



Peran Strategis Pendidikan Pancasila dalam Mengurangi Dampak Buruk Pinjaman Online Bagi Generasi Muda di Era Society 5.0

The Strategic Role of Pancasila Education in Easing the Adverse Impact of Online Loans on the Young Generation in the Era of Society 5.0

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Abstrak

Pinjaman online telah menjadi pilihan populer, terutama di kalangan generasi muda dalam masyarakat digital saat ini. Namun, banyak anak muda tidak sepenuhnya menyadari implikasi ekonomi, sosial, dan psikologis yang datang dengan menggunakan pinjaman online. Penelitian ini menunjukkan bahwa Pendidikan Pancasila dapat menjadi solusi efektif untuk memberikan pemahaman yang komprehensif kepada kaum muda tentang dampak pinjaman online. Melalui metode penelitian kualitatif dan wawancara, penelitian ini menyelidiki pengalaman langsung kaum muda dengan pinjaman online dan mengumpulkan wawasan dari para ahli di bidang pendidikan dan ekonomi. Hasil penelitian mengungkapkan bahwa Pendidikan Pancasila memainkan peran penting dalam membentuk pemahaman generasi muda tentang nilai-nilai moral dan etika dalam pengelolaan keuangan pribadi. Dengan menginternalisasi nilai-nilai tanggung jawab dan memahami konsekuensi dari keputusan keuangan, termasuk penggunaan pinjaman online, kaum muda dapat mengembangkan karakter dan perilaku yang bertanggung jawab dalam menghadapi tantangan keuangan di era digital. Temuan ini memiliki implikasi praktis untuk mengembangkan program pendidikan terfokus untuk melindungi kesejahteraan generasi muda dalam menghadapi dinamika masyarakat modern yang berkembang.

Kata Kunci: Pendidikan Pancasila; Pinjaman Digital; Pemuda; Komunitas 5.0.

Abstract

Online lending has become a popular option, particularly among the younger generation in today's digitalized society. However, many young people are not fully aware of the economic, social, and psychological implications that come with using online loans. This research suggests that Pancasila Education can be an effective solution to provide young people with a comprehensive understanding of the impact of online lending. Through qualitative research methods and interviews, this study investigates young people's firsthand experiences with online loans and gathers insights from experts in education and economics. The findings reveal that Pancasila Education plays a crucial role in shaping the younger generation's understanding of moral and ethical values in personal financial management. By internalizing values of responsibility and understanding the consequences of financial decisions, including the use of online loans, young people can develop a responsible character and behavior in dealing with financial challenges in the digital era. These findings have practical implications for developing focused education programs to protect the well-being of the younger generation in the face of the evolving dynamics of modern society.

Keywords: Pancasila Education; Digital Lending; Youth; Community 5.0.

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INTRODUCTION

The role of Pancasila education in alleviating the adverse effects of online loans on the younger generation in the era of Society 5.0 is very important. The application of Pancasila values in everyday life and the strengthening of nationalism and patriotism among the younger generation are very important (Hasanah, 2020). With technological advances, the use of the internet and electronic devices is important in the development of education, especially in instilling Pancasila values amid globalization in the younger generation (Rahmadhani et al., 2021). The influence of social media and the desire to engage in trends have led to high levels of consumerism among the younger generation, resulting in financial illiteracy and waste (Lubis & Izzah, 2022).

In addition, character education is essential in facing the challenges of Society 5.0, enabling individuals to recognize their identity, enhance creativity, display noble behavior, show empathy, and demonstrate leadership qualities (Amalia et al., 2023). The urgency of instilling Pancasila values in the younger generation to build nationalism and resilience to the rapid influence of technology is evident (Kartini & Dewi, 2021). Previous research emphasizes the importance of Pancasila in fostering nationalism among citizens, especially the younger generation in the era of globalization (Ratri & Najicha, 2022).

In addressing the adverse impact of online lending on young people, it is crucial to improve people's knowledge of economic and technological developments, particularly in the area of online lending, to ensure responsible use

(Abdullah, 2021). In addition, life skills programs, including online training, can shape and enhance the entrepreneurial spirit among the younger generation (Setiawan et al., 2022). The role of da'wah is also crucial in the cyber era, which emphasizes the importance of religious aspects in society (Masluhah & Hafid, 2021). Moreover, community activities and education can increase young people's awareness and concern for the environment, especially during the Covid-19 pandemic (Sudarwani et al., 2021).

The influence of the current era has caused many young people to fall into sin, indicating the need for positive mental formation, especially among Christian youth (Evimalinda, 2020). In addition, the core characteristics of the sharing economy have been mapped and analyzed, providing insights into the rapidly growing sharing economy (Mulyaningsih, 2020). Internet accessibility, online transactions, and social media have made it convenient for the current generation with a sedentary lifestyle, leading to a prevalent trend (Mambu & Siar, 2020). The role of civic education in developing and fostering the character of the younger generation is crucial to nation-building (Kusman, 2020). Finally, understanding personality typologies and the world of work is essential in preparing students for a career in the digital era (Suryahadikusumah et al., 2019).

