

## LEGAL EDUCATION FOR INDONESIAN MIGRANT WORKERS IN MALAYSIA TO ANTICIPATE MISUSE OF PERSONAL DATA AS A RESPONSE TO THE RISE OF ILLEGAL ONLINE LOANS

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**ABSTRACT** The increasing number of online loan service providers, if not followed by adequate knowledge to the public, gives rise to the potential for crime to occur. It is not uncommon for people, in this case, anyone, including Indonesian migrant workers, to be tempted and end up trapped in an offer from an online loan provider that is not verified (illegal) by a legitimate institution, namely the Otoritas Jasa Keuangan (OJK). This community service activity aims to provide legal education related to increasing awareness of the potential threat of misuse of personal data resulting from the use of online loan applications for debt and receivable transactions, as well as a preventive effort so that migrant workers in Malaysia avoid these potential losses. The method used in this activity is outreach by providing material on Legal Education to Indonesian Migrant Workers in Malaysia to Anticipate Misuse of Personal Data as a Response to the Rise of Illegal Online Loans. Explicitly addressed to Indonesian Migrant Workers in Malaysia, online on Sunday, 26 May 2024.

**KEYWORDS:** *Legal Education, Illegal Online Loans, Indonesian Migrant Workers*

## 1. INTRODUCTION

One is convenience in the financial sector through online loans/ PINJOL (Pinjaman Online) (Pardosi & Primawardani, 2020). Online lending is the implementation of financial services, a place for lenders and loan recipients to meet to carry out loan agreement activities using an electronic system, namely the Internet network. The online lending system has several types, one of which is peer-to-peer lending; this means implementing an agreement in the lending and borrowing process that brings together someone who provides a loan with someone who receives a loan on the Internet

network. This flexibility is an advantage of using online loans because you don't need to come to the office of the online loan company (Kurniawati & Yunanto, 2022).

Online loans are in demand by the public as a solution to solving financial problems that are fast but still limited in time duration. It is not difficult to use online loan services; the debtor/indebted person must fulfill several requirements requested by the borrower, including submitting personal data, including identity cards and/or Family Cards, as well as individual photos directly to the loan service provider application online, where the online loan application is easily found or available in application stores which can be searched on Google or Appstore.

This technological breakthrough also raises problems that must be taken into account, such as the existence of illegal online loan service providers. (Soesilo et al., 2024). Satgas Waspada Investasi (SWI) has blocked 135 illegal online loan (pinjol) platforms from January to February 2023. In detail, 50 illegal Pinjol were blocked in January and 85 illegal Pinjol in February. As for the trend, the number of illegal lending platforms that have been closed by SWI is a total of 4,567 entities from 2018 to February 2023. During this period, the most illegal lending platforms were blocked; in 2019, there were 1,493 platforms (Annur, 2023).

In line with information obtained from Mahendra Siregar, Chairman of the Board of Commissioners of the Otoritas Jasa Keuangan (OJK) explained that many Indonesian citizens abroad, especially Indonesian Migrant Workers (PMI), have become victims of illegal activities in the financial services sector, both in the form of illegal online loans and fraudulent online investments (Michella, 2024).

Therefore, the aim of this community service activity is to provide legal education related to increasing awareness of the potential threat of misuse of personal data resulting from the use of illegal online loan applications from debt and receivable transactions, as well as a preventive or solution that can be tried to be implemented whenever being or encountering a victim of illegal online loans. In this case, choosing Indonesian Migrant Workers / PMI in Malaysia as the subject of service, considering that the number of PMI in Malaysia is quite large, with the hope of avoiding potential losses and being able to be more selective in using online loan provider services.

## **2. METHOD**

Community service activities in the form of outreach aimed at Indonesian Migrant Workers. The socialization was carried out on Sunday, 26 May 2024. The method used was outreach, which provided material on legal education to Indonesian migrant workers in Malaysia in an effort to anticipate including personal data as a response to the rise of illegal online loans.

Implementation of community service activities uses a hybrid system that combines online and offline. The speaker is delivered using an online system via the Zoom Meeting application.

### 3. RESULT AND DISCUSSION

This International Community Service Activity was initiated by the NGO SHARING-Indonesian Academic Community in collaboration with KESAH Educate Resources, PCINU, PPI UPSI, and SIKL-KBRI Kuala Lumpur with the theme being Empowering Immigrant Workers in Malaysia: A Multidisciplinary Capacity Building Approach & Medical Examination. This activity was attended by lecturers from various universities in Indonesia.



Figure 1. Activity Flyer

This international community service activity was successful. The activity was carried out offline at the Kuala Lumpur Indonesian School (SIKL) and was attended by several online presenters with an audience of approximately 113 people, consisting of 106 Indonesian migrant participants and seven foreign migrant workers.



Figure 2. Powerpoint Cover for Community Service Material



Figure 3. Screenshot of the speaker explaining Community Service Material

Legal education through community service explains that the problem with online loans is related to the security of personal data. Personal data is several pieces of information related to someone's personal and private information. Kompas.com (Gatra, Muhammad Naufal, 2021) released, news about an online loan case where the victim experienced the act of disseminating personal information to the public without consent or what is known as doxing.

The data distributed by the perpetrator was a photo of the victim holding his National Identity Card (KTP) when registering for the Pinjol application. The image was then juxtaposed with a picture of a naked woman who appeared to be a photo of the victim. This photo was distributed on social media with added narratives of sexual harassment and pornographic content.

OJK, through the Investment Alert Task Force, has taken quick and firm steps together with the Indonesian National Police and the Ministry of Communication and Information to crack down on illegal online loans (pinjol) that violate the law. OJK urges the public only to use official online loans registered and licensed by the OJK. Check the legality of the loan at OJK Contact 157 via telephone 157, WhatsApp 081-157-157-157, or email [consumer@ojk.go.id](mailto:consumer@ojk.go.id). (OJK, 2021).

The solutions when caught in an illegal online loan are as follows:

1. Monthly immediately;
2. Report to the Investment Alert Task Force and the Police;
3. If you receive unethical collection (terror, intimidation, disclosure), immediately carry out the following actions:
  - a) Block all contact numbers that send terror;
  - b) Tell all your contacts if you get a message from Pinjol not to respond;
  - c) Report to the police.

#### **4. CONCLUSION**

Through community service activities with an international scope, the hope is to increase knowledge for Indonesian Migrant Workers about the importance of protecting personal data containing personal information. Don't carelessly share with the public or be more selective.

Must be selective and careful if you have to use an online loan. This can minimize the level of risk that may be experienced later. As a suggestion, it would be a good idea to check whether the online loan application provider is registered with the OJK before deciding to use or choose the online loan provider. And if you encounter or even experience being a victim, don't hesitate to apply the steps as per the information that has been provided.

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