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Information selection and literacy competencies: The visually impaired perspective on loan offers for entrepreneurship

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Abstract

Often, we receive a tempting loan or financial offers from SMS e-mails. The offers would be more tempting and the messages are well-equipped with persuasive messages, when people need financial help. Such messages are also received by people with visual impairment and would require a certain information literacy capability for them to choose and filter these offers. This study attempts to dig information on how the visually impaired people would perceive loan/financial offers received from SMS and e-mails. We use a descriptive method with qualitative data extracted from in-depth interviews of the respondents. The respondents are visually impaired people that were selected using a purposive approach. The results infer that people with visual impairment have an awareness and caution in filtering information on financial offers they receive. We consider information more believable when received as testimony from peers and word of mouth rather than in promotion. The credibility of the financial institution would also be a considering attribute for the respondents. The study also identifies several persuasive words that would make people with visual impairment cautious of the offers they receive.

Keywords: Information literacy, media, loan offers, entrepreneurship, visual impairment

Introduction

Small and medium enterprises play an important role in economic developments. Other than a source of income for many people, SMEs also provide a work opportunity for the community. Some problems of the SME in improving their businesses would typically be how to secure funds for capital, other than challenges in production techniques, marketing, company management, and technological advancement. To increase SMEs role to contribute to the economic development, they require sustainable coaching with integrated resources on how to tackle SMEs problems, particularly to answer the challenge of limited sources of knowledge, information, and capital (Sulistyo, 2010).

In the current era of technological novelties, a new solution to address the problem of capital funds emerges in the form of online based peer-to-peer (P2P) lending platforms (Budiyanti, 2019). P2P lending platforms bring together creditor and debtor using electronic online platform to do business together. P2P lending platforms in Indonesia are legal entities that offer, manage and operate savings and loans services using information technology (IT).

The development of information technology offers the ease of access for consumers and business people when conducting transactions. We can now do transactions that were limited to direct physical contact using online method. Consumers can now access goods and services with the help of online transaction and logistic services. Electronic transactions (E-Commerce) offer fast access and services for consumers when purchasing goods and services. For the business community, electronic transactions makes promotions and offers more easy to attract prospective customers to buy any products or services they offer (Putra, Shanty, & Pakpahan, 2017), including online P2P lending platforms.

Online financial tech companies offer easiness for people to gain fund instantly without going through complicated procedures (Wahyuni & Turisno, 2019). The potential of online loan platforms attracts new start-up companies to start their business in this sector. Although most of them are legally registered institution with government recognition, illegal loan platforms that offers shady businesses and scam people also exist. Such online loan platforms trick consumers into fictitious business, making their consumers to lend money without gaining return, resulting in financial losses. (Budiyanti, 2019). Online transactions often exploited by criminals to do various types of fraud, inflicting financial losses (Nurwita, 2015). These aforementioned financial felonies are the current trend global of cyber-crime.

Cyber-crime is a criminal activity that exploit information technology, particularly the internet. The worldwide web created the cyberspace with its virtual reality, offering various forms of ease and hope (Sumenge, 2013; Bakti, Subekti, & Hafiar, 2019). However, the advent of the internet stimulates a unique platform for criminal activities. Consumers (internet users), are under the threat of online fraud, scams, account hacking, etc. When doing online transactions, sellers have to provide adequate information related to the products they offer for the consumers' interest. (Laila, 2017), to prevent online fraud from happening.

From the consumers' perspective, users have a sceptical view on internet loan services. Internet users are reluctant to try online loan platform which unfamiliar to them, others would avoid the complicated registration process, while many are afraid of getting scammed. (<https://www.cermati.com/artikel/gunakan-cara-ini-agar-terhindar-dari-penipuan-pinjaman-online>). Consumers need to have adequate knowledge on the how-to of online financial transactions. We can define consumer knowledge as information on products, services, and other info related to the products, services, and consumer functions (Wijaya, Beik, & Sartono, 2017).

Unfortunately, consumer knowledge often reduced due to limited information provided by the sellers and also because of the consumers being information illiterate. People with disabilities will also have additional challenge in doing online financial transactions, particularly people with visual impairment.

Financial institutions want to provide the best services to their customer with the ever increasing competition among banks today (Bakar, Azis, Muhammad, & Muda, 2017). It is important for banks and other financial services to provide accessible information and documentations for people with disabilities (Williams, Abbott, Rodgers, Ward, & Watson, 2007), especially for people with visual impairment and learning disabilities who would need special care and treatment when accessing information on financial services.

