

THE IMPACT OF ONLINE LOANS ON HUSBANDS' FINANCIAL BEHAVIOR FROM THE PERSPECTIVE OF HIFZ AL-NAFS AND HIFZ AL-'AQL

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Abstrak. The development of online lending services has provided easy access to financing for the public, but on the other hand, it has also created social, economic, and psychological problems in family life. In the household context, the husband's involvement in online lending can affect financial behavior, decision-making patterns, income stability, and relationships with family members. This phenomenon is important to study from the perspective of maqāṣid al-syarī'ah, especially the aspects of hifz al-nafs (protection of the soul) and hifz al-'aql (protection of the mind) because uncontrolled online lending practices can cause mental stress, anxiety, family conflict, and irrational financial decisions. This study uses a qualitative approach with a descriptive study design. Data were collected through in-depth interviews, observations, and documentation of informants who have direct experience or are relevant to the use of online loans in household life. The informant selection technique was carried out purposively by considering the husband's involvement in online lending and its impact on family financial behavior. The data were analyzed through the stages of data reduction, data presentation, and conclusion drawing, then interpreted using the hifz al-nafs and hifz al-'aql perspectives. The results of the study indicate that online loans have an impact on changes in husbands' financial behavior, such as increased consumer tendencies, weak financial planning, dependence on short-term debt, and reduced openness in family financial management. In addition, pressure due to debt collection, high interest rates, and the inability to pay installments cause psychological disorders, household conflicts, and a decrease in the quality of decision-making. From the hifz al-nafs perspective, these impacts indicate a threat to peace of mind, emotional security, and the sustainability of family life. Meanwhile, from the hifz al-'aql perspective, unwise use of online loans can weaken the husband's rationality, prudence, and ability to make beneficial financial decisions.

Kata Kunci: Online Loans; Husband's Financial Behavior; Hifz Al-Nafs; Hifz Al-'Aql.

I. INTRODUCTION

Background of the Study

The rapid development of digital financial technology has transformed the way individuals and families access credit, manage financial needs, and make economic decisions. Online loan services, as part of the broader financial technology ecosystem, offer fast disbursement, simple administrative procedures, and flexible access for users who may have limited interaction with formal banking institutions [1], [2]. In many developing contexts, including Indonesia, online loans are increasingly perceived as practical short-term financial instruments for meeting urgent needs, covering household expenses, and overcoming temporary income shortages. However, the convenience of digital credit is not always accompanied by adequate financial literacy, risk awareness, or rational debt-management capacity [3], [4]. This condition raises serious concerns because online loans may shift from being an emergency financial solution to becoming a source of financial vulnerability, debt dependence, and household instability.

In the family context, the use of online loans cannot be separated from the husband's financial responsibility. Within Islamic family law, the husband is commonly positioned as the party responsible for providing *nafaqah* or financial maintenance for the family, including food, housing, education, health, and other basic needs [5]. Therefore, the husband's financial behavior has direct implications for the economic resilience, psychological

security, and relational stability of the household. When online loans are used without careful planning, repayment calculation, and transparent communication with the wife, they may alter household spending priorities, reduce the allocation of income for basic needs, and increase financial pressure within the family [6], [7]. This makes online lending not only an economic issue but also a social and moral issue related to responsibility, trust, and family welfare.

The psychological consequences of online loans also deserve serious academic attention. Digital debt may increase financial stress, anxiety, emotional tension, and reduced concentration, particularly when borrowers face high interest rates, late-payment penalties, and debt-collection pressure [8], [9]. In marital relationships, financial pressure can weaken communication quality, reduce trust, and intensify conflict between husband and wife [10], [11]. These risks become more complex when borrowing decisions are made unilaterally or hidden from the spouse. As a result, online loans may affect not only the husband's financial behavior but also the emotional climate, decision-making quality, and overall well-being of the household.

From the perspective of **maqāṣid al-syarī'ah**, financial behavior should be assessed not only by its economic utility but also by its contribution to human welfare and protection from harm. Two principles are particularly relevant in this study: **hifz al-nafs** and **hifz al-'aql**. **Hifz al-nafs** refers to the protection of life, safety, basic needs, emotional security, and family continuity, while **hifz al-'aql** refers to the protection of intellect, rationality, clarity of thought, and responsible decision-making [12], [13]. In this framework, uncontrolled online borrowing may threaten **hifz al-nafs** when it disrupts the fulfillment of family needs and creates psychological pressure. It may also threaten **hifz al-'aql** when it weakens the husband's ability to make rational, prudent, and beneficial financial decisions.

