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The Impact of Online Loan Traps (P2P Lending Fintech) on Divorce Rates: A *Maqashid al-Sharia* Approach to Protecting Family Economic Resilience

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Article History:	Abstract
Corresponding: Muhammad Syakir Al Kautsar syakiralkautsar@iaingorontalo.ac.id **Submitted:** March 10th, 2026 **Revised:** June 26th, 2026 **Accepted:** June 28th, 2026 **Published:** June 30th, 2026 **Keywords:** *Divorce vulnerability; Family economic resilience; Maqashid syariah; Online loan debt; P2P lending fintech.* 	**Objective:** This study aims to analyze the relationship between online loan debt, household economic stress, and vulnerability to divorce from the perspective of *maqashid syariah*. It seeks to explain how the rapid expansion of digital lending services influences family economic resilience and social well-being within the framework of Islamic economics. **Method**: This study employs a descriptive qualitative approach based on a literature review using content analysis. Data were sourced from regulations, national statistical reports, academic articles, fatwas, and court rulings published online. The analysis was conducted by identifying patterns of argumentation, empirical trends, and conceptual relationships between the development of P2P lending fintech, family economic dynamics, and economic factors contributing to divorce. Relevant literature was further examined through the lens of contemporary *maqashid syariah* to understand the broader social implications of digital financial practices. **Results:** The study indicates that ease of access, fast disbursement processes, and low administrative barriers encourage repeated use of digital loans, particularly among households with unstable incomes and limited financial literacy. This pattern has the potential to trigger debt accumulation, financial pressure, psychological stress, a decline in the quality of communication between partners, and an increase in domestic conflict, all of which are associated with heightened vulnerability to divorce. The findings also suggest that excessive dependence on online borrowing may weaken household financial sustainability and undermine long-term family stability. **Implication:** This study underscores the importance of consumer protection policies that not only focus on cost transparency and data security but also include assessments of repayment capacity, strengthened financial literacy, responsible lending practices, and measures to safeguard family economic resilience. **Novelty:** This study integrates *P2P lending fintech* research with studies on family resilience through the lens of Jasser Auda's contemporary *maqashid syariah* systems perspective. This study expands the discourse on Islamic economics by positioning the protection of wealth (*hifz al-mal*) and the protection of family/progeny (*hifz al-nasl*) as a unified systemic framework for assessing the impact of digital financial innovations.

Introduction

Digital transformation has reshaped the landscape of financial intermediation in Indonesia (Monteiro et al., 2023). The emergence of financial technology (fintech), particularly *peer-to-peer lending* (P2P lending), has expanded access to financing for communities that previously struggled to access formal financial institutions (Muliatie et al., 2024). Within the broader agenda of financial inclusion, this development is widely regarded as a significant advance because loan applications are faster, simpler, and increasingly technology-driven. Recent data indicate that Indonesia's P2P lending industry continues to grow (Mukminati, 2022). The Otoritas Jasa Keuangan (Financial Services Authority) reported that outstanding P2P lending financing reached approximately IDR 80.07 trillion in February 2025, representing an annual increase of more than 31 percent. At the same time, the 90-day default rate (*Tingkat Wanprestasi 90 Hari*, TWP90) also increased, suggesting that the risk of default has grown alongside the expansion of access to digital financing (Nurapipah & Abdullah, 2024).

This exponential growth presents a social paradox. On the one hand, fintech lending provides short-term liquidity solutions for households. On the other hand, the ease of access to digital credit, limited financial literacy, and the predominantly consumptive nature of borrowing may draw households into cycles of debt that become increasingly difficult to control (Ath Thahirah & Kasri, 2023; Kunaifi & Haq, 2025). Loans initially intended to serve as emergency financial buffers often evolve into recurring repayment obligations, psychological pressure, and domestic tension. In practice, the consequences of online borrowing extend beyond financial matters and may affect the quality of family relationships, household stability, and overall family economic resilience. (Ningish et al., 2022; Nst & Nst, 2026).

