



ISSN 2809-672X (Online)
IUS POSITUM: Journal of Law Theory and Law Enforcement
<https://journal.jfpublisher.com/index.php/jlte>
Vol. 1 Issue 3, July 2022
doi.org/10.56943/jlte.v1i3.114

The Law Enforcement against an Illegal Online Loans Platform

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ABSTRACT

Law is the regulation of norms and sanctions created with the purpose of regulating human behavior to maintain order, uphold justice, and prevent chaos. Each country has its own legal system, which differs from others, including Indonesia. Indonesia is a state of law, as stated in Article 1, Paragraph 3 of the 1945 Constitution. This research uses a library legal research method, which is conducted using a descriptive approach to analyze social phenomena within the community through a balanced qualitative perspective. In the Financial Services Authority Online system, despite being supervised by the OJK, online loan services still pose risks, such as high interest rates and concerns over data security, as personal information remains vulnerable to leaks. Customer data is highly susceptible to breaches and uncontrolled distribution. The enforcement of laws regarding illegal online financial services, such as law enforcement measures and dispute resolution, has not yet fulfilled the principles of legal protection and fairness for borrowers using online monetary services registered under the Monetary Service Authority Regulations.

Keywords: Cybercrime, Information Technology, Loans

INTRODUCTION

Law is a regulation of norms and sanctions aimed at regulating human behavior to maintain discipline, ensure justice, and prevent chaos. Each country has its own legal system, which differs from others, including Indonesia. Indonesia is a state of law, as stipulated in Article 1, Paragraph 3 of the 1945 Constitution.

Criminal law plays a crucial role in a country by defining and regulating actions that are prohibited, along with the punishments for those who commit crimes.¹ One such area of criminal law is offenses related to information technology, commonly known as cybercrime. In relation to crime prevention, the United Nations General Assembly, during a workshop on the criminal underworld and computer-related crimes on April 10, 2000, acknowledged the need for harmonization of laws concerning criminalization, evidence, and procedures. This highlights that the issue is not only about establishing criminal law policies for preventing cybercrime but also about harmonizing these policies across different countries. This proves that criminal policy for social networking is not merely a national issue for Indonesia but also a regional and international concern.

The Police of the Republic of Indonesia are also expected to play a role in law enforcement through repressive measures. For example, the authority of police investigators is stated in the Criminal Procedure Code, Article 6, Paragraph 1. Additionally, under Article 7, Paragraph 1 of the Criminal Code, Indonesian National Police investigators have the power to coordinate, monitor, and examine the performance of special police officers and investigators. In this context, the role of the Republic of Indonesia's police in preventing cybercrime is crucial in the digital information era.

Cybercrime takes various forms, one of which is fraud through online loans. Many online loan platforms operate without legal authorization or registration with the Financial Services Authority. However, these platforms have the flexibility to engage in harmful activities, posing significant risks of cybercrime. This research aims to analyze law enforcement efforts and the negative effects of illegal online loan platforms.

RESEARCH METHODOLOGY

This research employed a legal research method or library legal research using a descriptive approach to explain societal phenomena with a balanced qualitative approach. This qualitative research aims to explain phenomena that deviate from theoretical frameworks and to incorporate expert opinions and

¹ Eddy O.S. Hiariej, *Prinsip-Prinsip Hukum Pidana*, (Yogyakarta: Cahaya Atma Pustaka, Publishing, 2014).