The threat of cyber-crime, worsen by the lack of awareness from online loan platforms to facilitate product information for the visually impaired, makes it difficult for businesses to identify the potential problems. Providing inclusive information that can be accessed by people with disabilities is necessary for the sake of equality. Equality is a condition in various systems in society and the environment, such as services, activities, information, and documentation that is made to accommodate everyone, including people with (Elkas & Ramli, 2016).

In the current era of technological advancement, internet provide ease of access for information, including people with disabilities. People with disabilities also need the internet to access information, despite having limitations (Hafiar, Lukman, Syuderajat, Prastowo, et al.,

2019). Currently, people with visual impairment can read text directly with the help of screen reader application that turn text and picture into speech (Hafiar, Lukman, Syuderajat, & Prastowo, 2019). Just like other internet users, people with visual impairment also have challenges in identifying and filtering online information. A study identified several issues that people with visual impairment have to deal with in regard to hoaxes and false information (Hafiar, Lukman, Syuderajat, & Prastowo, 2019), including information on online loan platform offers.

The ease of obtaining funds from an online P2P lending platform has benefitted economic growth, SMEs in particular. Nevertheless, legal problems are emerging from the financial transactions of P2P lending, such as the presence of illegal P2P lending that neglects business ethics and regulations (Wahyuni & Turisno, 2019).

Having discussed several problems related to P2P lending platforms and how it would affect the livelihood of people with disabilities, this study attempts to uncover how people with visual impairment would perceive loan and financial offers received through SMS. We study how people with visual impairment deal with the problems related to loan and financial offers they received. We believe that this study would contribute to the study of how people with visual impairment conduct their business, also as references for future policy making related to the topic.

Method

This study uses a descriptive method with qualitative data, getting data from focus group discussions of groups of people with visual impairment. We select people with experiences of conducting electronic financial transactions, particularly people who often receive loan offers from SMS. We identify the content of the SMS which offers financial loans or similar financial services, and then we asked their opinion on the content of the SMS. Next, we analyse the data based on categories of responses and re-confirming the information to the respondents for data validity. Valid information was further analysed with suitable references before inferring conclusions.

Results and Discussions

We identify several types of loan offers received by FGD participants. Being visually impaired doesn't limit participants' ability to process SMS messages since they can utilize screen reader or other similar applications/phone features. This feature allows people with visual impairment to listen to the computer/mobile phone that reads the messages they receive. Screen Reader has become an instrumental tool for people with visual impairments when using smartphones (Hafiar, Subekti, & Nugraha, 2019). To completely master the screen reader feature, a steep learning curve with experiences of trial and error is required. As for the ability and skills of accessing information via smartphone, people who have the ability to see (and able to use a smartphone) prior to having a blindness are usually more proficient in using a smartphone, compared to their peers who have been blind since birth. (Hafiar, Subekti, & Budiana, 2018).

People with visual impairments are well aware of the difficulty of job opportunity for them. (Hafiar, Subekti, Setianti, & Komariah, 2019), encouraging them to become entrepreneurs rather than relying others for work. Unfortunately, getting financial supports for assets and capital is difficult for people with visual impairment due to the lack of trust from financier. This challenge is the perfect lure of them to consider loan offers, which messages received through online messages or SMS (fig. 1).

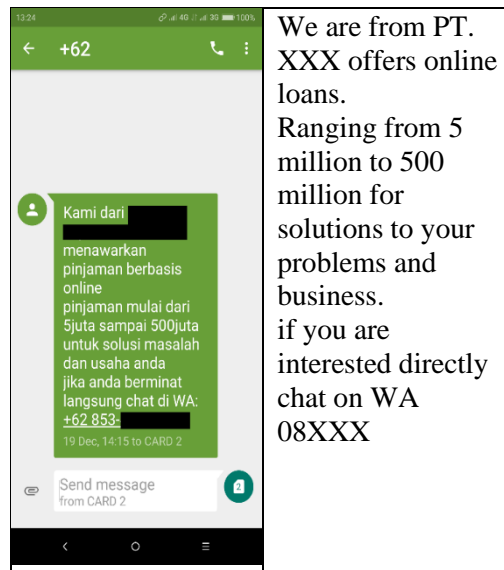


Fig 1 Loan Offer for Capital Funds via SMS

One of the online loan offers received from SMS, try to lure users by providing funds ranging from ‘5 million to 500 million’, to be used for business capital. Sounds too good to be true, respondents reluctant to follow up on such messages, particularly due to the limited information on terms and conditions of the advertised loan. Doubt arises within respondents’ minds with the messages leading the recipients to contact the provided number for further information on the loan. People with visual impairment also question the validity of the SMS—they question whether the sender are aware of the condition of the recipients, especially when the recipient is people with visual impairment.