This phenomenon becomes particularly significant when considered alongside national divorce statistics. According to data published by the Badan Pusat Statistik and compiled from the Religious Courts, Indonesia recorded 438,168 divorce cases in 2025 (Badan Pusat Statistik, 2025). Economic factors ranked as the second leading cause of divorce, accounting for 105,727 cases, following persistent disputes and conflicts. These figures indicate that economic hardship remains a structural determinant of household vulnerability in Indonesia. As household financial pressure increasingly intersects with the widespread availability of digital debt, an important academic question emerges regarding the possible relationship between the expansion of online lending and growing fragility in family relations (Nuh & Muhtadin, 2026).

Recent literature suggests that this dynamic cannot be understood in linear terms. Several studies emphasize that fintech lending contributes to financial inclusion by expanding access to capital and providing alternative financing channels for *unbanked* and *underbanked* populations (Hadiyati, 2022; Widyasputri & Baidhowi, 2025). Other studies, however, highlight its vulnerabilities, including the increasing (Abdul Ghafar Ismail & Zulkhibri, 2024), the rise of consumptive borrowing behavior, weak repayment capacity assessments, and socio-economic pressures arising from digital debt burdens. Macroeconomic studies of Indonesia's P2P lending sector further indicate that variables such as economic growth, unemployment rates, and interest rate changes are associated with heightened financing risks on digital lending platforms (Hadiyati, 2022).

Despite these developments, academic discussions linking fintech lending to the institution of the family remain relatively limited. Most studies in Indonesia focus primarily on regulatory issues, consumer protection, borrowing behavior, or the stability of the digital financial industry. The relationship between online debt entrapment, household financial pressure, and its implications for divorce has not received sufficient scholarly attention. Yet households constitute the most fundamental socio-economic unit and are the first to absorb the consequences of debt-related pressures. (Azhim et al., 2025; Mintaryana, 2025). This gap points to an analytical space that remains underexplored in existing research.

At this point, an important academic debate emerges. The digital economics perspective tends to frame fintech as an innovation that enhances market efficiency and broadens access to financing. Family sociology, by contrast, views debt as a factor capable of altering power relations within households, generating financial stress, and intensifying the potential for domestic conflict. Meanwhile, Islamic economics raises a more substantive question: does the ease of access to digital financing genuinely generate social welfare, or does it create new vulnerabilities that threaten family sustainability? This debate requires an analytical perspective that goes beyond industrial growth indicators and takes the social and moral consequences of financial innovation seriously.

This study employs a literature review using a *content analysis* approach. The analysis draws upon legal documents, regulations issued by the Financial Services Authority, religious fatwas, academic articles, national statistical reports, and publicly available court decisions. This approach was selected because it enables the identification of patterns of argumentation, normative constructions, and empirical tendencies regarding the relationship between the development of fintech P2P lending, household financial pressure, and divorce. Through content analysis, this study not only maps the available quantitative data but also examines how legal institutions, financial authorities, and academic discourse frame digital lending as a social issue.

Preliminary review reveals a clear research gap. First, only a limited number of studies explicitly connect the expansion of fintech lending to rising economically based divorce at both the conceptual and normative levels. Second, studies employing *maqashid syariah* generally focus on product compliance, contractual legality, or consumer protection, rather than placing family economic resilience at the center of analysis. Third, previous research tends to separate digital economics studies from family studies, resulting in a lack of an integrated framework for understanding the socio-economic consequences of online debt for household sustainability.

Based on these considerations, this study aims to analyze the impact of online debt entrapment through fintech P2P lending on the increasing vulnerability to economic-driven divorce from the perspective of *maqashid syariah*. This study is expected to enrich contemporary Islamic economic discourse by positioning the family as a primary locus of protection and offering a more comprehensive conceptual framework for understanding the relationship among digital financial innovation, socio-economic risk, and the sustainability of family institutions in Indonesia.

