


State Responsibility in Protecting Women from the Trap of Online Loans: A Legal Analysis of the Consumer Protection Law and the ITE Law

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Article Info	ABSTRACT
<p>Keywords: Online Loans, Legal Protection, Women, Illegal Loans, Consumer Protection Law</p>	<p>Women are one of the most vulnerable groups to become victims of illegal online loans. The study aims to analyze the state's responsibility in protecting women from the trap of illegal online loans, with a focus on the legal protection aspects regulated in the Consumer Protection Law and the Electronic Information and Transactions Law. The study also identifies the role of policies and regulators in creating a fair protection system, and provides recommendations for strengthening legal protection for women in the online lending sector. The research method uses a normative legal approach, by analyzing applicable laws and regulations and related literature that supports the analysis of women's protection. The results of the study show that although there are regulations governing consumer protection, implementation in the field is still weak, and many women are trapped in illegal online loans which are not only financially detrimental but also have psychological impacts. The state's responsibility in this case includes strengthening law enforcement against illegal online loans, increasing financial and digital literacy among women, and protecting personal data. The study suggests the importance of collaboration between the government, private sector, and society to create a safer and more equitable environment for women in dealing with illegal online loans. Research reveals the importance of strengthening the role of policy and regulators in realizing a more effective protection system, especially by implementing more targeted education and literacy programs.</p>
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INTRODUCTION

In recent years, the phenomenon of online loans (pinjol) has become a widespread and complex socio-economic phenomenon in Indonesia. Ease of access, fast disbursement of funds, and minimal administrative requirements make pinjol an attractive funding alternative for the community, especially economically vulnerable groups (Syarahmalia et al., 2024). However, behind this convenience, illegal practices are rampant accompanied by high interest rates, intimidating debt collection, and violations of consumer rights (Kartikaningrum & Urumsah, 2025). Those most affected in this situation are women,

especially female heads of families who are often under economic pressure and structural powerlessness (Farida et al., 2025).

Data from the Jakarta Legal Aid Institute (LBH) noted that of the 1,944 complaints from online loan victims between 2018 and 2024, 62.14 percent were women (Nihayah et al., 2023). They are not only victims of ongoing debt, but also experience economic violence, psychological pressure, hacking of personal data, and cyber harassment (R. A. Purba et al., 2020). Many of them borrow funds for urgent needs such as daily living expenses, children's education, or family health, which should be the state's concern through social security and access to inclusive financing (Ramen Antonov Purba, 2021; Sugianto & Shanti, 2025).

This phenomenon shows a gap in the legal protection system, especially regarding the effectiveness of the implementation of Law Number 8 of 1999 concerning Consumer Protection and Law Number 11 of 2008 concerning Information and Electronic Transactions (ITE) (Oemardi & Sudiro, 2024). Both regulations have not been able to fully address the complex challenges of the modus operandi of illegal online loans, especially those targeting women. The Consumer Protection Law should guarantee the right to consumer comfort, security, and safety, while the ITE Law functions to protect electronic transactions from detrimental practices (Marwan & Ashghor, 2020; Ramen A Purba, Romindo, et al., 2022). However, in practice, arbitrary use of personal data, billing containing elements of verbal or sexual violence, and the dissemination of personal information often escape adequate legal action (Yulasmana et al., 2025).

This problem is not only related to weak law enforcement, but also touches on aspects of the state's responsibility in protecting its citizens, especially vulnerable groups such as women (Madjid, 2025; Ramen A Purba et al., 2024). The state has a constitutional and international obligation to respect, protect, and fulfill human rights, including women's rights to be free from economic exploitation. However, in reality, there is no gender-responsive, comprehensive, and preventive legal protection system in preventing and handling the trap of online loans against women (Annisa et al., 2025; Ramen Antonov Purba, Simarmata, et al., 2024). The lack of access to formal financing, low digital and financial literacy, and uneven socialization of cybersecurity have made women increasingly marginalized in the digital economic system. The efforts made by the state so far, such as education through financial literacy programs by the Financial Services Authority (OJK), have not touched the root of the systemic problem and are still sporadic. In fact, this phenomenon demands a legal response that is structured, evidence-based, and takes into account gender dimensions (Hidayat & Pertiwi, 2025).

Based on this background, it is necessary to conduct a legal study of the state's responsibility in protecting women from the trap of online loans, especially through an analysis of the Consumer Protection Law and the ITE Law (Prayuti et al., 2025; Ramen A Purba et al., 2020). This study aims to see to what extent these laws and regulations can provide effective legal protection and how the state can strengthen its responsibility in building a safe, fair, and gender-friendly financing system.

