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Research Article

A Safe Space Amid Debt: Social and Cultural Practices in Indonesia's Digital Community of Online Loan Default Survivors

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Abstract: This article examines how a group of people sharing the experience of online loan default builds its own social and cultural order in digital space, using the Facebook group "Galbay Pinjol 2026" as a case. Employing a netnographic approach, data were gathered from four months of group observation (March–June 2026) and in-depth interviews with seven purposively selected members. The findings show that this space functions as more than a venue for venting; it operates as a social ecosystem sustained by four interlocking dimensions: the emergence of a distinct vocabulary and set of symbols marking group identity; unwritten norms and an "us versus them" construction that binds solidarity; the community's role as a social safety net that mobilizes collective action; and varied member attitudes toward risky information, ranging from collective vigilance to openings for questionable practices. The article concludes that such communities constitute a complex digital social space in which language, identity, norms, and solidarity are continuously woven together in response to shared financial pressure and stigma.

Keywords: Collective Solidarity; Cyberculture; Digital Community; Netnography; Online Loan Default.

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1. Introduction

The problem of online loan default (pinjaman *online*, or *pinjol*) in Indonesia is no longer merely an individual matter; it has grown into a large-scale social phenomenon. Indonesia's Financial Services Authority (Otoritas Jasa Keuangan/OJK) recorded a sharp rise in the number of borrowers in arrears for more than 90 days, from roughly 500,000 per month in 2024 to about 780,000 in early 2025, with total outstanding loans reaching tens of trillions of rupiah (Otoritas Jasa Keuangan, 2025). Behind these figures lies a noteworthy social response: people facing the pressure of debt collection have come together to build shared spaces on social media, one of which is the Facebook group "Galbay Pinjol 2026," with more than 33,000 members.

Unlike typical online communities that grow out of shared hobbies, this space is inhabited by a highly diverse set of actors: borrowers currently facing intimidation from debt collectors, former debtors who have moved past the crisis and now act as informal mentors, family members of debtors who become targets of intimidation despite never having borrowed themselves, prospective borrowers seeking information before making a decision, parties concerned about the practices of the online lending industry, and possibly debt collectors or platform representatives posing as ordinary members to monitor members' resistance strategies (Faiz, 2025; Oswaldo, 2025). This diversity of interests produces complex interactions, in which a single post can simultaneously trigger sympathy, motivation, tactical strategy, and suspicion.

Studies of digital communication from the standpoint of collective culture in the context of such financial crises remain scarce in Indonesia, even though research on online communities in general has shown that intensive interaction among members can form a strong basis for meaningful relationships (Alifia et al., 2024). At the same time, alongside the solidarity that is built, more complicated issues also emerge: some of the information circulating has the potential to encourage manipulative practices and disproportionate risk-taking, a phenomenon often referred to in social media studies as *fraud* and *moral hazard* (Tuerah et al., 2025; Kamil, 2021).

Building on this background, this article addresses the question of how social and cultural order is formed within a digital community of online loan default survivors in Indonesia, and how this community responds to the risks of fraud and moral hazard that accompany it. Answering this question matters for three reasons: it enriches financial education materials by grounding them in people's lived experience, it informs regulators so that policies can be designed more humanely without opening space for the normalization of moral hazard, and it adds to the body of digital communication research on virtual communities as spaces of social support (Mardiangsyah, 2025).

2. Literature Review

Positioning the Study Among Related Research

Several prior studies provide a foundation for this research while also highlighting the gaps it seeks to fill. Chairil and Masrina (2023) examined a Facebook group centered on domestic crises and found that intensive interaction in a closed space can blur the boundaries of privacy to the point of triggering online shaming; their study focused on privacy management rather than the formation of collective culture. Rarasari and Suratnoaji (2024) examined the issue of loan default from the perspective of Generation Z's reception of media coverage, whereas the present study focuses on interaction and the direct negotiation of meaning among community members. Kinanti and Achmad (2025) demonstrated that anonymity in digital spaces can foster strong solidarity, though within a relatively homogeneous entertainment-based community free of conflicting interests. Meanwhile, Saragih, Sihombing, and Simanjuntak (2025) examined the symbolic resistance narrative against the online lending industry at the level of broad (macro) public discourse, in contrast to the present study, which zooms in on the micro-level dynamics of a single, specific community. This article is positioned at the intersection of all four: it examines a community built around financial crisis, populated by actors with conflicting interests, through in-depth observation of a single digital space.