Research Methodology

This study employs a qualitative research design based on a literature review. It aims to analyze the impact of online debt entrapment through *financial technology peer-to-peer lending* on the increasing economic vulnerability of divorce, from the perspective of *Maqashid Syariah*. The study is grounded in the rapid expansion of Indonesia's digital financing industry, which, on the one hand, has broadened access to financial services but, on the other hand, has generated new challenges, including household debt accumulation, financial pressure, and domestic conflict. The focus of this research is not on statistically testing causal relationships; rather, it seeks to understand the conceptual constructions, empirical tendencies, and normative arguments that emerge across the scholarly literature and institutional documents.

The study applies a *content analysis* approach. This method enables the researcher to examine meanings, patterns of argumentation, and interpretive tendencies embedded in written documents. The data consist of secondary sources obtained from regulatory and policy documents issued by the Otoritas Jasa Keuangan, statistical publications from the Badan Pusat Statistik, judicial reports from the Mahkamah Agung Republik Indonesia, fatwas issued by the Majelis Ulama Indonesia, scholarly journal articles, academic books, and decisions of religious courts that have been published online. Data collection was conducted through documentary research, selecting documents based on thematic relevance, publication date, source credibility, and direct connection to issues of digital lending, household financial pressure, and divorce.

The analytical process was conducted in several stages. First, the researcher performed data reduction by selecting documents that directly address the development of fintech P2P lending, household debt dynamics, and economic factors associated with divorce. Second, the data were categorized into several major themes, including the growth of digital lending, debt entrapment, household financial pressure, domestic conflict, the protection of property (*hifz al-mal*), and the protection of family (*hifz al-nasl*). Third, each category was interpreted from the perspective of Maqashid Syariah to assess the extent to which digital financing practices promote social welfare or instead generate vulnerabilities that undermine household economic resilience. The validity of the findings was strengthened through source triangulation by comparing evidence from regulations, national statistics, academic literature, and judicial documents to produce a more comprehensive and consistent understanding.

Results and Discussion

Fintech P2P Lending, Financial Inclusion, and the Ambivalence of Digital Transformation

The expansion of *financial technology and peer-to-peer lending* in Indonesia has brought about a fundamental transformation in the structure of financial intermediation. (Ali et al., 2023; Muliatie et al., 2024). The emergence of digital platforms has broadened access to financing for segments of society that previously faced administrative, geographic, and institutional barriers in obtaining formal credit. Several studies indicate that fintech P2P lending contributes to greater financial inclusion, particularly for micro-enterprises and *underbanked* households. In this context, the digitalization of financing is often positioned as an innovation that narrows the gap between liquidity needs and access to capital. (Linawati et al., 2020).

Nevertheless, the findings of this study reveal an ambivalent character. The expansion of digital financing does not necessarily correspond to a strengthening of household economic capacity. Recent data show that outstanding P2P lending financing in Indonesia continues to increase, while the non-performing financing ratio has also come under pressure. This suggests that expanding access has been accompanied by growing credit vulnerability. From a household economics perspective, quantitative growth in financing does not automatically translate into greater family financial resilience.

These findings are consistent with studies in Financial Technology that emphasize the institutional paradox often associated with financial innovation. On the one hand, technology reduces transaction costs, accelerates verification processes, and expands market penetration. On the other hand, simplifying procedures may lower the psychological barriers to borrowing. When financing decisions can be made instantly through personal devices, individual mechanisms of prudence and financial caution may weaken.

Behavioral economics literature provides further insight into this dynamic. The ease of access to digital loans may encourage short-term decision-making, often described as present bias, which is the tendency to prioritize immediate needs over future financial obligations. In households with unstable or fluctuating income, digital borrowing may shift from serving as a productive financial instrument to sustaining daily consumption. (Mintaryana, 2025).