In addition to the legal aspects, the trap of online loans for women also shows the existence of structural inequality in the financial system and social protection in Indonesia.

Many women, especially those in rural areas or areas with high poverty rates, do not have access to formal banking services (Iswandi et al., 2025). They do not have collateral, a steady income, or a credit track record that can be accepted by conventional financial institutions. In conditions like this, online loans are the only shortcut, even though they carry great legal and social risks. The absence of the state in providing a safe and inclusive microfinance scheme for women further strengthens this cycle of economic exploitation.

On the other hand, there is still a legal vacuum or regulatory gap in responding to the complexity of illegal online loan cases. Although there is a Task Force for the Eradication of Illegal Financial Activities and a number of administrative sanctions from the OJK or the Ministry of Communication and Information, legal action against online loan perpetrators often does not reach the entire network of perpetrators, including those operating across countries (Fuad et al., 2025; Ramen A Purba, Subakti, et al., 2022). In addition, there are no regulations that explicitly guarantee protection for female victims, especially in terms of restoration of rights, legal assistance, and social rehabilitation. This shows that existing legal instruments have not reached the dimension of social justice, let alone gender justice (Fadila & Kurniawan, 2025).

Thus, this study is important and urgent to be conducted. A legal analysis of the Consumer Protection Law and the ITE Law needs to be directed to evaluate how far these legal norms are responsive to women's vulnerabilities in the digital era (Darmayanti & Wiraguna, 2025; Ramen Antonov Purba, 2022). This study is also expected to provide concrete recommendations for improving policies, both in terms of regulation, implementation, and law enforcement, so that the state is truly present to protect its citizens, especially women, from online lending practices that are detrimental and demeaning to human dignity.

This study aims to analyze in depth the various forms of legal and social vulnerability experienced by women in online lending practices (pinjol) in Indonesia. The main focus is directed at groups of women who are structurally vulnerable, such as female heads of families, housewives, and students, who are trapped in online loans due to economic pressures and easy access to pinjol. In addition, this study aims to examine the provisions of Law Number 8 of 1999 concerning Consumer Protection and Law Number 11 of 2008 concerning Information and Electronic Transactions (ITE), especially to what extent the two regulations are able to provide adequate legal protection for women as consumers of online loan services. This study also aims to evaluate the state's responsibility through legal instruments, regulations, and public policies in overcoming exploitative pinjol practices. Finally, this study is expected to be able to formulate normative and practical recommendations for building an inclusive legal protection and funding system that supports vulnerable women's groups amidst the development of digital financial technology.

This study has important novelties in the treasury of legal studies in Indonesia, especially in the aspects of consumer protection and gender justice. First, this study carries a legal approach combined with a gender justice perspective, something that is still rarely done in legal studies related to online loans. Most previous studies tend to focus on aspects of the digital economy, data protection, or financial technology regulations alone, without

considering the broader social and gender impacts. Second, this study specifically compares and analyzes two main laws that form the legal basis for digital consumer protection, namely the Consumer Protection Law and the ITE Law, in the context of women's protection. Third, this study also presents recommendations for laws and public policies that are inclusive and responsive to women's needs, especially through proposals for improving a safe and socially just micro-financing system and strengthening legal protection for victims of digital-based economic violence.

The urgency of this research is very high considering that the phenomenon of online loans has become one of the most widespread and systemic forms of economic violence in the digital era, especially against women. Reports from various legal aid institutions show that women dominate the number of victims of illegal online loans, with various serious impacts such as digital harassment, intimidation, forced collection of personal data, mental health disorders, and suicidal tendencies. On the other hand, there are no regulations and legal instruments that explicitly protect women from exploitative practices of this kind. The state seems slow to provide legal protection that is biased, while formal financial institutions still make it difficult for poor women to access credit. Therefore, this research is very important to encourage the presence of more progressive, gender-responsive regulations that guarantee women's rights as citizens and consumers. In addition to being an academic contribution, this research is expected to be an important reference for policy makers, law enforcers, and civil communities in building a more just and civilized legal and social protection system.