Cyberculture and Language as a Marker of Identity

Digital space gives rise to its own cultural order commonly referred to as cyberculture, namely the whole set of social practices, value systems, and modes of interaction that emerge from the encounter between humans and networked technology (Bell, 2001). One of its distinctive features is a heavy reliance on symbols as a medium of interaction—ranging from distinctive terms to emoji and memes—that are fully understood only by those who belong to the community in question (Rohayati, 2018). Language in cyberspace thus serves a dual function: it is both a communication tool and a symbolic boundary separating "insiders" from "outsiders" (Nasrullah, 2014). Internet culture itself is composed of interrelated layers, one of which is the layer of virtual community that forms social bonds and collective identity in online space (Castells, 2001), while the notion of collective intelligence emphasizes that knowledge in cyberspace is produced collaboratively rather than by a single authority (Lévy, 2001).

Collective Culture and Interaction Ritual Chains

Collective consciousness—shared beliefs and sentiments that bind individuals into a single social unit—functions as a moral force guiding the behavior of group members (Durkheim, 1893). At a more operational level, interaction ritual chain theory explains that repeated encounters, however small (a comment, a "like," sharing a story), can generate emotional energy, shared symbols, and group moral standards, even without physical presence (Collins, 2004). Cyberspace also aligns with the notion of virtual community pioneered by Rheingold (1993): a social aggregation that emerges when people carry on sustained discussions with enough emotional investment to form networks of personal relationships. In the Indonesian context, this spirit resonates with the tradition of *gotong royong*, the principle that a burden carried together feels lighter (Geertz, 1983; Koentjaraningrat, 1985), which in the digital era has transformed into a hybrid form combining online coordination with offline action (Utoyo et al., 2026). Communities built around traumatic experience, such as marginalized groups seeking a safe space, have also been shown to build solid emotional, instrumental, and informational support (Pasrah & Rahmawati, 2025), the continuity of which is strongly determined by empathy and digital civility among members (Rahmadani & Arifin, 2025).

Virtual Communities as a Source of Alternative Knowledge

Virtual communities are not merely emotional spaces; they also serve as arenas of cultural resistance and sources of alternative knowledge when formal institutions are perceived as slow to respond to citizens' needs (Wibowo & Intyaswati, 2024). The relational anonymity afforded by computer-mediated communication makes members bolder in disclosing experiences that are difficult to share face-to-face (Haryanto & Wijayanti, 2024), a pattern also found among pregnant-mother communities that use virtual space to protect their identity and gain access to information (Susanti, 2023). This characteristic is directly relevant to the "Galbay Pinjol 2026" group: rather than growing out of a shared positive interest, this community is bound together by a shared crisis experience, making its interactions more tactical-emotive than merely informational.

Fraud and Moral Hazard in Digital Spaces

Fraud in digital communication encompasses the manipulation of identity, information, and social relationships that harms victims both psychologically and reputationally (Harahap & Zikri, 2025), while *moral hazard* refers to the tendency to take on greater risk because one believes another party will bear the consequences, a condition that commonly arises from information asymmetry (Kamil, 2021). These two phenomena are interconnected, as both are rooted in informational inequality and weak accountability in digital space (Ruben Thomas & Anggraeni, 2026). In loan-default communities, heavy financial pressure has the potential to meet with opportunity in the form of a dense flow of tactical information, giving rise to collective rationalization of rule-circumventing behavior (Wulandari, Suryani, & Lestari, 2023). although, as the results section will show, the reality on the ground is far more nuanced than a simple normalization of fraud.

3. Research Method

This study employs a descriptive qualitative approach combined with netnography, an adaptation of ethnographic techniques used to understand the culture and interaction patterns that develop within internet-based communities from the perspective of their own members (Kozinets, 2015). The object of research is the public Facebook group "Galbay Pinjol 2026," selected for its high volume of interaction, its identifiable and recurring communication patterns, and the solidarity it displays, which grows organically out of members' genuine needs rather than external prompting.

Data were collected from March to June 2026 through three complementary methods. First, online observation of posts, comments, and members' interaction patterns without intervening in the flow of conversation, covering post themes, forms of interaction, the use of distinctive terms, and responses to conflict or moderation within the group. Second, virtual interviews conducted through direct messaging with seven informants selected purposively and through snowball sampling based on their level of activity, willingness to share their experiences, and the diversity of their positions within the community's dynamics—including active victims, former victims now serving as informal mentors, family members of debtors, and individuals who joined out of broader concern for online lending issues. Third, archiving of digital traces in the form of screenshots of posts, recordings of discussions, and reflective field notes taken throughout the observation process. To protect privacy, all informants are referred to by number (Informant 1 through Informant 7) rather than by their real names.

