists to their targets, namely debtors. The debt collector holds a meeting with the debtor and expects the meeting to provide benefits for the debt collector by receiving arrears payments, in this regard, it also completes the work. The transactional efforts are carried out by providing solutions to debtors to seek loans or work to find funds and

immediately pay bills. In addition, debt collectors at level 90 require that each meeting will get a transaction of a certain amount of funds in the form of installments or immediately pay in full. This approach requires a firm attitude from the lobbyist so that it can generate acceptance as expected. Thus, researchers see that this approach tends to be difficult to do, especially for debt collectors at levels 30 and 60, where they must also pay attention to the principle of collection so as not to violate the rules and even create detrimental problems.

5. Institution Building Approach In principle, this approach seeks to influence the majority of debtors or groups that protect debtors. In certain incidents, where there are debtors who have problems and insist on not paying bills, they will clash or cut off communication with debt collectors. In this situation, it is usually done by the debtor who borrows a large amount and also has power. Thus, the debtor involves other parties, namely a group of community organizations (CSOs) to protect them for a certain fee, and there is also the involvement of CSOs because the debtor is included in the CSOs. Thus, in this situation, the debt collector is faced with a situation that requires him to affect the debtor and a group of mass organizations that protect the debtor. At least the debt collector must be able to influence the majority of his opponents so that he can achieve his goals. Based on the findings of the data, it is known that debt collectors are trying to influence the majority of opponents by targeting the main target, namely debtors who have full power to refund. This is also based on the fact that the existence of CSOs is paid or on the basis of debtors' orders, so influencing CSOs must be through debtors. However, in the collection process, this approach was not successfully implemented because debtors closed access to communication and debt collectors chose to withdraw rather than muddy the atmosphere and avoid disputes with mass organizations.
6. Cognitive Problem Approach This approach seeks to influence the opponent's thinking to follow the thoughts conveyed by the lobbyist. As for this approach, debt collectors and debtors try to influence each other by building understanding of problems related to collection arrears, and influencing each other to make decisions on these matters.

   As in the situation, debt collectors build understanding to debtors regarding the risks of BI Checking if they continue to be in arrears and hinder the credit that debtors will take in the future. Then build an understanding that according to the teachings of Islam, wahib debts are to be paid because they are contrary to Islamic teachings. Furthermore, there are also efforts to build an understanding of the difficulties of debt collectors and earn income from the debts paid. Based on various forms of understanding built by debt collectors, it can be known that the purpose is for debtors to make decisions to pay their bills immediately. Researchers have also found that these various ways are effective in influencing debtors to make decisions to pay bills immediately. Meanwhile, the debtor builds an understanding in the form of proof of his work and the date when the salary will be received, then there is also an understanding that the refund fund has been prepared only forgot to pay because he is busy working and promises to pay in the next 1-2 days. The debtors build understanding with the aim of ensuring that the debt collector is confident that the bill will be paid immediately and that the work to collect on this debtor will be completed soon. Each debt collector and debtor has a different way of influencing and convincing each other's thoughts. However, it will be directed to the final destination that the bill is paid.

7. Manipulation Power Approach The manipulation power approach involves other parties in the process of lobbying and negotiating that has a symbol of power and power, with the intention that the other party will want to follow his wishes. In principle, the presence of other parties aims to influence and convince positively, either through arguments expressed by other parties or only through their presence in the process. In the results of the research, it was found that this approach is actively applied by debt collectors by presenting the head of RT/RW chairman/Hamlet Head, and/or the police as mediators to influence and convince debtors in repaying debts to Kredivo. Debt collectors present other parties when they experience obstacles and are stuck in communicating with debtors.

    Usually the situation experienced is such as the debtor insisting on not wanting to return the money until he is evicted by the debtor and residents around the debtor's residence. Then the debt collector contacted the head of RT/RW/Hamlet to go to the debtor's residence with him to help him communicate with the debtor. Meanwhile, in relation to involving the police, the debt collector offers the debtor to solve the problem at the police station. Thus, both parties who come to the police station and are assisted by the police to find an appropriate solution, namely until the debtor takes action to pay the bill. It is known that the head of RT / head of RW / Head of Hamlet, and or the Police is a person or group of people who have a certain position that has a symbol of power, both in the RT / RW / Padukuhan / and or community groups, where these parties should have a positive impression and have the power to reconcile parties who are in trouble or in disputes. In this regard, as revealed by one of the debt collector subjects, the presence of other parties to mediate between debt collectors and debtors, and provide understanding to debtors to pay their bills immediately. Thus, it can be known that other parties are present and influence the debtor to follow the debt collector's wishes. This is recognized as an effective way to handle disharmonious billing communication. It should be noted that in this case, the police are not tasked with collecting, but are companions in the context of protecting the entire community, including debt collectors and Kredivo debtors. Furthermore, the existence of this case also shows that the police have a symbol of strength and power to mediate problems between debt collectors and debtors, so that they can reach a final agreement for the refund of funds from debtors to Kredivo. The police with their positions try to influence debtors to be responsible for debts and receivables to Kredivo and debt collectors who have worked.

