ONLINE LOAN SERVICES PROVIDER RESPONSIBILITY TOWARDS STUDENT PERSONAL DATA

UNDERGRADUATE THESIS

Submitted as one of the requirement to obtain Sarjana Hukum (S.H)

By :
ELIA WIJAYA
017202000044

FACULTY OF HUMANITIES
LAW STUDY PROGRAM
CIKARANG
February 2024

ANTI-PLAGIARISM REPORT

SKRIPSI TURNITIN (1) (2)

ORIGINALITY REPORT

13%	12%	7%	3%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	eprints.iain-surakarta.ac.id Internet Source	3%
2	ijmmu.com Internet Source	1%
3	doaj.org Internet Source	1%
4	dspace.uii.ac.id Internet Source	<1%
5	conventuslaw.com Internet Source	<1%
6	ijlil.uinkhas.ac.id Internet Source	<1%
7	download.atlantis-press.com Internet Source	<1%
8	jrssem.publikasiindonesia.id Internet Source	<1%
9	ijssers.org Internet Source	<1%

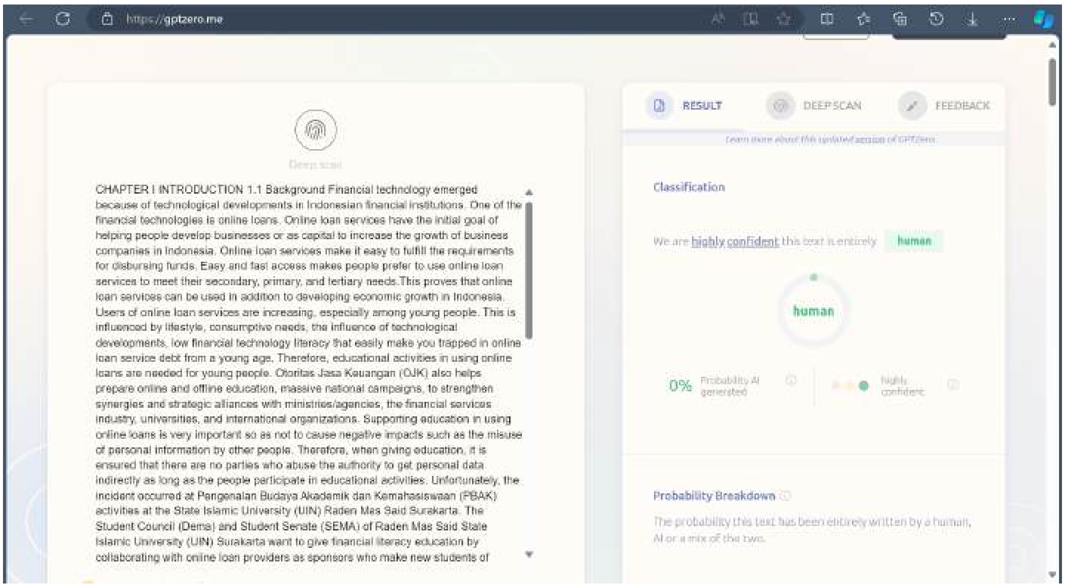
10	www.dataguidance.com Internet Source	<1 %
11	Meirina Nurlani, Joni Emirzon, Muhammad Syaifuddin. "Weak Protection of Geographical Indication Law For Users of Geographically Indicated Goods or Products", SASI, 2023 Publication	<1 %
12	digilib.ulm.ac.id Internet Source	<1 %
13	jurnal.unikal.ac.id Internet Source	<1 %
14	Oktafian Histori S.. "Building Trust in the Use of Sharia Fintech Services: A Literature Review", AL-FALAH : Journal of Islamic Economics, 2022 Publication	<1 %
15	Ferry Fadzlul Rahman, Siti Noorbaya, Fahni Haris, Herni Johan. "Health Communication Model Based on Character Education to Improve University Student Achievement in Midwifery", Proceedings of the 2020 8th International Conference on Information and Education Technology, 2020 Publication	<1 %
16	journal.walisongo.ac.id Internet Source	<1 %