Data analysis followed the netnographic workflow, proceeding alongside data collection: beginning with investigation and immersion to identify recurring patterns and themes, followed by the integration of all data sources to examine the personal, cognitive, emotional, and social dimensions of the observed collective culture, through to the systematic writing of the report (Kozinets, 2015). The validity of the findings was assessed by the extent to which the data consistently represented the reality experienced by the research subjects (Moleong, 2018).

4. Results and Discussion

The findings of this study are mapped across four interrelated dimensions: cyberculture, collective culture, the function of virtual community, and patterns of attitude toward fraud and moral hazard. None of these dimensions stands alone; together they form a single whole that explains how the "Galbay Pinjol 2026" community communicates, thinks, acts, and negotiates risk all at once.

Cyberculture: Language as Boundary and Shield

The most striking finding from observation is the emergence of a distinctive vocabulary that developed quickly and organically: *galbay* (loan default), *DC* (debt collector), *FC* (critical financial condition), *kondar* (emergency contact), *lewatin aja* (advice to ignore debt collectors), *joki* (a third-party service that helps resolve default cases), and *amankan kontak* (an instruction to protect one's personal contacts from collectors). These terms do more than shorten communication; they also mark who has truly "made it" into the community. Long-standing members who are fluent in this vocabulary are automatically recognized as part of the core group, while newcomers must go through a period of observation before fully grasping the language code in use a process that Kozinets and Gambetti (2021) describe as peripheral participation prior to full integration. One informant who had been a member for a year described how these terms were once entirely foreign to her, and that she only became accustomed to them after reading other members' posts daily an internalization process that occurred without any written guide, purely through observation and habituation.

Language in this group also serves a protective, not merely expressive, function. Several informants reported that at certain moments, when the community suspected the presence of an outsider suspected of being a debt collector or a lending-platform representative infiltrating to monitor members' strategies, the style of language used would shift to become more ambiguous and coded, even difficult for newer members to understand. This kind of defensive communication strategy confirms that anonymity and a sense of safety are two things jointly protected as the most fundamental form of solidarity (Safira & Sumardjijati, 2025). The maturity of this language system used consistently across members and continually reproducing itself (Rohayati, 2018) shows that this community has gone far beyond being merely a venting space; it has built a functional communication system that also supports its members' psychological recovery.

Collective Culture: Norms, "Us" versus "Them" Identity, and Shared Narratives

If cyberculture explains how this community communicates, the dimension of collective culture explains how it thinks and acts as a single unit. This study found a number of unwritten norms that are consistently observed, such as the prohibition on sharing fellow members' identities with outsiders and the moral obligation to help one another. One informant serving as an informal mentor explained that although there is no written rule against disclosing another member's identity, everyone in the group understands it automatically, and violations of this norm are typically met with collective condemnation from fellow members. Social sanctions for norm violations generally take the form of public reprimand, exclusion from discussion, or reporting to the admin for removal from membership as recounted by another informant regarding an account caught soliciting other members' personal data under the guise of offering a "safe" service, which was removed from the group in under a day at members' collective urging. This pattern is consistent with the idea of interaction ritual chains, in which strong group norms arise from the collective emotional response each time solidarity is violated (Collins, 2004).

The community's collective identity is also built through a firm construction of "us" versus "them." The category of "us" refers to fellow members bound by shared experience and suffering, while "them" encompasses debt collectors, lending platforms, and the wider public seen as quick to stigmatize without understanding the structural financial crisis survivors face. The presence of this "common enemy" accelerates the crystallization of shared fate while also reinforcing the group's symbolic boundaries (Lintelo et al., 2024). In addition, the community sustains shared narratives stories of successfully escaping collector pressure, of successfully reporting illegal lending platforms to OJK, or of paying off debt after a difficult period that function as a web of cultural meaning continually reproduced as a reference for action (Geertz, 1983). These narratives also underpin the reframing of the "delinquent debtor" stigma into a form of resistance regarded as legitimate against a financial system members view as oppressive, a process that shifts their position from passive victims to active claimants of justice (Oswaldo, 2025). One informant, who joined with a critical stance toward the online lending industry, insisted that the label of "unwillingness to take responsibility" often attached to group members is unfair, since many of the stories within the group actually show an initial intention to pay that collapsed under unreasonable interest rates and threats from collectors.