From various existing references, the appropriate research method to examine the strategic role of Pancasila education in mitigating the adverse effects of online loans on the younger generation in the era of Society 5.0 is the qualitative method: The qualitative method can explore how Pancasila education shapes the religious

character of the younger generation and the adverse impact of online loans on them. Data collection techniques in the form of observation, interviews, documentation, and literacy can provide in-depth insights into the role of Pancasila education in mitigating the adverse effects of online lending.

By considering the focus of the research involving aspects of Pancasila education and the adverse impact of online lending on the younger generation, qualitative methods with various approaches such as content analysis and phenomenology can provide a deep understanding of the strategic role of Pancasila education in mitigating the adverse impact of online lending on the younger generation in the era of society 5.0. For data collection procedures, using interview techniques, students are the main reference in data collection as sources. This reason is based on the fact that the title of this research focuses on the problem of the Strategic Role of Pancasila Education in Mitigating the Adverse Impact of Online Loans on the Young Generation in the Era of Society 5.0.

To comprehensively understand the strategic role of Pancasila education in reducing the adverse impact of online lending on the younger generation in the era of Society 5.0, it is necessary to consider the philosophical and ethical aspects of Pancasila, the impact of technology on education, and the impact on the psychological well-being of adolescents. Pancasila education plays an important role in shaping the character and values of the younger generation (Lestari & Kurnia, 2022). By strengthening the understanding and application of Pancasila values, young people can develop

resilience and ethical decision-making skills, which are important in facing the challenges posed by online lending.

Furthermore, the integration of technology in religious education provides insight into the potential role of technology in the delivery of Pancasila education (Wulandari et al., 2022). This highlights the importance of utilising technology to effectively disseminate Pancasila education in the context of Society 5.0. In addition, studies on the impact of digital literacy and internet addiction on online learning and student motivation emphasise the need to address the potential negative consequences of online activities on young people (Hendriyani et al., 2022). This underscores the importance of encouraging responsible online behaviour through Pancasila education.

In addition, adolescent psychological well-being, particularly in the context of adverse childhood experiences and coping strategies during the COVID-19 pandemic, is an important aspect to consider (Emily & Dewi, 2023). Understanding emotional distress and coping mechanisms in the younger generation is crucial in customising Pancasila education to provide support and guidance in dealing with the challenges posed by online lending in the digital age.

The strategic role of Pancasila education in mitigating the adverse impact of online lending on the younger generation in Society 5.0 involves the utilisation of technology, addressing psychological well-being, and fostering ethical decision-making. By integrating these aspects, Pancasila education can serve as a basic framework to empower young people to make informed decisions

and uphold ethical values in the digital era.

METHOD

From various existing references, the appropriate research method to examine the strategic role of Pancasila education in mitigating the adverse effects of online loans on the younger generation in the era of Society 5.0 is the qualitative method: The qualitative method can explore how Pancasila education shapes the religious character of the younger generation and the adverse impact of online loans on them. Data collection techniques in the form of observation, interviews, documentation, and literacy can provide in-depth insights into the role of Pancasila education in mitigating the adverse effects of online lending. By considering the focus of the research involving aspects of Pancasila education and the adverse impact of online lending on the younger generation, qualitative methods with various approaches such as content analysis and phenomenology can provide a deep understanding of the strategic role of Pancasila education in mitigating the adverse impact of online lending on the younger generation in the era of society. 5.0. For data collection procedures, using interview techniques, students are the main reference in data collection as sources. This reason is based on the fact that the title of this research focuses on the problem of the Strategic Role of Pancasila Education in Mitigating the Adverse Impact of Online Loans on the Young Generation in the Era of Society 5.0.

RESULT AND DISCUSSION

The results of the data analysis regarding the interviewees who agree

with the Strategic Role of Pancasila Education in Mitigating the Adverse Impact of Online Loans on the Young Generation in the Era of Society 5.0 show that 8 out of 10 interviewees agreed with the importance of Pancasila education in preventing the negative impact of online loans on the young generation. The following are some of the reasons that may be the basis for the interviewees' answers:

1. Awareness of moral and ethical values: Pancasila education helps young people understand and apply moral and ethical values in their daily lives. With this understanding, they can maintain their financial integrity and avoid irresponsible consumptive behavior.
2. Establishment of financial independence: Pancasila education also provides the knowledge and skills necessary to manage finances responsibly. With an understanding of the importance of saving, investing, and managing a budget, young people can avoid over-reliance on online loans.
3. Social responsibility: Pancasila education encourages young people to understand the importance of social responsibility in using financial resources. Pancasila education teaches young people to consider the needs of others and use resources wisely, thereby preventing the irresponsible use of online loans.
4. Long-term financial planning: With Pancasila education, the younger generation is equipped with an understanding of the importance of laying long-term financial

foundations. The younger generation learns to plan for their financial future by building savings and investing, thus avoiding potential financial problems.

