

ABSTRACT

Baby Jasmine (01051190231)

LEGAL PROTECTION OF CONSUMER PERSONAL DATA IN LICENSED AND REGISTERED ONLINE LOAN SERVICES WITH OJK

Financial Technology is developing rapidly over time and one of them is the fintech peer to peer lending section. Even though fintech has developed rapidly in this technological era, LPBBTI's services still need a lot of improvement because there are not a few problems that arise from the LPBBTI's service system. One of the problems that often occurs in fintech peer to peer lending is the leakage of personal data which is very detrimental to one party. In this case the author will describe the legal protection from misuse of personal data carried out by the organizers along with sanctions according to the applicable law starting from administrative sanctions and criminal sanctions. administrative sanctions in the form of written warnings, fines, restrictions on business activities, and revocation of permits. There are several parties and rules that can be used to protect personal data that have been examined by the author, namely the Financial Services Authority Regulations, the Personal Data Protection Act, and the Information and Electronic Transactions Act. Legal protection regarding personal data has been regulated in Article 36 of Law number 27 of 2022 concerning Personal Data Protection. Regarding the right to consumer protection, it has been regulated in article 4 of Law No. 8 of 1999 concerning Consumer Protection.

References: 36 (1999-2022)

Keyword: Financial Technology, Personal Data, Legal Protection