In addition, the issue of online loans should be connected with digital literacy. Digital financial platforms require users not only to access technology but also to understand risks, terms, ethical implications, and long-term consequences. Studies in the educational field have emphasized the importance of digital literacy and competence development in preparing individuals to navigate digital transformation responsibly [14], [15]. Although these studies are situated in educational contexts, their implications are relevant to digital financial behavior because the ability to evaluate digital information, understand risks, and make informed decisions is essential in preventing harmful online loan practices. Therefore, strengthening digital and financial literacy is important in reducing impulsive borrowing and improving responsible financial decision-making within families.

Problem of the Study

Despite the growing use of online loans, many users still have limited awareness of repayment risks, interest accumulation, late-payment penalties, and the psychological consequences of debt pressure. In household life, these risks become more serious because the husband's decision to borrow may affect not only himself but also his wife, children, and the overall stability of the family. Online loans may shift household income from basic family needs to installment payments, encourage consumptive behavior, weaken financial planning, and reduce openness in family financial management [6], [7], [9].

The central problem addressed in this study is that online loans are often examined as financial or regulatory phenomena, while their impact on husbands' financial behavior within the framework of Islamic family welfare remains underexplored. Existing studies have discussed online loans in relation to financial literacy, consumer protection, behavioral intention, debt traps, and Islamic legal evaluation [4], [7], [12], [13]. However, fewer studies have specifically analyzed how online loans affect husbands' financial responsibility, household communication, emotional stability, and rational decision-making through the lens of **hifz al-nafs** and **hifz al-'aql**. This problem is important because, in Islamic family life, financial responsibility is closely related to moral accountability, family protection, and the preservation of human welfare.

Accordingly, this study seeks to address the following problem: how do online loans affect husbands' financial behavior, and how can these impacts be interpreted through the principles of **hifz al-nafs** and **hifz al-'aql**? This problem is relevant not only for Islamic family law studies but also for broader interdisciplinary discussions on financial technology, family welfare, digital literacy, and responsible financial behavior.

Research's State of the Art

Recent scholarship has increasingly examined online loans and digital credit from multiple perspectives. Studies on financial behavior have shown that the use of online loans is associated with financial stress, weak financial discipline, and vulnerability to short-term debt dependence [7], [9]. Research on behavioral factors has also indicated that interest in online loan services may be influenced by financial literacy, emotions, materialism, attachment, and risk perception [12]. These findings suggest that borrowing decisions are not always purely rational but may be shaped by psychological, social, and lifestyle factors.

Another stream of research has focused on consumer protection and legal regulation. Studies have highlighted problems such as aggressive debt collection, misuse of personal data, weak legal protection after default, and the limited effectiveness of sanctions against third-party collectors [13]. These studies are important because they reveal that online lending practices may create legal and ethical vulnerabilities for borrowers. However, they tend to emphasize the borrower as an individual consumer rather than as a family actor whose decisions can influence household stability and marital relationships.

In the Islamic studies literature, online loans have been examined through the framework of **maqāṣid al-syarī'ah**, especially in relation to harm prevention, justice, wealth protection, interest, fines, and ethical debt practices [3], [13]. These studies provide a valuable foundation for assessing digital lending from an Islamic legal and moral perspective. Nevertheless, the discussion often remains general and does not deeply examine the specific role of the husband as the financial decision-maker within the household. In particular, the relationship between online loans, **nafaqah**, family communication, psychological pressure, and rational financial decision-making still requires more focused investigation.

Meanwhile, literature on digital literacy and educational competence emphasizes that individuals need adequate skills to interpret, evaluate, and use digital information responsibly [14], [15]. This perspective is relevant to online loans because digital borrowing requires users to understand platform mechanisms, financial obligations, risks, and consequences. Thus, the state of the art shows that online loans have been studied from financial, behavioral, legal, Islamic, and digital literacy perspectives. However, these strands have not been sufficiently integrated into a single framework that explains the impact of online loans on husbands' financial behavior from the perspective of **hifz al-nafs** and **hifz al-'aql**.

Gap Study and Objective

Based on the existing literature, this study identifies three main research gaps. First, most studies on online loans focus on individual users, consumer protection, financial literacy, and regulatory issues, while the household dimension especially the husband's role in managing family finances has received limited attention. Second, studies on Islamic legal perspectives have generally discussed online loans in terms of permissibility, harm, interest, and ethical considerations, but they have not specifically examined how online loans affect the husband's responsibility to protect family welfare through **hifz al-nafs**. Third, previous studies have not sufficiently explored how debt pressure, impulsive borrowing, and dependence on short-term digital credit may weaken rational decision-making from the perspective of **hifz al-'aql**.