METHOD

This study uses a normative legal research method with a statute approach and a conceptual approach. Normative legal research is conducted by examining the legal norms contained in applicable laws and regulations, especially Law Number 8 of 1999 concerning Consumer Protection and Law Number 11 of 2008 concerning Information and Electronic Transactions (ITE), along with their implementing regulations (Ali, 2021). This study also uses a conceptual approach to understand the state's responsibility in the context of legal protection for women who are victims of illegal online loans, by examining legal theories, human rights, and gender justice.

The data sources used in this study consist of secondary data including primary legal materials, secondary legal materials, and tertiary legal materials. Primary legal materials include relevant laws and regulations, such as the 1945 Constitution, the Consumer Protection Law, the ITE Law, and OJK regulations regarding digital finance and consumer protection (Ramen Antonov Purba, Sembiring, et al., 2024). Secondary legal materials are obtained from legal literature, scientific journals, previous research results, and the opinions of legal experts and women activists that are relevant to the topic. Tertiary legal materials include legal dictionaries, legal encyclopedias, and other supporting sources.

The technique of collecting legal materials is carried out through library research and electronic document searches (Tan, 2021). The analysis of legal materials is carried out qualitatively using legal interpretation methods, both grammatically, systematically, and

teleologically, to understand the meaning and purpose of legal norms related to protecting women from the trap of online loans. This study will also evaluate the effectiveness of legal norms and state institutions in responding to legal challenges in the digital era that have a direct impact on women. The results of this study are expected to be able to provide theoretical and practical contributions in strengthening inclusive and gender-responsive legal policies.

In order to enrich the analysis and strengthen the validity of the findings, this study also conducted a comparative study of similar regulations or policies in other countries that have previously built a legal protection system for victims of online loans based on a gender justice approach. Countries such as the Philippines and India, for example, have developed public policies and digital financial regulations that integrate social protection for women from digital debt traps. This comparative study was conducted selectively to examine relevant policy models that can be adapted in the context of Indonesian national law.

This analysis is expected to enrich normative arguments and offer alternative solution options that are applicable. Furthermore, in the process of analyzing legal data, researchers also used prescriptive analysis techniques, namely analyzing existing legal norms to then provide recommendations regarding the ideal legal formulation. These recommendations include updating legal substance, strengthening digital financial services supervisory institutions, and social protection schemes that are friendly to women. Thus, this study is not only descriptive-analytical, but also transformative in urging improvements to the national legal system that is able to overcome the negative impacts of online lending practices on women as vulnerable groups. This transformative approach is also in line with the critical paradigm in legal studies which is oriented towards substantive justice, not merely normative formality.

RESULTS AND DISCUSSION

Result

Analysis of Legal Protection for Women in Online Loans

Based on the results of the analysis of Law Number 8 of 1999 concerning Consumer Protection and Law Number 11 of 2008 concerning Information and Electronic Transactions (ITE), it was found that although these two laws provide a legal basis for protecting the rights of consumers and users of online services, protection for women as consumers of online loans (pinjol) is still weak. The Consumer Protection Law, although it regulates consumer rights to obtain clear information and fair treatment, does not specifically regulate sharper protection against gender vulnerability in the context of pinjol. Likewise, the ITE Law, which focuses more on aspects of electronic transactions and personal data protection, has not provided adequate protection for women who are trapped in digital debt or exploited by illegal online loan platforms.

The results of the analysis also show that the existing supervisory mechanisms, both by the Financial Services Authority (OJK) and other authorities, are not yet effective enough in overcoming the rampant illegal online loans that ensnare women. Supervision of illegal online loan providers is still relatively weak, and although there have been several efforts to

improve financial literacy, many women do not have an adequate understanding of the potential risks of online loans, especially in the context of protecting personal data and information that is often misused. Most women who are victims of online loans admit to being trapped because of urgent economic needs, such as children's education costs, daily living needs, and limited access to formal financial institutions. Meskipun ada ketentuan dalam UU Perlindungan Konsumen yang mengatur hak konsumen untuk mendapatkan perlindungan atas transaksi yang tidak adil, dalam prakteknya, banyak perempuan yang terjebak dalam lingkaran utang pinjol ilegal karena tidak mendapatkan informasi yang cukup mengenai risiko dan konsekuensi yang dapat timbul dari penggunaan layanan pinjaman daring.

This shows a gap in the implementation of existing laws, where information that consumers should receive is not always conveyed clearly and transparently by loan providers. Unclear information about interest, additional costs, and risks faced by consumers is one of the factors that makes women more vulnerable to becoming victims. In this context, the Consumer Protection Law, which should protect women from unfair practices, is in fact not effective enough in providing maximum protection for online loan consumers who are trapped in high-interest debt and a detrimental system.