Implementing advancement in information technology to the financial industry offers great potential for innovations, attracting business enterprises and investors to take part in it (Saksonova & Kuzmina-Merlino, 2017). The challenge is for financiers is the importance of providing comprehensive information of loan offer, as inadequate info on loan offers would discourage potential borrowers to access loan.

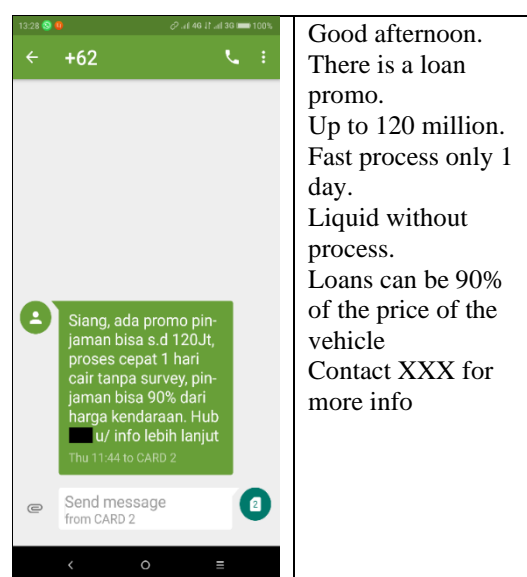


Fig 2. SMS offer for Automobile financing

There also SMS offers of automobile financing, online providing interest rate and cashback and other benefits. People with visual impairment would avoid reading this kind of message, since they do not need—and cannot drive a car. Messages found in fig. 2 would be avoided, because the sender doesn't have knowledge on the current condition of the recipient (people with visual impairment). The information is avoided because the content mismatch with the needs of the recipients

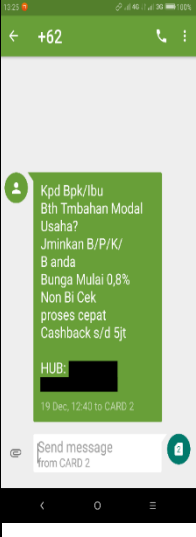
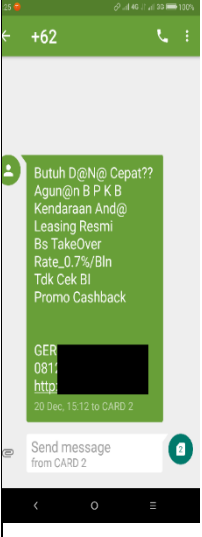
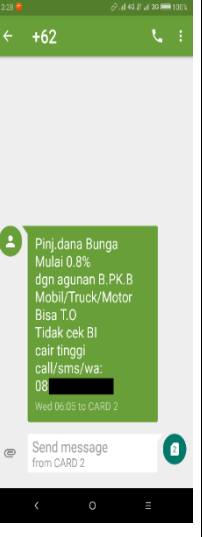
	<p>To Mr/Mrs Are you in need of additional business capital? Guarantee your car registration Interest starting at 0.8% No Central Bank checking Fast process Cashback of up to 5 million</p> <p>Contact: 08XXX</p>		<p>Need funds fast???</p> <p>Use your vehicle's registration. Official leasing Can take over Rate of 0.7%/month No Central Bank checking Cashback promo</p> <p>Name: XXX 08XXX http.bit.ly/XXX</p>		<p>Fund loans. Interest starts at 0.8%. Document collateral for cars / trucks / motor vehicles Can Take over No Central Bank checking High liquidity Call / sms / WA 08XXX</p>
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Fig 3. Loan offers for businesses with automobile as collateral

Another type of offers that respondents receive are loan offers with an automobile as the collateral. This information is also considered as irrelevant, due to the fact that people with visual impairment don't drive, and don't have cars. Other factor that would instigate doubt from the recipients is the statement from the sender that the loans would skip the procedures of central bank checking—a procedure in which lender would check credit liabilities of borrower. Loan offers that ignores credit history of the borrower is one indication of financial scams (<https://www.cermati.com/artikel/gunakan-cara-ini-agar-terhindar-dari-penipuan-pinjaman-online>).