researchers' insights based on their experiences.² This research can be categorized as a normative legal research method. Normative legal research focuses on positive legal studies within the framework of legal science, emphasizing the actualization of positive legal provisions in practice, social life, and the use of deductive reasoning analysis. It involves studying law as an object while excluding non-legal materials from its scope.³ Legal research, in this context, is conducted by reviewing library documents or secondary data. Normative legal research is also known as doctrinal legal research. According to Peter Mahmud Marzuki, normative legal research is a process of identifying legal rules, principles, and doctrines to address legal issues.⁴ This research also applies the sociology of law method since it involves studying individuals in their social relationships.⁵ The normative legal research method used in this study integrates normative legal approaches with additional elements. Primary legal materials include sources of statutory regulations, such as the 1945 Constitution of the Republic of Indonesia, Law of the Republic of Indonesia No. 8/1981 concerning the Code of Criminal Procedure, Law of the Republic of Indonesia No. 11/2008 regarding Information and Electronic Transactions, and Law No. 8/1999 concerning Consumer Protection. Secondary legal materials include books, scientific works, magazines, and news articles. Legal materials for this research were collected through field analysis and library research. The method involved reading and studying relevant materials to analyze the primary issues being examined. The data obtained in this qualitative research were collected and analyzed to determine their relevance to legal theories, research problems, and conclusions. This process aimed to derive meaningful research findings.

RESULT AND DISCUSSION

Legal Basis of Online Loans

The rules regarding information technology-based services, referred to as Online Loans, have been fully explained and regulated in Financial Services Authority Regulation Number 77/POJK.01/2016 concerning Information Technology-Based Borrowing-Lending Services (POJK 77/2016). This regulation covers various aspects, including the legal entity form, ownership, capital, business activities, capital loan limits, regulations on licensing, changes in

² Elisabeth Nurhaini Butarbutar, *Metode Penelitian Hukum : Langkah-Langkah Untuk Menemukan Kebenaran Dalam Ilmu Hukum* (Bandung: Refika Aditama, 2018).

³ Theresia Anita Christiani, "Normative and Empirical Research Methods: Their Usefulness and Relevance in the Study of Law as an Object," *Procedia - Social and Behavioral Sciences* 219 (May 2016): 201–207, <https://linkinghub.elsevier.com/retrieve/pii/S1877042816300660>.

⁴ Soerjono Soekanto & Sri Mamudji, *Penelitian Hukum Normatif : Suatu Tinjauan Singkat*, 17th ed. (Jakarta: Rajawali Pers, 2015).

⁵ Ronny Hanitijo Soemitro, *Dualisme Penelitian Hukum (Normatif Dan Empiris)*, (Yogyakarta: Pustaka Pelajar, 2010).

ownership of lending service providers, revocation of operator licenses, human resource qualifications, and loan service fees.

Additionally, it regulates service users, service agreements, risk mitigation, information technology system management, user education and protection, digital signatures, prohibitions, periodic reports, and applicable sanctions when customers violate obligations and prohibitions set by the Financial Services Authority (OJK). The regulation clarifies that financial services aim to connect lenders and borrowers for loan agreements in rupiah currency through an electronic system using the internet.

Based on this phenomenon, all online loan activities are conducted digitally, from electronic signatures to contract agreements. The regulations related to electronic contracts are stipulated in Article 1, Number 17 of Law No. 11/2008 concerning Information and Electronic Transactions (ITE Law), which states, "Electronic contracts are agreements between parties made through an electronic system." Additionally, the ITE Law explains the legal power of electronic contracts in Article 18, Paragraph (1), which states, "Electronic transactions that result in electronic contracts are binding on the parties."

Online lending platforms that are not registered with the financial authority are considered "illegal." This refers to providers that fail to meet registration and authorization requirements under Article 7 of POJK 77/2016. Loan contracts are only valid for parties who enter into a legally recognized agreement. Such agreements can only be terminated by mutual consent or as determined by law, with fair confirmation.

As stipulated in POJK 77/2016, providers, lenders, and borrowers are three distinct legal entities. Operators are limited to platform providers that facilitate agreements between lenders and borrowers. The common law agreement establishes rights and obligations beyond the legal subjects involved. Such engagements may arise from actions that are not against the law, while those formed through agreements are legally binding contracts.

This research focuses on the attorney's power to sign loan agreements on behalf of the lender. The person receiving the power of attorney must meet the subjective requirements outlined in Article 1320 of the Civil Code to differentiate between incapacity and ineligibility. The loss of the ability to act (*onbekwaamheid*) applies to individuals who lack the behavioral capacity to conduct legal acts, as stated in Article 1330 of the Civil Code. Such individuals are legally unable to perform certain legal actions, and failure to meet these subjective elements renders agreements voidable. Consequently, an electronic money lending service provider without approval lacks the legal capacity, making its agreements subject to cancellation.