From a social perspective, this transformation has altered the culture of domestic economic management. Digital debt has become increasingly embedded in everyday economic practices. The use of loans to cover short-term liquidity needs, educational expenses, healthcare costs, and routine consumption indicates that fintech lending has entered household financial management. This phenomenon marks a shift in the function of credit from an instrument of investment toward a mechanism of economic survival. (Dian Sudiantini et al., 2023).

Accordingly, the findings of this study suggest that the development of fintech P2P lending should be examined beyond conventional indicators of industrial growth. Analyses that focus exclusively on financing volumes, the number of users, or market expansion risk overlook deeper social dimensions, particularly as digital financing begins to affect household economic stability and the sustainability of family institutions.

Digital Debt Entrapment and the Escalation of Domestic Conflict

The literature review indicates that the primary issue is the repeated use of digital financing without adequate repayment capacity. Several studies in Indonesia show that a considerable number of fintech lending users use new loans to repay prior obligations. This pattern creates a *debt rollover* mechanism that may generate recurring cycles of indebtedness. Under such conditions, borrowing no longer serves as a temporary liquidity solution but gradually becomes a cumulative source of financial pressure.

This finding is important because household financial pressure is multidimensional. Family economics literature demonstrates that debt accumulation reduces a household's capacity to meet basic needs, disrupts consumption allocation, weakens saving capacity, and limits the ability to adapt to economic shocks. Households with unstable income are particularly vulnerable because repayment obligations remain fixed while income flows fluctuate over time.

Within the context of domestic relationships, financial pressure rarely remains confined to monetary concerns. Research in family sociology shows that economic stress is associated with heightened psychological anxiety, declining quality of communication between spouses, and increased interpersonal sensitivity. When households face recurring repayment pressure, the space for negotiation and joint decision-making becomes increasingly constrained.

The findings of this study further indicate that household conflict often arises not merely from the amount of debt itself, but from the disruption of trust structures within the family. Several studies suggest that couples frequently differ in their perceptions of the legitimacy of borrowing, spending priorities, and repayment responsibilities. When one party feels excluded from financial decisions or inadequately informed, debt becomes not only a financial issue but also a relational one.

This phenomenon becomes particularly relevant when examined alongside national divorce statistics. National data indicate that economic factors remain one of the dominant causes of divorce in Indonesia. Although official statistical reports do not yet identify online lending as a distinct category, financial pressure, the inability to fulfill household obligations, and economic conflict repeatedly appear in family court cases. In this sense, digital borrowing may be understood as a new variable that intensifies pre-existing forms of household economic vulnerability.

From an analytical perspective, this study identifies a relatively consistent pathway of vulnerability: easier access to digital financing encourages repeated borrowing; the accumulation of obligations generates financial pressure; financial pressure leads to domestic conflict; and prolonged conflict increases the risk of family disintegration. This relationship is not deterministic, but it reveals a sufficiently strong pattern of social causality across the literature examined.

Systemic Maqasid Analysis in the Perspective of Jasser Auda

The analytical framework developed by Jasser Auda offers a relevant maqasid-based approach to understanding this phenomenon more comprehensively. (Auda, 2008). Unlike normative readings that focus primarily on the formal legality of contracts, Auda advances a *systems approach* that views social reality as an interconnected network of mutually influencing relationships. Within this framework, evaluating fintech lending cannot be limited to contractual dimensions alone; it must also take into account social context, economic structures, and the substantive consequences that emerge from its operation. (Munir, 2023).

The dimension of *cognitive nature* emphasizes that socially constructed understandings of reality always shape legal interpretation. In the case of digital borrowing, many households perceive fintech lending as a rapid solution to short-term economic pressure. However, the findings of this study suggest that such perceptions often overlook medium-term repayment obligations that may ultimately worsen household financial conditions.

The dimension of *wholeness* highlights that the impact of digital debt extends across multiple sectors. Financial pressure affects not only income management but also psychological well-being, the quality of family communication, parenting patterns, and the stability of social relationships. This perspective helps explain why digital financing should not be analyzed merely as an instrument of market economics.