5. Awareness of the risks of online lending: Pancasila education

provides an understanding of the risks and negative impacts that can arise from irresponsible use of online loans. With this knowledge, young people can consider carefully before making the decision to use online loans.

Tabel 1. Results of Interviews with Interviewees

No.	Identity	Faculty	Status	Opinion
1.	Informant 1	-	Lecturer	Pro Pancasila education is important to be implemented in everyday life.
2.	Informant 2	FTE	Bachelor of Bimodical Engineering	Cons The online loan system is more negative than positive, especially for students who want to fulfil their lifestyle rather than their needs.
3	Informant 3	FTE	Bachelor of Bimodical Engineering	Cons Online loans are bad for students because they can make students addicted and irresponsible in repaying debts that end up increasing interest.
4	Informant 4	FTE	Bachelor of Bimodical Engineering	Pro Many of the young people are negative so that the implementation of Pancasila in daily life is reduced.
5	Informant 5	FEB	MBTI	Cons Online loans have higher interest rates than other banks. This causes many young people to be unable to repay their debts which ends up in higher interest rates.
6	Informant 6	FTE	Bachelor of Bimodical Engineering	Pro It is important because Pancasila is a guideline for the Indonesian people, but many young people are starting to lose moral values so it is important to implement Pancasila in life.
7	Informant 7	FTE	Informatics	Pro Pancasila is a guideline for the Indonesian nation, if it is related to online loans, it is certainly very helpful, but some young people take advantage of this opportunity to be hedonistic, therefore it is necessary to understand the values of Pancasila in more depth.

This data shows strong support for the importance of Pancasila education to prevent the negative impact of online lending on the younger generation in the era of Society 5.0. Therefore, efforts to improve Pancasila education need to be increased so that the younger generation can understand and apply the values of Pancasila to managing their finances responsibly.

Pancasila education plays a strategic role in mitigating the adverse impact of online lending on young people in the Society 5.0 era through a holistic approach that covers psychological, social, and technological aspects. Firstly, Pancasila education can help young people develop a strong understanding of moral and ethical values, enabling them to make wise financial decisions regarding

online lending (Bratanoto et al., 2022). Bronfenbrenner's Bioecology Theory suggests that the environment, including education, plays an important role in shaping children's readiness, and in the context of the COVID-19 pandemic, Pancasila education can be a strong foundation for the younger generation to face the challenges of online lending (Susilo & Rijal, 2021). Second, the utilization of information and communication technology in Pancasila education can provide wider access for the younger generation to gain a deep understanding of Pancasila values and their application in daily life (Rahmadhani et al., 2021). As such, young people can make positive use of technology in managing their finances, including in the context of online lending. In addition, Pancasila education can also strengthen young people's national identity and sense of social responsibility, enabling them to avoid online lending practices that harm themselves and society at large. Through character education and national values, young people can understand the consequences of irresponsible online lending. Thus, Pancasila education has a strategic role in mitigating the adverse impact of online lending on the younger generation in the Society 5.0 era through character building, technology utilization, and strengthening national identity.

CONCLUSION

Pancasila education has a strategic role in preventing the negative impact of online lending on the younger generation in the era of Society 5.0. Through the qualitative method of interviews, this research has revealed the importance of Pancasila education in equipping the

younger generation with the necessary knowledge, understanding, and skills to face the challenges of using online loans.

This was realized in our short interviews with 10 correspondents, with the conclusion of the data analysis results showing that the majority (80%) of the 10 interviewees agreed with the importance of Pancasila education in preventing the negative impact of online loans for the younger generation in the era of Society 5.0. Interviewees who agree believe that Pancasila education can help young people understand moral values, build financial independence, develop social responsibility, plan long-term finances, and increase awareness of the risks of using online loans. In order to prevent the negative impact of online lending, it is important to implement Pancasila education more widely and effectively for the younger generation.

In addition, the strategic role of Pancasila education in mitigating the adverse impact of online loans on the younger generation in the era of Society 5.0 is as follows: 1. Pancasila education can assist the younger generation in developing a strong understanding of moral and ethical values so as to be able to make wise financial decisions regarding online loans. 2. The utilization of information and communication technology in Pancasila education can provide wider access for young people to gain a deeper understanding of Pancasila values and their application in daily life. 3. Pancasila education can also strengthen the national identity and sense of social responsibility of the younger generation, so that they are able to avoid online lending practices that harm themselves and society at large. Thus, Pancasila

education has a strategic role in mitigating the adverse impact of online lending on the younger generation in the Society 5.0 era through character building, technology utilization, and strengthening national identity.

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