Virtual Community: A Space of Support and Collective Action

Although all interaction takes place without any physical meeting, this study found that the sense of togetherness that develops feels real and profound to its members. Both highly active members and *lurkers* who only read without commenting equally report benefiting from the community's existence, whether through emotional support or strategic information. The community also functions as a source of alternative knowledge through concrete collective action, such as compiling lists of problematic lending platforms and jointly calling on members to report collection practices that violate regulations to OJK. One informant who joined not because of personal default experience admitted being struck by the concern shown by members who did not even know one another, which she considered proof of the community's solidity.

These findings reinforce the argument that communication patterns within virtual communities can serve as an effective adaptation mechanism for individuals facing social pressure or financial crisis (Mardiangsyah, 2025). The technological mediation of interaction does not diminish the quality of the social relationships formed; rather, it redefines how members connect with one another those previously isolated by the burden of debt are able to rebuild support networks that had been severed in real life, turning this virtual space into a kind of functional social safety net.

Fraud and Moral Hazard: Vigilance Amid Vulnerability

This dimension presents a picture far more nuanced than the common perception that such communities uniformly encourage deviant behavior. Heavy financial pressure does indeed have the potential to meet with opportunity in the form of a dense flow of tactical information, giving rise to collective rationalization of rule-circumventing behavior consistent with the fraud triangle framework, which identifies pressure, opportunity, and rationalization as the three drivers of fraud (Wulandari et al., 2023). Nevertheless, this study also found a strong mechanism of collective vigilance: most members grow increasingly suspicious of offers that sound too easy, having seen many cases of other members becoming further entangled after following advice from dubious sources.

One informant recounted nearly falling for an offer of debt-resolution services that requested an upfront administrative fee, but avoided it because of the suspicion built up over her long time in the group; when she checked with the community, it turned out another member had already fallen victim to a similar scheme. This experience illustrates how the community's collective knowledge functions as an effective protective tool against the threat of fraud (Umar et al., 2025): as soon as a new scheme is detected, more experienced members quickly spread warnings across the network. Another informant even said she always re-screens information obtained from the group, aware that what works for one person is not necessarily safe for her own situation evidence that members of this community are not a passive mass swallowing every piece of circulating information whole, but individuals capable of critical thinking and independently weighing risk (Paoli & D'Auria, 2025).

This diversity of attitudes is also apparent in debates over the obligation to repay debt itself: some members maintain that debts must be repaid, albeit through fairer means, while others lean toward a more permissive stance driven by the despair they feel yet both sides continue to respect each other's differing views. This difference in attitude is closely tied to how heavy a burden each individual is carrying at a given moment (Tuerah et al., 2025), while also reflecting a knowledge gap that leaves some members better able to protect themselves than others (Thomas & Anggraeni, 2026). These findings confirm that the online loan default community occupies a complex position: its members' economic vulnerability runs alongside a collective effort to protect one another from further exploitation, a paradox that cannot be reduced to a mere space of justification for deviant acts (Kurniawan & Triyadi, 2025).

5. Conclusions

This study shows that the digital community of online loan default survivors, as exemplified by the "Galbay Pinjol 2026" group, is not merely a space for collective complaint but a complex social ecosystem actively built through four mutually reinforcing dimensions. First, the community develops a distinctive language and symbol system that functions both as a marker of identity and as a shield for defensive communication. Second, unwritten norms, social sanctions, the construction of an "us" versus "them" identity, and shared narratives form strong collective bonds even though members never meet face-to-face. Third, the community functions as a network of social support and alternative knowledge that mobilizes concrete collective action, such as reporting collection practices that violate regulations. Fourth, with respect to the risks of fraud and moral hazard, the community displays a diversity of attitudes rather than uniformity in facilitating risky behavior marked by collective vigilance and critical reflection among some members toward circulating information.

These findings carry implications for three parties. For similar communities, it is important to continue safeguarding their positive function as spaces of support while strengthening collective vigilance against potentially harmful information. For regulators, particularly Indonesia's Financial Services Authority (OJK), the existence of such communities should be read as a genuine indicator of public need for more accessible channels of information on debtor rights and complaint procedures, rather than merely as a threat to be monitored. For future researchers, this study can be extended by comparing similar patterns on other platforms such as Telegram or WhatsApp, comparing legal and illegal lending communities, or examining the long-term impact of membership on members' psychological condition and financial decision-making, including by combining netnography with social network analysis to map interaction patterns more precisely.

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