The dimension of *openness* is equally important in Auda's framework. Sharia is understood as an open system that is responsive to social change and technological development. (Auda, 2008). Accordingly, fintech lending is not inherently incompatible with Islamic principles. Its potential to generate *maslahah* remains possible when financial innovation operates within a governance structure that is fair, transparent, proportionate, and attentive to the sustainability of household economic life.

Within the framework of *Maqashid Syariah*, the findings of this study are directly related to two principal objectives: the protection of property (*hifz al-mal*) and the protection of family (*hifz al-nasl*). The accumulation of debt that erodes a household's ability to meet basic needs reflects a disruption of property protection. At the same time, prolonged financial pressure that triggers domestic conflict and relational fragmentation represents a threat to family protection. (Al-Suwailem, 2015; Bashori et al., 2024).

From this systemic perspective, the central issue is not the existence of digital financing technology itself, but the mismatch between the pace of innovation and the preparedness of the surrounding social ecosystem. When the penetration of digital financing outpaces growth in financial literacy, consumer protection mechanisms, and household economic resilience, social risks intensify. At this point, the *maqasid* perspective calls for a repositioning of policy orientation from merely expanding financial access toward safeguarding the long-term socio-economic sustainability of households.

Household Economic Resilience as a Maqasid-Oriented Policy Framework

Within the framework of Maqashid Syariah, the protection of property (*hifz al-mal*) and the protection of family or lineage (*hifz al-nasl*) occupy a central position. The findings of this study indicate that online debt entrapment can disrupt both dimensions simultaneously. The accumulation of debt undermines household economic stability, while prolonged financial pressure may trigger the deterioration of domestic relationships. (Bashori et al., 2024).

From the perspective of *hifz al-mal*, the central issue is not merely the existence of debt itself, but the erosion of the capacity to manage wealth in a proportional and sustainable manner. When a substantial share of household income is allocated to meeting installment obligations and additional financial charges, the function of wealth as a means of sustaining welfare becomes impaired. Under such conditions, households lose the financial space necessary to meet basic needs, build savings, or develop productive economic capacity. (Widjaja, 2024).

From the perspective of *hifz al-nasl*, prolonged economic pressure may gradually erode the foundations of family relationships. The literature shows that recurring financial conflict affects the quality of communication between spouses, weakens mutual trust, and disrupts the continuity of child-rearing. Within the maqasid framework, the family is not merely a private institution but the fundamental space for the social and moral reproduction of society. When household stability weakens, its consequences do not remain confined to individual family members but extend to the broader social structure.

The approach developed by Jasser Auda also positions public welfare (*maslahah*) as a substantive orientation rather than merely procedural compliance. (Auda, 2008). A financial product may formally satisfy legal requirements, yet it must still be evaluated in terms of the social consequences it produces. If digital financing practices intensify household economic vulnerability, amplify domestic conflict, and contribute to family disintegration, there are strong normative grounds to conclude that the objectives of public welfare have not been fully realized.

These findings also highlight the importance of policy repositioning. Consumer protection within the fintech industry should not be understood solely in terms of data security, cost transparency, or administrative compliance. Protection must be expanded to include the dimension of household economic resilience. In practical terms, digital financing policies should incorporate household repayment capacity, the quality of social risk assessment, financial literacy education, and measures to mitigate the potential for domestic economic stress.

Based on this analysis, maqasid, as interpreted by Jasser Auda, provides both a normative and an analytical foundation for a more comprehensive understanding of fintech lending. Digital financing technology can serve as an instrument of public welfare when it supports economic productivity and family sustainability. However, when access to financing instead leads to debt entrapment and increases the risk of divorce, protecting household economic resilience must become a primary focus in the development of digital financial governance in Indonesia.