The rise of illegal online loans is driven by high consumption and low financial literacy, making Indonesians susceptible to loan scams. According to

Bhima Yudhishtira, Director of the Center for Economic and Legal Studies, five factors contribute to the increase in illegal loans:

1. **Low Bank Credit Ratio to GDP**
According to the World Bank, Indonesia's bank credit ratio to GDP is 38.7%, compared to Malaysia (134%), Thailand (160.3%), and Singapore (132%). This indicates that most of the population lacks access to capital from banking institutions.
2. **Digital Penetration vs. Financial Literacy**
Disproportionate digital access without adequate financial literacy, especially in rural areas, makes individuals vulnerable to illicit credit marketing. The ease of applying for loans with just a few clicks makes them attractive to those in urgent need.
3. **Ease of Loan Applications**
The straightforward process of applying for loans encourages borrowers to opt for illegal lenders, particularly those offering loans without guarantees, making them an appealing alternative for quick financial solutions.
4. **Lack of Pre-Verification**
Many users obtain loans without prior verification by financial authorities. Given Indonesia's low digital financial literacy, many people cannot differentiate between legal and illegal loans. Bhima advises users to verify loan providers through the Financial Services Authority (OJK) website, which regularly updates the list of official fintech companies.
5. **Unregulated Interest Rates**
The Financial Services Authority has identified that the ease of creating loan applications has contributed to the proliferation of illegal loans. Tirta Segara, a member of the OJK Board of Commissioners for Consumer Education and Protection, states that although the Investment Alert Task Force has shut down thousands of illegal loan providers, new illegal platforms continue to emerge. These fraudulent platforms replicate existing applications, perpetuating the spread of illegal lending practices.

This regulation plays a role in encouraging small business actors who are tempted by easy financing offers. The economic conditions of small entrepreneurs, particularly those recovering from the pandemic, make them susceptible to illegal online loans. Ultra-micro businesses that qualify for financing but fail to meet banking requirements often turn to online loans as an alternative solution.

Negative Impact of Illegal Online Loans

The problems often faced by online loan debtors include the rise of illegal loan service platforms (unregistered and unlicensed by the Financial Services Authority), which have claimed thousands of lives. Even after the Financial Services Authority and the Ministry of Communication and Information Technology block their websites and platforms, these illegal services reappear under different names, creating a recurring cycle. This phenomenon significantly impacts loan implementation, increasing risks and vulnerabilities for debtors, ultimately harming the loan system itself.

Illegal lending platforms pose risks of being used for money laundering or terrorism financing. There is also a high risk of misuse of users' personal data and information, as many people are unaware that loan companies can access and store various personal data from their smartphones during the registration process.⁶ Additionally, the existence of illegal loan services leads to potential loss of tax revenue, as the tax potential from these platforms is substantial, often exceeding that of registered services under the Financial Services Authority. Many borrowers also lack a proper understanding of loan services, leading them to enter into credit agreements without fully reviewing the terms, which results in extremely high interest rates. The average commission or interest on illegal loans exceeds 40% of the principal debt, with additional fines of IDR 50,000 per day. Furthermore, non-performing loans reached 1.45% in 2018, indicating that even legitimate loan services carry risks, making illegal services even more dangerous. Numerous reports from victims highlight unethical debt collection practices by illegal loan service providers, often due to a lack of public awareness regarding the legitimacy of these services.

Personal Data Protection in Online Loans

Personal data, according to Law No. 23/2006 concerning the Administration of Occupation and Regulation of the Minister of Communication and Information No. 20/2016, explains the protection of personal data. Personal data refers to individual information that is stored, maintained, and protected for its accuracy and confidentiality. Meanwhile, the owner of personal data, as defined in the Draft Law on Personal Data Protection, is an individual as a data subject who possesses personal data attached to a legal subject.⁷

Failure to protect personal data requires that the electronic system operator notify the personal data owner in writing. Such failures include the cessation of

⁶ Rahime Belen Saglam, Jason R.C. Nurse, and Duncan Hodges, "Personal Information: Perceptions, Types and Evolution," *Journal of Information Security and Applications* 66 (May 2022): 103163, <https://linkinghub.elsevier.com/retrieve/pii/S2214212622000503>.