In addition, the imbalance in women's access to formal financial institutions also worsens the situation. Many women, especially those living in remote areas or from low-income families, do not have sufficient access to obtain loans through banks or legitimate financial institutions. With limited access, they tend to seek quick solutions through online loans that offer convenience and speed. However, the lack of supervision of illegal online loans results in unfair practices, including the exploitation of women through unreasonable interest rates and the imposition of very high fines. Therefore, although the ITE Law provides protection for electronic transactions, existing regulations do not provide sufficient protection for women who become victims of illegal online loan practices. More specific regulations and easier access to legitimate financial institutions are needed to protect women from economic exploitation that is detrimental to them.

State Responsibility in Tackling Illegal Online Loans

The state's responsibility in protecting women from illegal online lending practices is very important, considering that the state has an obligation to create a legal system that protects the constitutional rights of citizens, including women as consumers. The state must be present with regulations that provide more protection for women from the threat of digital-based economic violence. In this context, the state is not only obliged to regulate and supervise the existence of online loans, but also to ensure effective protection through a safe funding system for women and other vulnerable groups. However, research results show that current policies and regulations are still not optimal in providing protection to women.

Several existing policies, such as financial literacy and education programs through the OJK, although quite numerous, do not reach all groups of women, especially those most in need, such as housewives, female heads of families, and women with low educational backgrounds. In addition, women are often easy targets for illegal online loans due to lack of

access to economic resources and dependence on an uncontrolled loan system. Therefore, the state's responsibility must be more than just regulation; the state must ensure that digital financial institutions provide fair, safe, and in-line access in accordance with the principles of social justice.

The state's responsibility in tackling illegal online loans is not only limited to monitoring and enforcing the law against illegal loan service providers, but must also include providing safe and affordable alternatives for women who need financial access. The state has an obligation to create an inclusive financial ecosystem, where women, especially those from vulnerable groups, can obtain fair, transparent, and non-burdensome financial services. This includes facilitating access to women-friendly microcredit services, providing more intensive financial education, and building a social protection system that allows women to escape the debt trap more easily. The government also needs to strengthen cooperation with the private sector, financial institutions, and civil society organizations to create a more equitable system, so that women are not forced to choose online loans as a way out of economic problems.

Furthermore, the state needs to strengthen the capacity of supervisory institutions, such as the Financial Services Authority (OJK), to identify and take action against illegal online lending practices more aggressively. One of the main challenges faced is the limited human resources and technology in tracking and shutting down illegal online lending operations that continue to grow. Therefore, the state must provide adequate funds and technology for supervisory institutions to strengthen the monitoring system, as well as build cooperation between government agencies, including the police, the National Cyber and Crypto Agency (BSSN), and related ministries. The government must also ensure that the laws and policies implemented can provide strict sanctions and treat illegal online lending business actors as perpetrators of economic crimes that harm society, especially women as the group most vulnerable to becoming victims. This will show the state's seriousness in protecting women's rights in the context of illegal online lending.

The Role of Policy and Regulators in Realizing Fair Protection

The role of OJK and other supervisory institutions in supervising online loans needs to be strengthened. Although there are already several policies that facilitate women's understanding of financial literacy, such as the National Financial Intelligence Movement (Gencarkan) and Sahabat Ibu Cakap Literacy Keuangan Syariah (Sicantik) programs, research results show that these programs have not sufficiently reached women at the lower levels, who are more vulnerable to becoming victims of online loans. OJK as a supervisory institution also needs to strengthen the supervision mechanism for illegal online loan platforms that operate without permits. One step that needs to be taken is through strengthening cooperation with the police and consumer protection agencies to take firm action against illegal online loan practices that harm society, especially women.

Furthermore, legal protection for women victims of online loans must include the recovery of their psychological and social conditions. As victims of economic violence, women often experience trauma, stress, and depression due to the pressure of unpaid debt. Therefore, the state needs to ensure that the protection system does not only talk about the

legal aspect, but also involves aspects of social rehabilitation and psychological recovery of victims. The state needs to provide easily accessible legal aid services, as well as access to more inclusive financial institutions for women who need safe funding.