The novelty of this study lies in its integration of online lending, husbands' financial behavior, family welfare, and **maqāṣid al-syarī'ah**. Rather than viewing online loans merely as digital financial instruments, this study positions them as socio-economic and moral phenomena that may affect the protection of life, emotional security, rationality, and household stability. This approach contributes to the literature by expanding the analysis of online loans beyond financial access and consumer behavior toward a more holistic understanding of family responsibility and Islamic welfare principles.

Therefore, the objective of this study is to analyze the impact of online loans on husbands' financial behavior from the perspective of **hifz al-nafs** and **hifz al-'aql**. Specifically, this study aims to examine how online loans influence husbands' financial planning, spending priorities, debt dependence, openness in family financial management, psychological stability, and rational decision-making. The findings are expected to contribute to the development of Islamic family law studies, digital financial literacy discourse, and policy discussions on responsible online lending practices.

II. METHOD

Type and Design

This study employed a qualitative approach with a descriptive research design. The qualitative approach was selected because the research aimed to understand, interpret, and describe the lived experiences of husbands who used online loans in the context of household financial management. Rather than measuring the impact of online loans statistically, this study focused on exploring how online loans influence financial behavior, debt-related decision-making, emotional responses, and family communication. A descriptive design was considered appropriate because the study sought to present the phenomenon systematically and contextually, particularly in relation to husbands' financial responsibility, repayment pressure, income allocation, and household stability. In qualitative inquiry, the researcher is expected to examine social phenomena in their natural setting and interpret meaning based on participants' experiences and perspectives [16]. Therefore, this research was designed to capture the complexity of online loan practices not only as economic behavior but also as a family, psychological, and religious phenomenon.

The research design was also framed through the perspective of **maqāṣid al-syarī'ah**, specifically **hifz al-nafs** and **hifz al-'aql**. These two principles were used as interpretive lenses to examine whether the use of online loans supports or threatens the protection of life, emotional security, basic family needs, rationality, and sound financial decision-making. Through this design, the study attempted to connect empirical findings from household financial practices with Islamic ethical and legal values. Thus, the methodological orientation of this study was not merely descriptive but also interpretive, because the data were analyzed in relation to the moral and welfare-oriented objectives of Islamic family life.

Data and Data Sources

The data in this study consisted of qualitative information obtained from participants' narratives, field observations, and supporting documents related to the use of online loans in household life. The primary data were collected from husbands who had direct experience using online loan services and whose borrowing behavior had implications for family financial management. These data included information about the reasons for borrowing, the process of decision-making, the use of loan funds, repayment experiences, changes in spending priorities, communication with spouses, and psychological effects caused by debt pressure. The study also considered the views of relevant family members when necessary to obtain a broader understanding of household dynamics.

The data sources were selected purposively based on the relevance of participants' experiences to the research focus. The main criterion for selecting informants was the husband's direct involvement in online loan use within the family context. Additional considerations included the presence of financial pressure, installment obligations, repayment difficulties, or changes in household financial behavior after using online loans. This purposive selection was intended to ensure that the participants were able to provide rich, relevant, and meaningful information related to the research problem. In qualitative research, the selection of participants is not primarily based on numerical representation but on the depth and relevance of the information they can provide [16]. Therefore, the informants in this study were chosen because their experiences could illuminate the relationship between online loans, husbands' financial behavior, and the protection of family welfare.

Data Collection Technique

Data were collected through in-depth interviews, observation, and documentation. In-depth interviews were used as the main technique because they enabled the researcher to explore participants' personal experiences, motivations, perceptions, and emotional responses regarding online loan use. Through interviews, the researcher examined how husbands made borrowing decisions, how they managed installment payments, whether they communicated the loan to their wives, and how debt pressure affected their psychological condition and household relationships. The interviews were conducted using open-ended questions to allow participants to explain their experiences freely and reflectively.

Observation was conducted to strengthen the contextual understanding of participants' financial and family situations. Through observation, the researcher paid attention to patterns of household financial management, signs

of financial pressure, family communication, and behavioral changes related to online loan use. Documentation was also used to complement interview and observation data. Relevant documents could include loan application records, repayment schedules, installment notifications, screenshots of loan platforms, or other materials that helped clarify participants' borrowing experiences. The use of multiple data collection techniques was intended to support data triangulation, improve the credibility of the findings, and reduce dependence on a single source of information. In this study, triangulation was important because online loan behavior is often sensitive and may involve hidden debt, emotional pressure, and family conflict.