Table 1. Synthesis of Research Findings and Analytical Implications

Theme	Main Findings	Analytical Implications
Growth of fintech P2P lending	Access to financing has become faster, easier, and more accessible to *underbanked* groups.	Supports financial inclusion, but also increases household exposure to digital debt.
Household borrowing patterns	Loans are used for daily consumption, educational expenses, healthcare needs, and repayment of previous debt.	Indicates a function of economic survival rather than purely productive financing.
Debt entrapment	Repeated borrowing and the accumulation of installment obligations occur.	Increases household financial pressure.
Relational impacts	Economic pressure triggers psychological stress, reduces the quality of communication, and intensifies conflict between spouses.	Economic conflict becomes a factor of domestic vulnerability.
Implications for divorce	Economic factors remain one of the major causes of divorce in national statistics.	Digital borrowing may function as an indirect contributing factor.

Maqasid analysis	Risks arise regarding *hifz al-mal* and *hifz al-nasl*.	Protecting household economic resilience should become a regulatory priority.

Conclusion

This study demonstrates that the development of *financial technology peer-to-peer lending* (fintech P2P lending) in Indonesia has expanded access to financing and strengthened the broader agenda of financial inclusion. Ease of access, rapid processing, and broad digital reach have made online lending one of the most frequently used financial instruments by households to meet short-term liquidity needs. Nevertheless, the literature review indicates that these benefits also generate complex socio-economic consequences. Under conditions of unstable household income and limited financial literacy, digital borrowing may shift from a temporary financial buffer to a recurring source of financial pressure.

The findings reveal a relatively consistent pattern linking easier access to digital loans, repeated borrowing, the accumulation of repayment obligations, and increasing household economic pressure. Such financial pressure affects not only households' capacity to meet basic needs but also the quality of domestic relationships, leading to heightened psychological stress, declining communication, and the erosion of trust between spouses. In this context, online debt entrapment should not be understood merely as an individual financial issue, but rather as a factor that may intensify household vulnerability to domestic conflict. National data showing persistently high rates of divorce attributable to economic factors further reinforce the argument that economic pressure remains an important determinant of family stability.

Analysis through the perspective of Jasser Auda confirms that this phenomenon should be understood through a systemic approach. Fintech P2P lending cannot be evaluated solely in terms of formal legality or market efficiency; rather, it must also be assessed according to its substantive implications for social welfare. Within the framework of Maqashid Syariah, the findings indicate potential disruptions to the protection of property (*hifz al-mal*) and the protection of family (*hifz al-nasl*). When digital financing practices contribute to debt accumulation, weaken household economic resilience, and increase vulnerability to family disintegration, the objective of public welfare cannot be considered fully achieved.

Based on these findings, this study argues that the development of Indonesia's digital financing ecosystem should place household economic resilience at the center of policy orientation. Consumer protection should not be confined to cost transparency, data security, and administrative compliance. It should also include assessments of household repayment capacity, strengthened financial literacy, mitigation of repeated consumptive borrowing, and the integration of family protection into the governance of digital financing. In this way, financial innovation can be directed not only toward industrial growth but also toward the realization of social welfare and the sustainability of family institutions.

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Author Contributions Statement

MS contributed to the conceptualization of the research, formulation of the research problem, literature collection, data analysis, and preparation of the manuscript draft. NM contributed to methodological design, development of the theoretical framework, critical review of the analysis, and manuscript revision. MRH contributed to data organization, interpretation of findings, manuscript editing, and final validation of the submitted version. All authors have read and approved the final manuscript.

Conflict of Interest

The authors declare that there is no conflict of interest regarding the publication of this article. The research was conducted independently without any commercial or financial relationships that could be construed as a potential conflict of interest.

AI Usage Statement

The authors used generative artificial intelligence tools during the preparation of this manuscript to assist with language refinement, structural organization, and editorial support. All substantive arguments, analytical interpretations, selection of references, and final scholarly judgments remain the full responsibility of the authors. The authors carefully reviewed and verified all content before submission.

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