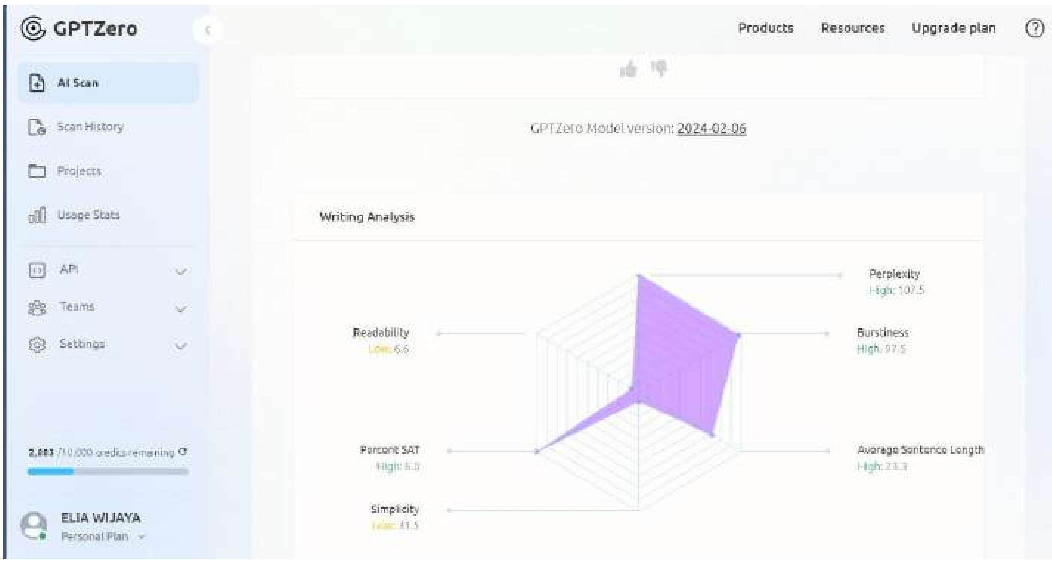
17	repository.lppm.unila.ac.id Internet Source	<1 %
18	journal.upp.ac.id Internet Source	<1 %
19	jurnal.unissula.ac.id Internet Source	<1 %
20	online.bpostel.com Internet Source	<1 %
21	rayyanjurnal.com Internet Source	<1 %
22	Fenty Usman Puluhulawa, Jufryanto Puluhulawa, Moh. Gufran Katili. "Legal Weak Protection of Personal Data in the 4.0 Industrial Revolution Era", Jambura Law Review, 2020 Publication	<1 %
23	Rahman Hakim, Mudofir Mudofir. "THE THREAT OF RELIGIOUS MODERATION TO RELIGIOUS RADICALISM", Profetika: Jurnal Studi Islam, 2023 Publication	<1 %
24	garuda.kemdikbud.go.id Internet Source	<1 %
25	www.lawjournals.org Internet Source	<1 %

26	igj.or.id Internet Source	<1%
27	journal.uniku.ac.id Internet Source	<1%
28	media.neliti.com Internet Source	<1%
29	eprints.umg.ac.id Internet Source	<1%
30	kemensos.go.id Internet Source	<1%
31	Submitted to unigal Student Paper	<1%
32	indonesiaforeigninvestmentlaw.com Internet Source	<1%
33	seminar.uad.ac.id Internet Source	<1%
34	Rahmadi Indra Tektona. "ACCOMPANIMENT APPLICATION OF MUZARA'AH CONTRACT IN COFFEE PLANTATION AREA BETWEEN FOREST MANAGEMENT UNIT (KPH) OF PERHUTANI COMPANY JEMBER AND MULYOREJO VILLAGE", As-Sidanah : Jurnal Pengabdian Masyarakat, 2023 Publication	<1%
35	eudl.eu	