Data Analysis

The data were analyzed using an interactive qualitative analysis model consisting of data condensation, data display, and conclusion drawing or verification. Data condensation was conducted by selecting, simplifying, coding, and organizing interview transcripts, observation notes, and documentation based on the research focus. The researcher identified relevant themes such as reasons for using online loans, changes in financial planning, debt dependence, repayment pressure, lack of openness in family financial management, psychological stress, and weakened rational decision-making. This process helped the researcher reduce large amounts of qualitative data into meaningful analytical categories.

After data condensation, the findings were presented in descriptive narratives to show the relationship between online loans and husbands' financial behavior. Data display enabled the researcher to organize patterns, compare participant experiences, and interpret the meaning of financial behavior within the household context. The final stage involved drawing and verifying conclusions by relating the empirical findings to the concepts of **hifz al-nafs** and **hifz al-'aql**. From the perspective of **hifz al-nafs**, the analysis focused on whether online loans affected the fulfillment of basic needs, emotional security, and family welfare. From the perspective of **hifz al-'aql**, the analysis examined whether online loans weakened rationality, prudence, clarity of thought, and responsible decision-making. Miles, Huberman, and Saldaña emphasize that qualitative data analysis requires systematic movement between data condensation, data display, and conclusion drawing to develop credible interpretations from complex social data [17]. Therefore, this study used these stages to ensure that the interpretation of online loan impacts was grounded in participants' experiences and aligned with the theoretical framework of Islamic family welfare.

III. RESULTS

The Impact of Online Loans on Husbands' Financial Behavior from a Hifz Nafs Perspective

From the perspective of *hifz al-nafs* (the principle of family planning), online loans can be understood as a financial phenomenon that directly impacts the survival and protection of families. *Hifz al-nafs* emphasizes the importance of maintaining safety, survival, and the fulfillment of basic human needs, such as food, shelter, health, education, and a sense of security. In the household context, this responsibility is closely related to the husband's role as the party responsible for providing for the family. Research findings indicate that husbands' use of online loans not only impacts the technical aspects of financial management but also impacts the family's ability to maintain daily stability.

Research findings show that online loans are often initially used as a quick solution to meet urgent family needs. Some husbands use online loans when their income is insufficient to cover basic necessities, children's school fees, healthcare, or other household expenses. At this point, online loans may appear to serve an emergency purpose by helping families overcome short-term economic pressures. However, these benefits become problematic when loans are taken out without calculating repayment capacity, without family consultation, and without clear financial planning. This situation transforms online loans from a temporary relief instrument into a source of new economic pressures for families.

The most obvious impact on husbands' financial behavior is seen in the shift in income priorities. A portion of income originally allocated for the family's basic needs must be diverted to pay installments, interest, and late fees for online loans. As a result, household needs are adjusted, reduced, or even delayed. From a *hifz al-nafs* perspective,

this situation indicates a disruption to life protection because the family's basic needs are no longer optimally met. When the obligation to repay debts outweighs the obligation to provide for the family, online loans can threaten the household's basic well-being.

This finding is reinforced by an interview with an informant who stated that the burden of online loan installments has caused instability in the family's spending. The informant stated: "Initially, I borrowed to cover household expenses because my salary hadn't arrived yet. But after that, the installments became too heavy. Every month, the money usually used for household purchases had to be deducted to pay for the application. Sometimes my wife had to reduce daily spending to make it last until the end of the month." (Interview with Informant 1, Husband of an online loan user). This quote demonstrates that online loans not only impact the individual borrower but also affect family consumption and the fulfillment of basic household needs.

In addition to impacting the fulfillment of basic needs, online loans also impact a family's sense of security and peace of mind. The pressure of installments, late fees, and constant collection can cause anxiety, stress, and psychological discomfort for husbands and other family members. From a *hifz al-nafs* perspective, life protection is not limited to physical safety but also encompasses protection of decent, safe living conditions that do not endanger the family's well-being. When a husband experiences stress due to online loans, his emotional state can impact family interactions, including anger, withdrawal, and reduced communication with his wife.