On the other hand, respondents also found existing legit loan offers often skip several requirements and procedures, allowing future problems such as unconventional method of debt collecting. The impression of breaking the law doesn't sit well with the respondents, making them also avoiding similar loan offers. Other doubtful information, e.g. offering extremely low interest rate would also make respondents question the validity of the loan offer. Most offers would propose interest rates that deviates from rates offered by credible financial establishments. Offering price cheaper than market price is the most common method employed by online fraud perpetrators, attempting to tempt potential victims (Anjarwi, 2015).

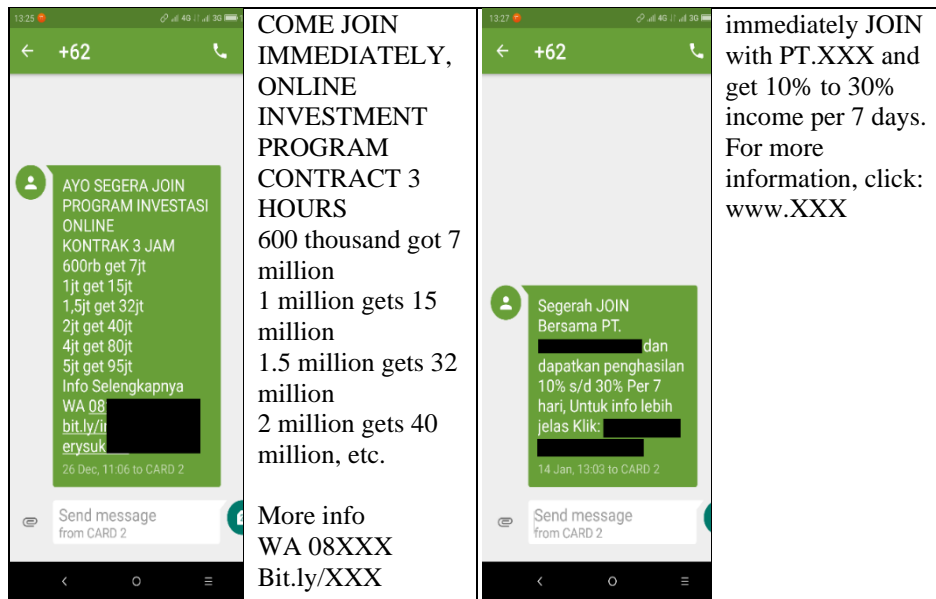
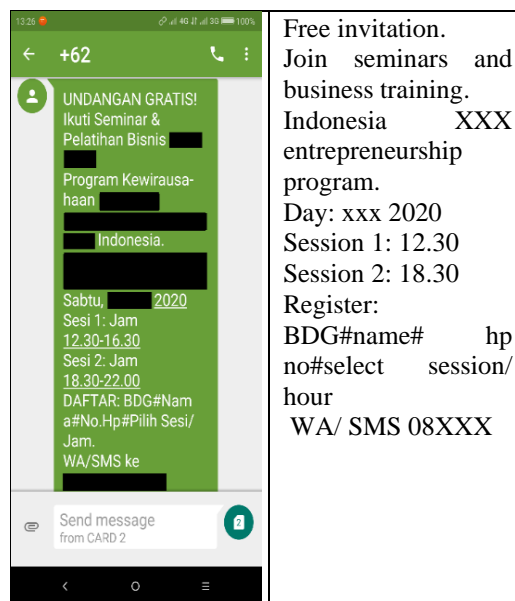


Fig. 4 Online investments offers

Another type of financial offers that respondents receive were SMS containing information of online investments (fig 4). The promises the messages offer were less believable, offering benefits beyond normal sense. Rather than getting interest, respondents are very suspicious of potential fraud from the messages. Offering a certain type of investment is also a known modus operandi of financial fraud. Perpetrators lure victims with promises of tempting rewards or incentives. To make the fraud more believable, perpetrators would elaborate the scheme with a fake website containing documentations of a fake business (Anjarwi, 2015).

