

## ABSTRACT

**Muhammad Dhaffa Achsanul (01051190201)**

***LEGAL PROTECTION OF BORROWERS' PERSONAL DATA IN ILLEGAL LOAN APPLICATIONS***

*(xi+75 Pages)*

The existence of the internet, which supports daily needs and activities, aids human technological advancement. Online loan applications can even be used for money lending services, although frequently these applications are unlawful and not registered with the OJK, putting the user's personal information at risk. For this reason, the authors formulate the issue in terms of legal protection for borrowers' personal information in unauthorized online loan application services and what the penalties are for violating personal information. The author's study method is non-empirical legal research, which is backed by primary data from interviews with the head of the OJK Online Loans Section and secondary data from laws and regulations that have undergone qualitative research analysis. The research for this final project shows that the legal protection for personal data on illegal online loans is expressly stated in POJK No. . 77/POJK.01/2016 about Technology-Based Borrowing and Borrowing Money and Article 26 of Law No. 19 of 2016. The research also shows that sanctions for violators of personal data can be subject to punishment as set forth in Article 45 of the ITE Law and Article 65 paragraph (2) of the PDP Law.

References : 41 (1989-2022)

**Keyword :** Online Loan Applications, Consumer Protection, Legal Protection, and Personal Data,Illegal Loan Applications