This is also evident in the statement of another informant who revealed the mental stress caused by online loan bills. The informant stated: "The hardest part isn't just the payment, but the daily thought of it. When the due date approaches, I become anxious. Sometimes I get angry at home because I can't find the money to pay. I realize that ultimately, the family is also affected" (Interview with Informant 2, Husband of an online loan user). This statement demonstrates that online loans have the potential to disrupt a husband's psychological stability and the comfort of family life. Thus, from the perspective of *hifz al-nafs*, uncontrolled use of online loans can weaken the protection of the soul because it impacts the fulfillment of basic needs, sense of security, peace of mind, and the sustainability of family welfare.

The Impact of Online Loans on Husbands' Financial Behavior from a Hifz 'Aql Perspective

The perspective of *hifz al-'aql*, a husband's financial behavior is not only understood as an economic activity, but also as a reflection of his ability to think rationally, consider risks, and make wise decisions. *Hifz al-'aql* emphasizes the importance of protecting reason so that humans can distinguish between benefits and harms in every action, including financial decisions. Research findings indicate that easy access to online loans can influence husbands' rationality in managing family finances. The fast application process, instant disbursement of funds, and simple administrative requirements lead some husbands to spontaneously take on debt without thoroughly analyzing their ability to repay, interest, fines, and the long-term consequences for the household.

These findings demonstrate that the use of online loans is often driven by urgent needs and situational pressures, but in practice, these decisions are not always based on rational considerations. Some husbands tend to view online loans as a quick solution when facing financial constraints, without properly calculating the ratio of income to installment expenses. From a *hifz al-'aql* perspective, this condition indicates a weakening of reason in financial decision-making, as ideal financial decisions should consider benefits, risks, repayment capacity, and the impact on family sustainability. When the decision to take on more debt is driven more by impulse than careful planning, online loans have the potential to disrupt a husband's clear thinking and financial prudence.

This situation is reinforced by the statement of one informant who said: "At that time, I didn't really think about the interest. The important thing was to get the money quickly because I needed it. Once it started, the installments became heavy, and I started to get confused about managing my monthly expenses" (Interview with Informant 1, Husband of an online loan user). This statement indicates that the decision to use an online loan is not always preceded by adequate financial calculations. Within the *hifz al-'aql* framework, weak consideration of interest rates, terms, and repayment capacity demonstrates that the convenience of financial technology can encourage impulsive decisions that diminish the quality of financial rationality.

In addition to encouraging impulsive decisions, online loans can also create a mindset of dependence on debt. Some husbands use online loans as a recurring solution when facing financial shortages, even in some cases using them to cover previous loans. This pattern indicates unhealthy financial behavior, as husbands no longer resolve

financial problems through income and expenditure planning, but instead by adding new debt burdens. From a *hifz al-'aql* perspective, this practice reflects impaired long-term thinking, as decisions made only address immediate stress but increase future financial risks.

This finding is evident in the following informant quote: "When the due date is near and I don't have the money, I sometimes take out a loan from another app to cover the old one. Initially, I thought it was a solution, but over time, the debt grows, and it becomes increasingly difficult for me to think calmly" (Interview with Informant 2, Husband of an online loan user). This quote demonstrates a "digging a hole to cover a hole" pattern, indicating a weakening of rationality in debt management. The decision to take out a new loan to repay an old one not only increases the financial burden but also narrows the space for rational thinking, as the husband is under the pressure of a recurring debt cycle. The impact of online loans on *hifz al-'aql* is also evident in the emergence of psychological pressure that affects clarity of thought and the quality of financial communication within the family. The burden of bills, late fees, and the pressure of collection can cause husbands to experience anxiety, difficulty concentrating, become easily angered, and tend to withhold financial information from their wives. One informant stated: "I often don't tell my wife because I'm afraid she'll scold me. But because she keeps it hidden, my thoughts become heavier. I have difficulty focusing on work and I get angry easily at home" (Interview with Informant 3, Husband of an online loan user). This statement indicates that online loans impact not only the financial aspect but also the husband's mental stability and ability to make clear decisions. Therefore, from a *hifz al-'aql* perspective, uncontrolled use of online loans can weaken the protection of reason by encouraging impulsive decisions, debt dependence, decreased concentration, and disrupted financial rationality within the household.

Husband's Financial Behavior in Islamic Family Law

In Islamic family law, the husband's financial behavior occupies a central position because it is directly connected to the obligation of *nafaqah* or financial maintenance. The husband is generally understood as the party responsible for providing the basic needs of the family, including food, clothing, housing, health care, and other necessities according to his financial capacity[8]. This responsibility is not merely economic, but also legal, ethical, and religious, because the fulfillment of *nafaqah* reflects the husband's commitment to protecting the welfare and dignity of family members. Therefore, financial behavior in this context must be understood as part of the husband's moral accountability in maintaining household stability.