Well-known modus operandi for IT-based fraud are fake websites, fraud using e-mails, telephone offers, SMS offers, and fake credit card transactions. There are also cases in which financial fraud occurs outside of sellers-buyers' transactions (Samudra, 2019).



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Indonesia XXX entrepreneurship program.
Day: xxx 2020
Session 1: 12.30
Session 2: 18.30
Register:
BDG#name# hp
no#select session/
hour
WA/ SMS 08XXX

Fig 5. Participation in business workshop/training offers

Respondents also receive offers to participate in business workshops or trainings for free. These types of messages manage to attract the attention of recipients, prompting them to contact the sender's number for further information on the offer. Aside from directly confirming through sender's number or contacting the provided number or other points of contact, respondents also seek testimonies from their peers and social networks to avoid potential fraud. If one of their peers provide confirmation or recommendation on the offers, respondents will follow up the message offers of business workshops. On the contrary, upon not receiving any recommendation on the workshop, respondents would ignore the message. People with visual impairment have a tendency to trust endorsements from family, friends, and trusted institutions when considering the credibility of a certain financial institution (Hafiar, Setianti, & Subekti, 2019), which includes banks, loan establishments, and other financial enterprises.

After observing the types of offers that respondents receive and how they would perceive and react to the messages, we believe that people with visual impairment are very careful in analysing and assessing the financial offers they receive from SMS, before following up with an actual action.

Respondents also receive loan invoice and threat messages of debt collection, stating that a certain person who borrows money as the respondent's acquaintance or declaring the respondents as a financial guarantor of a certain debt (fig 6).

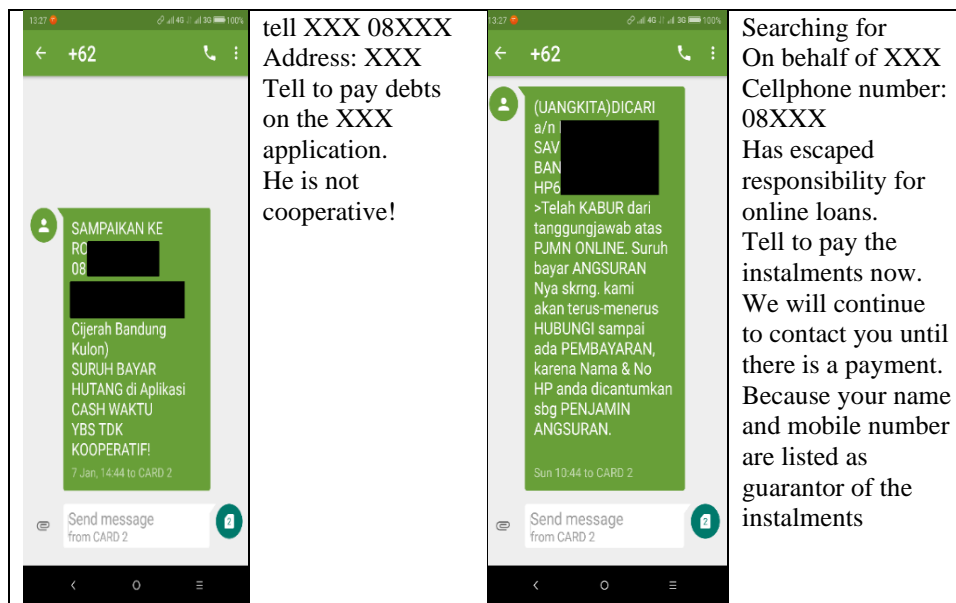


Fig 6. SMS of third-party debt collection

Receiving messages on debt collection (fig 6), make respondents realize that savings and loans offers are not as sweet as the what they promise. When problem do occur (bad credit), identities of borrowers are spread to unknown people, disregarding personal information privacy, allowing additional problems such as information theft. Debt collecting with intimidation, spreading personal information to unknown public, contradicts with the practice of proper business ethics (Wahyuni & Turisno, 2019). Intimidations in debt collection would also triggers negative word of mouth, triggering too much cautions from potential creditors

In the last decade we have observed a revolution in financial intermediation or brokerage. This is due in large part to technological change arising from advances in telecommunications, information technology, and financial practice (Frame, Wall, & White, 2018).

Although technological advancement has triggered a shift of trend in the finance sector, the steps purchase decision from consumers' perspective is still the same: identifying needs, seeking information of alternatives, evaluating alternatives, purchase decision and post-purchase behaviour (Abhimantra, Maulina, & Agustianingsih, 2013). This would also include how people with visual impairment would treat loan offers for startup businesses.