	Internet Source	<1 %
36	journal.uib.ac.id Internet Source	<1 %
37	jurnal.untad.ac.id Internet Source	<1 %
38	Mohamad Rahmawan Arifin, Bayu Sindhu Raharja, Arif Nugroho. " Do young Muslim choose differently? Identifying consumer behavior in industry ", Journal of Islamic Marketing, 2022 Publication	<1 %
39	ijrcs.org Internet Source	<1 %
40	www.iiste.org Internet Source	<1 %
41	Agung Suma Kurniawan, Levina Yustitianingtyas. "Consumer Data Protection Against Online Loan Debt Payments", Jurnal Justiciabelen, 2023 Publication	<1 %
42	Hidayatullah Wantu. "Investigation Actions Against Defamation Cases", Estudiante Law Journal, 2019 Publication	<1 %

ANTI-AI PLAGIARISM REPORT





ABSTRACT

Name : Elia Wijaya

Title : "Online Loan Services Provider Responsibility Towards Student Personal Data"

A financial services business actor who wants to provide financial education to the public must follow the rules in accordance with the Financial Services Authority Regulation Number 1 / POJK.07 / 2013 concerning Consumer Protection in the Financial Services Sector so that there are no parties who can abuse the purpose of these activities. However, in the case of new students of the State Islamic University (UIN) Raden Mas Said Surakarta, there is registration until the account registration/verification stage in the online loan application at the Introduction to Academic Culture and Student Affairs (PBAK) activity, making new students of the State Islamic University (UIN) Raden Mas Said Surakarta become worried about the security of personal data that has been owned by other parties. Therefore, the purpose of this research is to explain and describe the responsibilities and legal protection of online loan providers for the personal data of new students of State Islamic University (UIN) Raden Mas Said Surakarta who have registered as users. The research method used is a normative method that uses laws and regulations as a source in analyzing the responsibilities and legal protection of online loan providers. The results show that online loan providers are responsible for carrying out their obligations in line with the right to protect personal data owned by users, any form of action that harms new students of the State Islamic University (UIN) Raden Mas Said Surakarta is entitled to legal protection criminally, civilly, and administratively.

Keywords: Personal Data, Students, Raden Mas Said State Islamic University Surakarta, Introduction to Academic and Student Culture.

ABSTRAK

Name : Elia Wijaya
Title : "Tanggung Jawab Penyedia Jasa Pinjaman Online Terhadap Data Pribadi Mahasiswa"

Sebagai pelaku usaha jasa keuangan yang ingin memberikan edukasi keuangan kepada masyarakat wajib mengikuti aturan sesuai dengan peraturan otoritas jasa keuangan Nomor 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan agar tidak adanya pihak yang dapat menyalahgunakan tujuan dari kegiatan tersebut. Namun melalui kasus mahasiswa baru Universitas Islam Negeri (UIN) Raden Mas Said Surakarta, terdapat adanya pendaftaran sampai tahap registrasi/verifikasi akun di aplikasi pinjaman online pada kegiatan Pengenalan Budaya Akademik dan Kemahasiswaan (PBAK) membuat mahasiswa baru Universitas Islam Negeri (UIN) Raden Mas Said Surakarta menjadi khawatir terhadap keamanan data pribadi yang telah dimiliki oleh pihak lain. Oleh karena itu, tujuan peneliti ini untuk menjelaskan dan mendeskripsikan tanggung jawab serta perlindungan hukum penyedia pinjaman online terhadap data pribadi mahasiswa baru Universitas Islam Negeri (UIN) Raden Mas Said Surakarta yang telah terdaftar sebagai pengguna. Metode penelitian yang digunakan adalah metode normatif yang menggunakan peraturan perundang-undangan sebagai sumber didalam menganalisa tanggung jawab serta perlindungan hukum penyedia pinjaman online. Hasil penelitian menunjukan bahwa penyedia pinjaman online bertanggung jawab dengan melaksanakan kewajibannya sebagaimana selaras dengan hak perlindungan data pribadi yang dimiliki sebagai pengguna, adanya bentuk tindakan yang merugikan mahasiswa baru Universitas Islam Negeri (UIN) Raden Mas Said Surakarta maka berhak dalam mendapatkan perlindungan hukum secara pidana, perdata, maupun administratif.

Kata Kunci : Data Pribadi, Mahasiswa, Universitas Islam Negeri Raden Mas Said Surakarta, Pengenalan Budaya Akademik dan Kemahasiswaan.

TABLE OF CONTENTS