

ABSTRACT

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**“COMPARATIVE STUDY OF LAW ON THE MISUSE OF PERSONAL DATA
BY FINANCIAL TECHNOLOGY LENDING BETWEEN INDONESIA AND
GERMANY”**

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The use of financial technology lending in Indonesia has increased rapidly. The development of the electronic system resulted in an increase in cases of misuse of personal data. Financial technology lending as an organizer should comply with regulated personal data protection provisions. In Indonesia, there are many regulations in general and specifically related to the protection of personal data by financial technology lending. Of course, these provisions will not be the same as in other countries, one of which is the provision for personal data protection by financial technology lending in German law. Therefore, this study discusses the regulation of personal data protection by financial technology lending in Indonesia and a comparison of these arrangements between Indonesia and Germany. This research is a normative legal research using secondary data which includes primary, secondary, and tertiary legal materials. This study uses a statutory approach, a comparison of Indonesian and German laws, and a conceptual approach. The results of the study show that the regulation of personal data protection by financial technology lending in Indonesia is specifically regulated in Financial Services Authority Regulation No. 77/2016, Financial Services Authority Regulation No. 10/2022, Central Bank Regulation No. 19/2017, and Central Bank Regulation No. 23/2021 and in general on Law No. 11/2008 jo. Law No. 19 of 2016, Ministry of Communication and Information Regulation No. 20/2016, and Law No. 27 of 2022. Comparison of laws governing protection against misuse of personal data between Indonesian and German law generally has the same concept but what distinguishes it is the existence of non-monetary sanctions and compensation for victims regulated by German law. According to the BDSG and GDPR regulations, they apply equally regarding the protection and protection of everyone's personal data. Over time, GDPR regulations are a step to strengthen citizens' human rights in the digital era and make it easier for businesses to simplify various rules. As for the BDSG, we can see that this rule was made to protect data that is not needed by consulting every citizen.

Keywords: Financial Technology, Personal Data Protection, Indonesian Law,
German Law.

References: 23 books, 11 journals

