



**ONLINE LOAN SERVICES PROVIDER RESPONSIBILITY TOWARDS
STUDENT PERSONAL DATA**

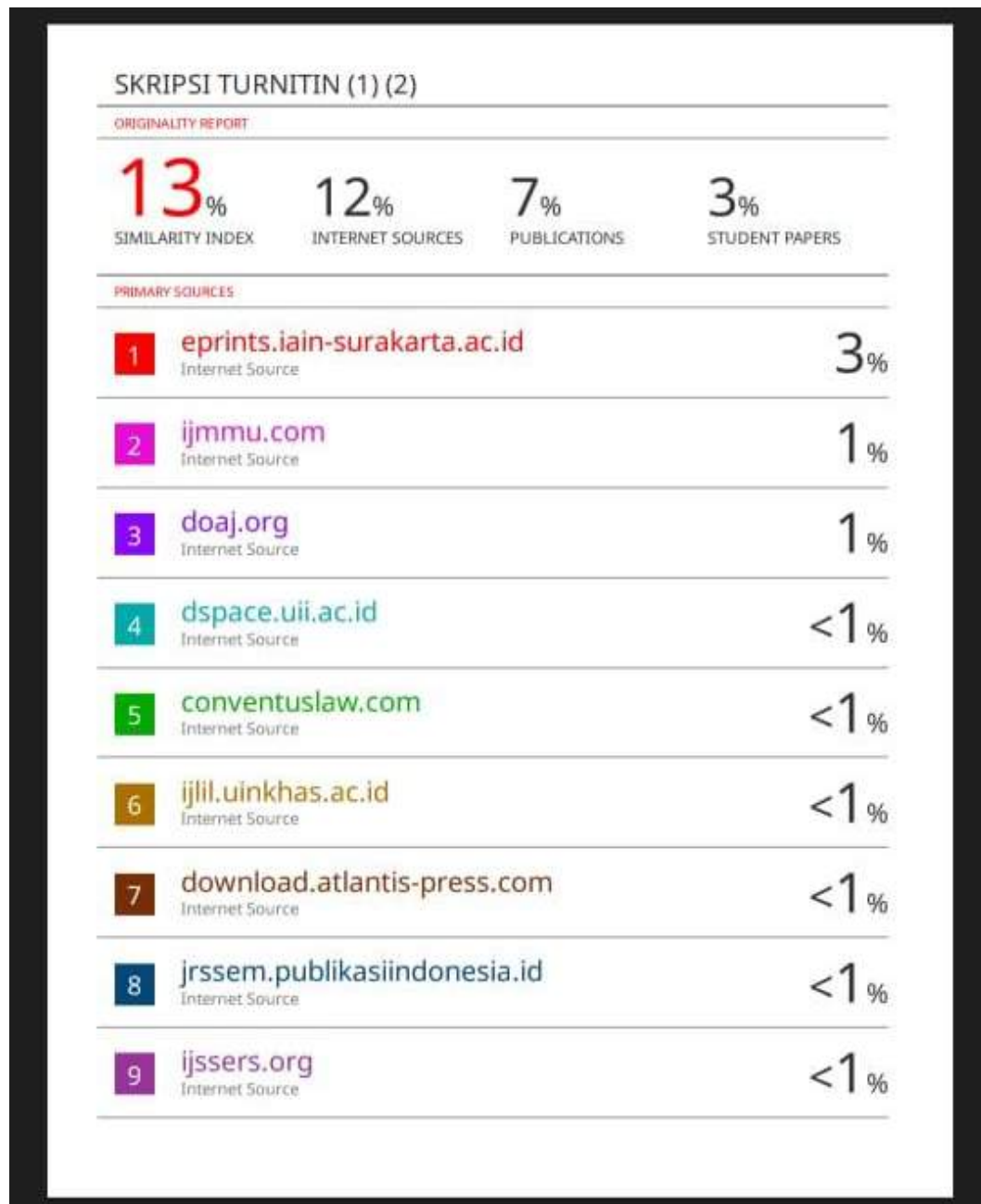
UNDERGRADUATE THESIS

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

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ANTI-PLAGIARISM REPORT



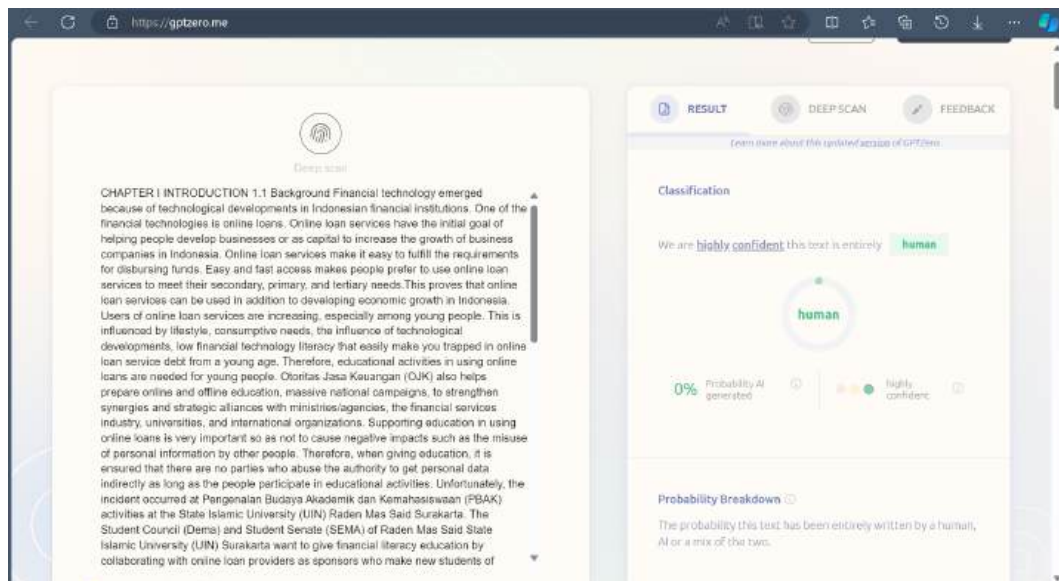
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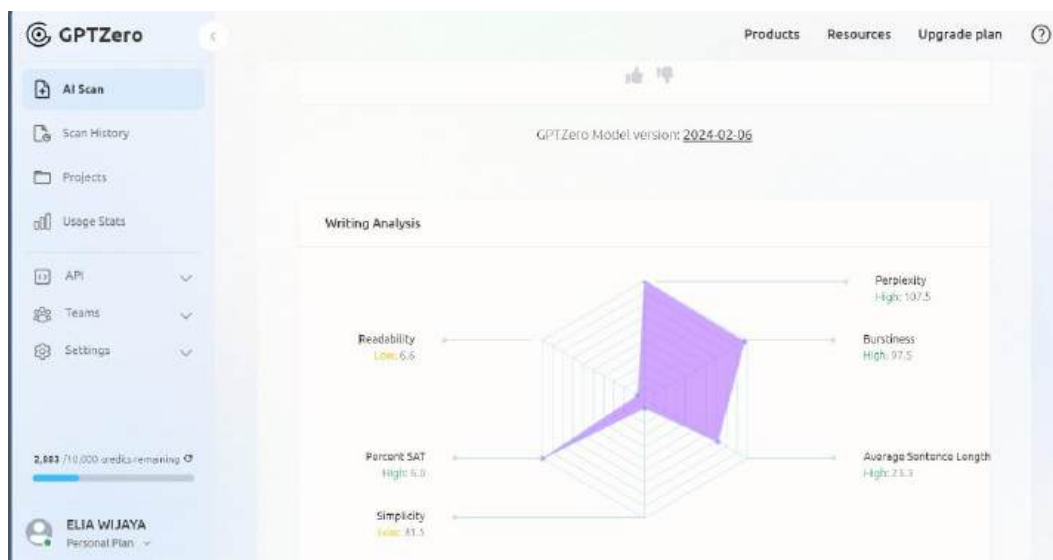
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ANTI-AI PLAGIARISM REPORT



The screenshot shows the GPTZero website interface. On the left, a text sample is displayed under the heading "CHAPTER I INTRODUCTION 1.1 Background Financial technology emerged because of technological developments in Indonesian financial institutions. One of the financial technologies is online loans. Online loan services have the initial goal of helping people develop businesses or as capital to increase the growth of business companies in Indonesia. Online loan services make it easy to fulfill the requirements for disbursing funds. Easy and fast access makes people prefer to use online loan services to meet their secondary, primary, and tertiary needs. This proves that online loan services can be used in addition to developing economic growth in Indonesia. Users of online loan services are increasing, especially among young people. This is influenced by lifestyle, consumptive needs, the influence of technological developments, low financial technology literacy that easily make you trapped in online loan service debt from a young age. Therefore, educational activities in using online loans are needed for young people. Otoritas Jasa Keuangan (OJK) also helps prepare online and offline education, massive national campaigns, to strengthen synergies and strategic alliances with ministries/agencies, the financial services industry, universities, and