⁷ Saida Dita Hanifawati, "Urgensi Penegakan Hukum Pidana Pada Penerima Pinjaman Kegiatan Peer To Peer Lending Fintech Ilegal Dan Perlindungan Data Pribadi," *Jurnal Penegakan Hukum dan Keadilan* 2, no. 2 (November 26, 2021): 162–172, <https://journal.umy.ac.id/index.php/jphk/article/view/12181>.

part or all functions of an electronic system, which can lead to losses such as data leakage or privacy violations.⁸ Electronic system operators are required to provide access or opportunities for personal data subjects to modify or update their personal data without disrupting the personal data management system. The Personal Data Protection Bill emphasizes that personal data controllers must ensure proper procedures when sending or receiving personal data transfers within the Indonesian jurisdiction. To this end, personal data transfers must be notified to the data subject.⁹

Regarding the transfer of personal data to controllers outside Indonesia's jurisdiction, certain conditions must be met. These include ensuring an equal level of personal data protection in the recipient country, having an agreement between the two countries regarding personal data transfer, establishing a contract between data controllers in both countries, and obtaining the consent of the personal data subject.

This requirement is mandatory for personal data controllers or online loan electronic system operators when transferring personal data owned by applicants. All requirements set by online loan providers—whether during the initial application submission or the transfer of an applicant's personal data—must receive approval from the data owner. The rights of data subjects that must be protected from the beginning of the application process include the Population Identification Number (NIK), address, cellphone number, contact numbers, galleries, and photos stored on the applicant's device.

However, in the case of illegal online loans, applicants, as personal data subjects, do not have the opportunity to consent or refuse the transfer of their personal data. From the moment of application submission, personal data subjects are unable to withhold approval for the processes carried out by illegal online lenders. If an applicant refuses to grant access to their gallery, photos, and contact lists—data that is often exploited for unauthorized personal data transfer—the illegal lender will deny them access to loan funds. Illegal online lenders steal personal data from applicants' smartphone contacts and misuse it for purposes such as selling personal data.

Regarding personal data protection in online lending and borrowing services, the Financial Services Authority has issued Regulation No. 77/POJK.01/2016 concerning Information Technology-Based Lending and Borrowing Services. This regulation ensures that technology-based lending and borrowing services comply with personal data protection requirements. Article 26(a) of this regulation states that operators are obligated to maintain the confidentiality, integrity, and availability of personal data, transaction data, and financial data from the moment they are collected. This means lenders must keep

⁸ Ahmad Budiman, "Pelindungan Data Pribadi Pada Transfer Data Pribadi Pinjaman Online," *Info Singkat, Bidang Politik Dalam Negeri XIII*, no. 23 (2021): 1–6.

⁹ Ibid.

borrowers' personal data confidential throughout the entire loan process, from signing the contract to its conclusion. This obligation is essential to ensuring the protection of borrowers' personal data.¹⁰

Furthermore, Article 26(c) of the Financial Services Authority Regulations states that operators must guarantee that the acquisition, use, and disclosure of personal data comply with the consent of the data owner, unless otherwise stipulated by law. This provision makes it clear that personal data cannot be used for any purpose without the explicit consent of its owner, except as mandated by legal provisions. Online loan providers are also prohibited from sharing or distributing user data to third parties without user consent or legal authorization.

Law Enforcement against an Illegal Online Loans Platform

The Attempt in Handling Illegal Online Loan Platform

The state is obliged to protect its citizens under Law No. 8/1999 concerning Consumer Protection. It has a duty to establish a consumer protection system that ensures legal certainty, transparency, and access to information. The restriction or blocking of access by the Ministry of Communications and Informatics is an administrative action by the state, further limiting the space for illegal online lending platforms and preventing an increase in victims.