The husband's financial behavior in Islamic family law includes the way he earns, allocates, manages, and spends family income[5]. A responsible husband is expected to obtain income through lawful means, prioritize essential family needs, avoid wasteful consumption, and maintain fairness in financial decision-making. Islamic law emphasizes balance between rights and obligations, meaning that financial authority in the household should not be exercised arbitrarily[17]. Although the husband may have a leadership role in the family, this role must be accompanied by responsibility, transparency, consultation, and concern for the welfare of the wife and children.

In relation to debt and financial risk, Islamic family law encourages prudence and accountability. Debt is not prohibited absolutely, but it must be undertaken for legitimate needs and with a realistic ability to repay. When a husband takes loans without careful consideration, particularly for consumptive or non-urgent purposes, such behavior may conflict with the ethical objectives of family maintenance. Poor financial decisions can reduce the portion of income allocated for household needs and may place the family in economic vulnerability.[10] Thus, irresponsible borrowing can weaken the husband's ability to fulfill *nafaqah* and may create instability within the household. The principle of consultation, or *shūrā*, is also relevant in examining the husband's financial behavior. Major financial decisions, especially those involving debt, long-term obligations, or risks to household welfare, should ideally be discussed with the wife[12]. Lack of transparency in financial matters may lead to mistrust, conflict, and emotional tension within the marital relationship. In Islamic family ethics, the household is built not only on formal rights and duties but also on cooperation, mutual trust, and protection from harm. Therefore, financial secrecy or unilateral decisions that endanger family welfare may be viewed as inconsistent with the spirit of Islamic family law. From a broader *maqāṣid al-syarī'ah* perspective, the husband's financial behavior should support the preservation of life, intellect, lineage, and wealth[15] [18]. Sound financial management helps protect the family from hardship, psychological pressure, and disruption of basic needs. Conversely, impulsive spending, uncontrolled borrowing, and neglect of *nafaqah* may harm the family's welfare and undermine the objectives of Islamic law. For

this reason, the study of the husband's financial behavior is important not only as an economic issue, but also as a legal and ethical matter that reflects the quality of responsibility, justice, and *maslahat* in Muslim family life.

Discussions

The findings of this study indicate that online loans influence husbands' financial behavior by changing decision-making patterns, spending priorities, and family income management. Ease of access, rapid disbursement, and simple administrative procedures often make online loans a practical solution when households face urgent needs. However, this convenience can also encourage poorly planned financial decisions, particularly when husbands fail to consider repayment capacity, interest rates, fines, and the long-term consequences for the family's economic stability. These findings align with those of Marlina et al. [19], who found that financial behavior is associated with financial stress and individual vulnerability to the use of online loans and paylater services. Thus, online loans are not only related to access to financing but also to the quality of individual financial behavior in managing debt risk.

The findings also show that husbands' use of online loans can encourage consumptive and impulsive behavior. Some borrowing decisions are not always oriented towards the family's primary needs but are also influenced by consumption impulses, immediate needs, or the desire to maintain a lifestyle. This situation suggests that online loans can shift from an emergency financing instrument to a short-term consumption tool, weakening household financial discipline. This is in line with the findings of Riyanto et al. [12], which explains that the interest in using online loans is influenced by behavioral factors such as financial literacy, emotions, materialism, attachment, and risk perception. This means that the decision to use online loans is not always economically rational, but can also be shaped by psychological and lifestyle factors.

In the context of financial responsibility, research findings indicate that online loans can disrupt a husband's ability to meet the family's basic needs. When a portion of income is diverted to pay installments, interest, and late fees, the financial allocation for basic needs, children's education, health, and other household needs is reduced. From a *hifz al-nafs* perspective, this condition indicates a disruption to life protection because the family's basic needs are not optimally met. Studies on the *maqāṣid al-syarī'ah* (the principles of Islamic law) place *hifz al-nafs* as one of the primary objectives of sharia, which is oriented towards protecting human life, safety, and survival [20]. Therefore, uncontrolled online lending can be understood as a financial practice that has the potential to undermine family well-being.