international organizations. Supporting education in using online loans is very important so as not to cause negative impacts such as the misuse of personal information by other people. Therefore, when giving education, it is ensured that there are no parties who abuse the authority to get personal data indirectly as long as the people participate in educational activities. Unfortunately, the incident occurred at the State Islamic University (UIN) Raden Mas Said Surakarta. The Student Council (Dema) and Student Senate (SEMA) of Raden Mas Said State Islamic University (UIN) Surakarta want to give financial literacy education by collaborating with online loan providers as sponsors who make new students of".

On the right, the "RESULT" tab is selected, showing the classification: "We are **highly confident** this text is entirely **human**". A circular progress indicator shows "human" with a green dot. Below this, it states "0% Probability AI generated". A "Probability Breakdown" section notes: "The probability this text has been entirely written by a human, AI or a mix of the two."



The screenshot shows the GPTZero dashboard. The left sidebar contains navigation links: "AI Scan", "Scan History", "Projects", "Usage Stats", "API", "Teams", and "Settings". The main area displays the "Writing Analysis" for a user named "ELIA WIJAYA" on a "Personal Plan". The analysis includes a radar chart with five metrics: "Perplexity" (High: 107.5), "Burstiness" (High: 97.5), "Average Sentence Length" (High: 23.3), "Simplicity" (Low: 81.5), and "Readability" (Low: 6.6). The "Percent SAT" is also shown as "High: 6.0". The dashboard also indicates "2,883 / 10,000 credits remaining".

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 menunjukkan 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.

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