The government, through ministries and agencies, continues to make joint efforts to combat and take firm action against illegal online lending practices that harm the public. From 2018 to August 17, 2021, the Ministry of Communications and Informatics blocked access to 3,856 fintech-related content that violated laws and regulations, including illegal loan platforms. On August 20, 2021, the Financial Services Authority, Bank Indonesia (BI), the Police, the Ministry of Communications and Informatics, and the Ministry of Cooperatives and Small and Medium Enterprises issued a statement to strengthen efforts in eradicating illegal online lending activities.

The statement was issued virtually and attended by Chief Commissioner of the Financial Services Authority Wimboh Santoso, BI Governor Perry Warjiyo, National Police Chief Listyo Sigit Prabowo (represented by Head of the Criminal Investigation Department Komjen Agus Andrianto), Minister of Communications and Informatics Johnny G. Plate, and Coordinating Minister for SMEs Teten Masduki. The Financial Services Authority Regulation Investment Alert Task Force had suspended approximately 3,365 illegal loan platforms as of July 2021, based on an analysis of 7,128 complaints related to illegal loans.¹¹

The police are taking swift action against the proliferation of illegal online loan platforms that significantly harm the public. In addition to cyber patrols and

¹⁰ Rodas Ober Adi Guna Pardosi and Yuliana Primawardani, "Perlindungan Hak Pengguna Layanan Pinjaman Online Dalam Perspektif Hak Asasi Manusia," *Jurnal HAM* 11, no. 3 (December 11, 2020): 353, <https://ejournal.balitbangham.go.id/index.php/ham/article/view/1400>.

¹¹ Ibid.

blocking measures, the police provide integrated services and hotlines via WhatsApp at 0812-1001-9202 and Instagram @satgas_pinjol_illegal.

The Preventions and Laws Enforcement against an Illegal Online Loans Platform

Preventive Application of Law

From 2018 to February 2021, the Investment Alert Task Force shut down 3,784 illegal online loan platforms. In line with law enforcement efforts by the police, the Task Force continues to prevent illegal lending through cyber patrols, immediately closing applications identified as illegal, and actively engaging with the community to enhance literacy and raise awareness about the dangers of illegal online loans.

To prevent the rise of illegal online loans, the Financial Services Authority has implemented various policies, including public education programs to help individuals choose registered or licensed online lenders and avoid illegal ones. The Authority also supports efforts such as conducting network patrols, blocking illegal loan applications and websites, monitoring savings and loan institutions, prohibiting payments to illegal lenders, and enforcing regulations against them.

To raise public awareness and strengthen efforts to combat illegal loans, the Financial Services Authority, Bank Indonesia, the Police, the Ministry of Communication and Information, and the Ministry of Cooperatives and Small Businesses issued a joint written statement. This statement emphasizes the importance of strengthening financial literacy and implementing comprehensive communication programs to increase public awareness of illegal loan offers. It also highlights the need to enhance educational programs that promote caution in online lending and safeguard personal data. Additionally, it underscores the significance of strengthening cooperation between authorities and application developers to prevent the spread of illegal loan platforms through mobile applications and service providers while ensuring that the public remains informed. Furthermore, it prohibits banks, non-bank Payment Service Providers, aggregators, and cooperatives from collaborating with or facilitating illegal online loans, requiring them to comply with regulations on user verification and applicable laws.

Repressive Application of Laws

Repressive actions are efforts carried out by individuals, groups, or governments to control society. The purpose of these measures is to restore synergy that has been disrupted due to violations.

The Directorate of Special Economic Criminal Investigation of the Indonesian National Police has disclosed another illegal lending case, arresting perpetrators who acted as financiers and facilitators for foreign nationals funding illegal online loans. The National Police and the Financial Services Authority

work together to continuously monitor and block emerging online loan platforms. Additionally, the Police conduct in-depth investigations into reports received through a dedicated hotline, which serves as a platform for individuals to report grievances related to illegal online loans.