In addition to its economic impact, research findings indicate that online loans also impact marital relationships, particularly when debt decisions are made without consultation and transparency. Hidden debt can foster distrust, suspicion, and conflict within the household, particularly when the wife only learns about the loan after the bill or collection pressure arises. These findings are supported by Williamson et al. [20], who found that financial pressure and stressful life events are associated with increased negative communication among married couples. Thus, online loans are not only an individual economic problem but can also trigger relational problems within the family if not managed through open communication.

From a psychological perspective, research findings show that the burden of online loans can cause stress, anxiety, fear of maturity, and a decrease in husbands' concentration on work and family interactions. The pressure of debt collection and the inability to repay can push husbands to make increasingly risky financial decisions, such as taking out new loans to cover old ones. From a *hifz al-'aql* perspective, this condition indicates a weakening of clarity of thought and rational decision-making. Baharuddin et al. [21] explained that *hifz al-'aql* is one of the main elements of the *maqāṣid al-syarī'ah*, which is oriented towards protecting the mind. Therefore, the use of online loans that cause mental stress and impulsive decisions can be understood as a practice that has the potential to disrupt the protection of the mind in household life.

Overall, this discussion confirms that the impact of online loans on husbands' financial behavior is multidimensional, encompassing economic, psychological, relational, and *maqāṣidī* aspects. This research expands on previous studies that generally highlight online loans from the perspectives of financial literacy, consumer behavior, consumer protection, and regulation, by positioning the husband as the primary actor in family financial management. The novelty of the discussion lies in the association between online loans, financial responsibility,

family stability, *hifz al-nafs*, and *hifz al-'aql*. Thus, online loans cannot be understood solely as a digital financing facility, but also as a socio-religious phenomenon that needs to be studied based on its impact on family well-being.

Novelty and contribution

The novelty of this study lies in its attempt to analyze online loans through the combined framework of husbands' financial behavior, Islamic family responsibility, and *maqāṣid al-syarī'ah*. Previous studies on online loans have generally focused on financial literacy, consumer behavior, legal protection, and regulatory issues. For example, consumer protection studies have highlighted the risks of default, aggressive collection practices, misuse of personal data, and weak borrower protection in online lending platforms [20]. While such studies are important, they mainly position borrowers as individual consumers. This study expands that perspective by positioning the husband as a family financial actor whose borrowing decisions may affect household welfare, marital communication, and the fulfillment of family obligations.

This study also contributes to the development of Islamic family law discourse by connecting online loan practices with the husband's responsibility to maintain family welfare. In Islamic family life, financial behavior is not merely a matter of personal preference but is closely related to *nafaqah*, accountability, justice, and protection from harm. Recent studies on family financial management from the perspective of *maqāṣid al-syarī'ah* have emphasized that financial decisions should support welfare, responsibility, and protection of essential human interests [21]. However, the specific relationship between online loans, husbands' financial behavior, and household psychological dynamics has not been sufficiently explored. Therefore, this study provides a more focused contribution by showing that online loan practices can directly affect the husband's capacity to fulfill financial obligations and maintain family stability.

Another contribution of this study is the use of *hifz al-nafs* and *hifz al-'aql* as analytical lenses. From the *hifz al-nafs* perspective, online loans are evaluated based on whether they protect or threaten the family's basic needs, emotional security, and continuity of life. From the *hifz al-'aql* perspective, online loans are assessed based on whether they support or weaken rationality, prudence, and responsible decision-making. This dual framework allows the study to move beyond a purely economic analysis toward a more holistic interpretation. In this sense, the study contributes to the interdisciplinary discussion of financial technology, Islamic ethics, family welfare, and behavioral finance.

Limitation and future study

This study has several limitations that should be acknowledged. First, this research used a qualitative descriptive approach; therefore, the findings are intended to provide an in-depth understanding of husbands' experiences in using online loans rather than to produce statistical generalization. The number of informants was limited and selected purposively based on their direct involvement in online loan practices within household life. As a result, the findings may not fully represent all husbands or families who experience similar financial situations in different social, cultural, and economic contexts. Second, this study focused mainly on husbands as the primary actors in family financial decision-making. Although this focus is relevant to the discussion of *nafaqah* and financial responsibility in Islamic family law, the perspectives of wives and other family members were not explored in equal depth. Third, the study emphasized the perspectives of *hifz al-nafs* and *hifz al-'aql*, while other dimensions of *maqāṣid al-syarī'ah*, such as *hifz al-māl* protection of wealth, *hifz al-nasl* protection of family lineage, and *hifz al-dīn* protection of religion, were not examined extensively. Fourth, the study relied on participants' narratives, which may be influenced by memory limitations, emotional sensitivity, or reluctance to disclose personal debt problems openly.