Barriers seem to appear that impede bank lending to SMEs, including the insufficient financial capabilities of SME owners and entrepreneurs (Nemoto & Koreen, 2019). Then, there was the absence of punishment. Like the homeowners who criminally falsified financial information for loan application documents (Murray, Manrai, & Manrai, 2017). Goodwill, honesty and trust in doing businesses is very instrumental for SMEs in doing business, for their sustainability.

Technology has also changed the landscape of finance industry. Society and consumers are very familiar with the ease of accessing financial services using their gadget, encouraging actors in the industry to continuously create new financial products and services that is easier to access, with fast procedures, and comfortable to use, by exploiting technology (Napitupulu, Rubini, Khasanah, & Rachmawati, 2017). Unfortunately, the technological change in the financial industry also stimulate the criminal minds in revolutionizing financial fraud. Financial felonies are currently very sophisticated, following the rapid development of technological advancements (Rahmanto, 2019), with various forms of financial fraud found in the society (Samudra, 2019). One of the most prominent platform of financial fraud is the exploitation of Short Message Service (SMS) (Palupiningsih, 2017).

By exploiting SMS, it is very difficult for victims and law enforcer to track the actual location of the perpetrator. Problem would also arise in punishing perpetrators, particularly in the current criminal code that limits how SMS can be used as evidence (Prasetyo, 2014). In addition, there are difficulties in determining which jurisdiction to use which law, who has the right to punish transnational crimes and perpetrators of international cyber-crime (Prasetyo, 2014), these are the problems of online crime law enforcement. Five aspects of law barriers can be identified within the context of online felonies, 1) laws and regulations, 2) law enforcement, 3) infrastructures to support law enforcement, 4) societal factors and 5) cultural issues (Rahmanto, 2019).

Having considered the potential problems of online businesses, efforts were done by the ministry of communications and information technology, OJK (Otoritas jasa keuangan: financial services authority) and the police to regulate and monitor online crime. The efforts include: increasing digital literacy in the community; the need for rules related to consumer protection; and evaluation of company registration mechanisms. The role from legislative body is also instrumental in supporting the government and OJK to tackle illegal online services by regulating specific laws (Budiyanti, 2019), particularly specific law that would regulate cyber-crime, also efforts to certify businesses to provide a sense of security for the community (Sumenge, 2013). On the other hand, business actors are expected to continue upholding the value of honesty as the principles of business ethics, in which would serve as a guarantee and foundation for the sustainability of business activities (Wahyuni & Turisno, 2019).

Protection of consumer rights is also ever important in the context of online businesses. Social campaigns on avoiding potential fraud, anticipating scams, and understanding the importance to practice caution when doing online transaction, is very important to create a safe online environment. Community need to learn new ways of technological advancement to become a smart buyer (Nurwita, 2015). Becoming a smart buyer also applies within the context of

accessing online loans. There are some quick tips that can consumers, of online loans: 1) understand the services offered by the lender, 2) check the credibility of lender, 3) understand the loan mechanisms procedures, 4) seek adequate information related the financial Institutions or loan providers, and 5) verify the services they offer with various sources (<https://www.cermati.com/artikel/gunakan-cara-ini-agar-terhindar-dari-penipuan-pinjaman-online>)

Conclusions

This study concludes that people with visual impairment also receives loan and other financial offers through SMS. Respondents have perceived various type of messages uniquely, responding differently according to the type of messages. People with visual impairment would encourage them to avoid the offers, even though most of them are entrepreneurs that requires fund, and find difficulties in accessing funds for business capitals from credible financial institutions due to their disabilities. What inhibit people with visual impairments to follow up on loan offers are: incomplete information on loan procedures and requirements; irrelevant loan offers (offering automobile financing); loan offers that violate regulations (avoiding central back checking); and loan offers with unbelievably low credit interest.

Information obscurity, added with lack of testimony and recommendations from their peer groups, would also make people with visual impairments to avoid loan offers. Experiences in receiving intimidating SMS related to debt collection also would raise doubt and cautions as part of natural self defence mechanism. Nevertheless, various preventive efforts from related parties, including law enforcer are still needed to maintain disability rights as consumers and potential consumers of online-based financial institutions. This is necessary in order to prevent them becoming victims of fraud from online loan offers.

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