The Application of Criminal Law against Illegal Loan Service Providers

Criminal law is often applied in judicial practice to address crimes. In this context, Sudarto stated that punishment is a deliberate suffering imposed on those who commit acts that meet certain conditions.¹² Legal protection is an effort to safeguard the community against actions that are contrary to morals and the law. Additionally, legal subjects receive protection through preventive and repressive legal instruments, both written and unwritten.¹³

Therefore, the use of criminal law is crucial. In this case, merely blocking or shutting down illegal lending websites and applications is insufficient. The Investment Alert Task Force (SWI) must submit complaints about illegal loans to the police for investigation. Following this, the police conduct investigations into these complaints. Criminal penalties serve to prevent perpetrators from continuing illegal business practices, as such businesses can easily be re-established under a different name or through a different application.

Meanwhile, the National Police ensure that the prosecution of loan sharks and domestic and foreign investors remains consistent. The Head of the Sub-Committee on Non-Bank Finance of the Criminal Investigation Unit of the National Police, Ma'mun, stated that his team had arrested 11 domestic crime suspects, while perpetrators from abroad remain at large. Investigators have found multiple legal entities illegally lending money to foreign investors. Additionally, the servers used in online loan operations have been identified as being located abroad.

The National Police Criminal Investigation Department has requested the Directorate General of Immigration at the Ministry of Law and Human Rights to prosecute perpetrators hiding overseas. Ma'mun further explained that, this year, the police have handled 250 borrowing cases that have harmed the public. In these cases, several individuals were identified as suspects and charged under Law No. 11/2008 regarding Information and Electronic Transactions (UU ITE), as amended by Law No. 19/2016, as well as Article 378 of the Criminal Code.

The rise of unlicensed online loan applications has led to unethical debt collection practices. These platforms often intimidate, threaten, and disseminate debtors' personal data on social media when payments are due, posing risks to personal safety and violating legal protections for debtors and consumers. Not only do debtors suffer, but their families, friends, and even all contacts in their

¹² Puteri Hikmawati, "Penerapan Hukum Pidana Dalam Penanganan Kasus Pinjaman Online Ilegal," *INFO singkat BIDANG HUKUM XIII*, no. 17 (2021): 1–6.

¹³ Hanifawati, "Urgensi Penegakan Hukum Pidana Pada Penerima Pinjaman Kegiatan Peer To Peer Lending Fintech Ilegal Dan Perlindungan Data Pribadi."

phones also experience similar harassment. Furthermore, the interest rates imposed by illegal online loan platforms are exorbitantly high, far exceeding the rate regulations set by Bank Indonesia.

Illegal online loan platforms frequently employ aggressive debt collection methods. Under the ITE Law, perpetrators can be charged under Article 27, Paragraph (4), regarding extortion and/or threats, which carries a maximum imprisonment of six years and/or a fine of IDR 1,000,000,000 (one billion rupiah). They may also be charged under Article 29 for threats of violence or intimidation directed at individuals, which carries a maximum imprisonment of four years and/or a fine of IDR 750,000,000 (seven hundred and fifty million rupiah). Additionally, perpetrators may be prosecuted under Article 368 of the Criminal Code, which prescribes a maximum imprisonment of nine years.

Moreover, illegal online lenders who disseminate personal data may face charges under Article 32, Paragraph (1) of the ITE Law, with a maximum imprisonment of eight years and/or a fine of IDR 2,000,000,000 (two billion rupiah). Under the Criminal Code, perpetrators may be charged under Article 368 for extortion, which carries a maximum imprisonment of nine months, or under Article 378 for fraud, which carries a maximum imprisonment of four years. However, in practice, only a small number of online lenders have been prosecuted, as reflected in police data.

CONCLUSION

The number of online financial service platforms in Indonesia is increasing every year. However, many illegal platforms operate without registration under the Financial Services Authority. This rise is driven by several factors, including the ease of creating online loan service applications, uneven access to bank financing, and the rapid acceleration of digitalization—particularly in online loan platforms—without adequate public knowledge and literacy. Additionally, the administration of online loan services is often too easily accessible.

Law enforcement and dispute resolution for illegal online financial services have yet to fully uphold the principles of legal protection and fairness for borrowers registered under Financial Services Authority regulations.

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