Future studies are recommended to expand the scope of research by involving a larger and more diverse group of participants from different income levels, occupations, regions, and family backgrounds. A mixed-methods approach may also be used to measure the relationship between online loan use, financial literacy, financial stress, marital communication, and household welfare more systematically. Future research should also include the perspectives of wives to obtain a more balanced understanding of how online loans affect family communication, trust, budgeting practices, and marital stability. In addition, further studies may examine online loans through

broader maqāṣid al-syarī'ah dimensions, especially hifz al-māl, because digital debt is directly related to wealth management, financial protection, and economic sustainability. Future researchers may also develop an Islamic digital financial literacy model that integrates debt ethics, family financial planning, digital risk awareness, and responsible decision-making. Such studies would be useful for policymakers, Islamic family counselors, financial technology regulators, and community educators in designing preventive strategies to reduce the harmful effects of online loans on family welfare

Implication and suggestions

The findings have several theoretical, practical, and policy implications. Theoretically, this study implies that online loans should be analyzed not only through economic and legal perspectives but also through family ethics and Islamic welfare principles. Online lending may appear as a simple financial transaction, but in household life it can influence the husband's ability to provide for the family, maintain trust, and make rational decisions. Therefore, future studies on digital finance should pay more attention to family-based financial behavior, especially in societies where household financial responsibility is strongly connected to religious and cultural norms.

Practically, the findings suggest that husbands need stronger financial literacy, digital literacy, and debt-management awareness before using online loan services. Borrowing decisions should be based on clear needs, repayment capacity, risk calculation, and open communication with the spouse. Online loans should not be used for consumptive purposes or to cover previous debts because this pattern can create long-term financial vulnerability. Research on online loan procedures from the perspective of maqāṣid al-syarī'ah emphasizes that financial practices should avoid harm and support the protection of welfare [22]. Therefore, families should develop internal financial rules, such as discussing major debts together, prioritizing basic needs, limiting consumptive borrowing, and preparing emergency funds to reduce dependence on online loans. For online lending providers and regulators, the findings suggest the importance of strengthening ethical digital lending practices. Platforms should provide transparent information about interest rates, service fees, repayment schedules, penalties, and borrower rights. Regulatory institutions should also ensure that online lending services do not exploit financially vulnerable users through aggressive marketing, unclear contracts, or unethical collection practices [23]. In addition, financial education programs should not only target individuals but also families, especially married couples. Such programs can help families understand the risks of digital debt and develop healthier financial communication. From an Islamic legal and ethical perspective, religious institutions, family counselors, and community educators should also be involved in promoting responsible borrowing behavior. Online loans should be discussed in premarital guidance, family financial education, and community-based Islamic economic literacy programs. This is important because the issue of online loans is not only technical but also moral. Husbands need to understand that irresponsible debt may affect nafaqah, household trust, emotional security, and the protection of reason. Therefore, the use of online loans must be guided by responsibility, transparency, and the principle of avoiding harm.

IV. CONCLUSION

The results of the study indicate that online loans have an impact on changes in husbands' financial behavior, such as increased consumer tendencies, weak financial planning, dependence on short-term debt, and reduced openness in family financial management. In addition, pressure due to debt collection, high interest rates, and the inability to pay installments cause psychological disorders, household conflicts, and a decrease in the quality of decision-making. From the hifz al-nafs perspective, these impacts indicate a threat to peace of mind, emotional security, and the sustainability of family life. Meanwhile, from the hifz al-'aql perspective, unwise use of online loans can weaken the husband's rationality, prudence, and ability to make beneficial financial decisions. However, this use is not always accompanied by thorough financial planning. As a result, husbands' financial behavior changes, such as an increased tendency to go into debt, weakened control over spending, the emergence of impulsive consumption patterns, and a reduced ability to prioritize the family's basic needs. This situation indicates that online loans not only function as a financing instrument but can also be a factor affecting household financial stability. Beyond impacting the economic aspect, online loans also impact the psychological and relational dimensions within the

family. The burden of installments, interest, late fees, and collection pressure can cause stress, anxiety, and emotional tension in husbands. In some cases, the decision to use online loans is made without consulting the wife, leading to distrust and domestic conflict. From a *hifz al-nafs* perspective, this situation can compromise life protection by threatening the fulfillment of the family's basic needs. Meanwhile, from a *hifz al-aql* perspective, debt pressure and impulsive financial decisions indicate a weakening of rationality and clarity of thought in family financial management.

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