8. Cost and Benefit Approach: This approach tries to convince the target to follow the lobbyist's wishes with various considerations that the target cannot dispute. This explains that the offer given is the most suitable middle way for all parties and cannot be disputed by the target. Related to this study, it was found that the situation where the debt collector gave consideration to the debtor to pay the bill a maximum of 3 days after the meeting, and it could not be disputed by the debtor because the debt had passed the period and it was necessary to involve the debt collector for collection. The debt collector considers that 3 days is enough for the debtor to find funds and for the debt collector himself to immediately complete the collection of the debtor, which should be completed on the day of the meeting. Thus, it is considered fair for both parties. The researcher sees that the principle of giving consideration should be used as best as possible by debtors to seek repayment funds, instead of being perceived as a good that can be continuously provided by debt collectors. Loan debts that must be collected are the debtor's fault and should be responsible for returning them when they have been collected.

Thus, the provision of relief is a positive thing given by debt collectors. Meanwhile, negotiation strategies also occur in the lobbying process that can be carried out by debt collectors and debtors. Negotiation is a bargaining activity given by each party to get certain advantages or losses for his party or his opponent. Related to this study, it was found that negotiations carried out by each party, namely winlose solutions that provide benefits to debt collectors, but provide losses to debtors. It can be understood that in the collection process, the goal is for the debtor to pay his bills to Kredivo. In the negotiation process, the objectives that the debt collector wants to achieve as the party holding the meeting are discussed. However, of course, it did not immediately come to an agreement, but there was a compromise between the debt collectors who also revealed a statement in the form of a debtor's reason.
must immediately pay the bill, up to the risks that will be received if the offer given is ignored by the debtor. Meanwhile, the debtor also negotiates to submit offers and requests that can ease him, including asking for a delay in payment time and asking for an opportunity to pay in installments. It can be seen that in the negotiation process there is an offer because of the difference in wishes of the debt collector and the debtor. Debt collectors as the beneficiaries in collection, choose to follow the debtor's request to be given a delay in payment time and installment opportunities.

Even so, the debt collector is not the disadvantaged party, because by following the debtor's offer, it will still provide benefits to the debt collector and losses for the debtor. After the agreement is given a procedural period and the opportunity to pay in installments, the debtor must fulfill this by paying the bill until the bill is paid off. Thus, the debtor is the aggrieved party. The debtor spends funds to repay his loan at once along with interest and late fines that occur. It can be seen that quite a lot of costs must be incurred by the debtor. Meanwhile, in the position of debt collector, it is the party that benefits because it gets incentives for its success in collecting and being paid by debtors. In addition, the debt collector also succeeded in fulfilling his job of handling the debtor.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the mapping of the results of the research that has been presented in the previous chapter related to the analysis of lobbying and negotiation of debt collectors and debtors on the Kredivo online loan application (pinjol) in Yogyakarta, it can be known that there is a lobbying approach and negotiation strategy in the collection process. Debt collectors and debtors play the role of lobbyists and negotiators to influence and convince each other as targets. In the collection process, debt collectors and debtors apply eight lobbying approaches, namely a brainstorming approach that focuses on continuous and intensive collection meetings, a conditioning approach with an effort to create a stressful situation until the debtor takes action to pay the bills, a networking approach by building harmonious and respectful communication, and a transactional approach that requires every collection meeting to occur Bill payment transactions, the Institution Building approach that brings debt collectors into situations to influence debtors and CSOs who protect them, the Cognitive Problem approach that tries to build understanding and influence the target's thinking to make decisions according to the lobbyist's wishes, the manipulation power approach by presenting other parties who have positive symbols of power and power, and the Cost and Benefit approach by providing good arguments cannot be denied by the target.

Meanwhile, the negotiation strategy applied by debt collectors and debtors is a win-lose solution that provides benefits for debt collectors and disadvantages for debtors. This happens because in principle the collection is carried out so that the debtor returns the loan and the debt collector gets an incentive for his success in influencing the debtor. Based on the results of data analysis, the researcher also found that lobbying and negotiations that occur in the collection process tend to be more actively carried out by debt collectors than debtors. As lobbyists and negotiators, debt collectors carry out all eight approaches found and negotiate. Meanwhile, debtors as lobbyists and negotiators carry out networking approaches and cognitive problem approaches, as well as negotiate. Debtors tend to be in the target position of lobbying. This can be understood because the collection process by implementing lobbying and negotiation aims to return loan funds belonging to the Kredivo company in collaboration with Kredivo debt collector.

Recommendation

In the loan collection process, the researcher hopes that debt collectors and debtors can communicate with each other and apply various lobbying approaches and negotiation strategies found in this study. In particular, the researcher hopes that various cases of law violations and crimes that have occurred so far between debt collectors and debtors can be minimized by carrying out harmonious communication, mutual respect and respect, and each party carrying out its responsibilities wisely.

ADVANCED RESEARCH

Further research is expected to delve deeper into lobbying and negotiations that occur in the collection process, especially researching on Kredivo level 90 debt collectors who experience a more complex collection situation because they are dealing with debtors in the category of arrears for a long time. The researcher also hopes that there will be research in the realm of communication in the billing process, so that it can contribute to finding the best alternative solutions to the sustainability of other billing processes.

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