The role of policies and regulators in protecting women from the risks of illegal online loans is crucial, given the high number of women who fall victim to this illegitimate practice. One important step that must be taken is to strengthen regulations related to the transparency of fees and interest charged by online loan providers. Current policies tend not to provide sufficient protection for consumers, especially women who are vulnerable to economic exploitation. Therefore, regulators such as the Financial Services Authority (OJK) and related institutions need to formulate stricter regulations regarding the interest limits that can be imposed by legal online loans and clear sanctions against illegal online loan providers. In addition, regulators must ensure that women as consumers receive clear and easy-to-understand information about their rights in online loan transactions, and ensure that they have a channel to report illegal online loan practices with a fast and uncomplicated process.

On the other hand, regulators must also be more active in educating the public, especially women, about the risks and potential dangers posed by illegal online loans. Existing financial literacy and digital literacy programs are important, but their implementation must be more targeted and target more vulnerable women's groups. This can be done by working with women's communities, educational institutions, and non-governmental organizations to improve women's understanding of their rights as consumers, as well as providing them with knowledge on how to protect their personal data from being misused by illegal online loan providers. Regulations also need to include the establishment of a women-friendly dispute resolution mechanism, which can be an alternative path for victims to get justice without feeling intimidated or constrained by complicated bureaucracy.

Recommendations for Strengthening the Legal Protection System for Women

As a recommendation, this study proposes several steps that need to be taken by the state in order to protect women from illegal online loans. First, there needs to be strengthening of more specific regulations regarding the protection of women in the digital financial sector, by including the principle of gender justice in policy formulation. Second, the state needs to strengthen financial literacy programs with a focus on women's empowerment, especially in areas where access to education and financial resources is still limited. Third, there needs to be a policy that facilitates women in accessing safe formal financial resources, by providing financing schemes that are friendlier and do not burden women, such as microcredit programs based on women's empowerment. Fourth, supervisory institutions such as the OJK must increase collaboration with other institutions to supervise and take firm action against illegal online loans that target women as victims.

One of the main recommendations for strengthening the legal protection system for women is to strengthen regulations governing online loans, both legal and illegal. The government must encourage the implementation of stricter standards regarding loan interest, payment deadlines, and other costs that can burden consumers, especially women

who often have difficulty meeting their daily needs. In addition, there needs to be transparency in the lending process, where information related to risks, costs, and consumer rights must be conveyed clearly and easily understood. In addition, building a more effective and women-friendly complaint system, which makes it easier for online loan victims to report without fear of stigma or complicated processes, is also very important. A faster legal process and more open access to institutions that can provide legal assistance to illegal online loan victims must be ensured so that women do not feel trapped in a system that is not on their side.

Another equally important recommendation is to develop more inclusive economic empowerment programs, which provide women with the opportunity to gain safer and more affordable financial access. By reducing women's dependence on illegal online loans, one of which is through a micro-business empowerment program or micro-credit that is more friendly to women, the economic pressure that often triggers women to enter the online loan trap can be reduced. In addition, the role of education, both in terms of financial literacy and digital literacy, must also be strengthened. The government needs to involve more non-governmental organizations and women's organizations in organizing educational programs, so that they can reach more women from various levels of society. These steps are expected to create a more equitable legal protection system for women and reduce the potential for exploitation they face in the online lending sector.

Discussion

The increasingly rampant phenomenon of illegal online loans in Indonesia, especially those that ensnare women, has given rise to various legal and social problems that need serious attention from the government and society. Online loans, which were originally intended to facilitate people's access to funds, have now become a source of new problems, with many women becoming victims. Illegal online lending practices that offer fast disbursement of funds without many conditions often worsen the economic situation of women who are already vulnerable. In many cases, women are trapped in these loans because of urgent needs, such as daily expenses and children's education, but they are unaware of the great risks that lurk behind them, including very high interest rates and threats to the privacy of their personal data.

One aspect that is a major problem is the weak legal protection for women in the context of online loan transactions. Although there is a Consumer Protection Law that should provide protection for consumers from unfair lending practices, its implementation in the field is still far from ideal. Unclear information about interest and additional fees charged by online loan providers, as well as a lack of consumer understanding, has trapped many women in increasingly large debts. In addition, most women also lack education about the risks involved in digital transactions, including the risk of misuse of personal data. Therefore, it is important to strengthen regulations governing online loans, both legal and illegal, to provide more optimal protection to consumers, especially women.

The state's responsibility in addressing this problem is very large. The state must be present in creating a safer and more women-friendly financial system, by reducing dependence on illegal online loans that are often risky. One step that can be taken is to

strengthen supervision of online loan providers, and ensure that only registered and qualified companies are allowed to operate. In addition, the government must introduce programs that can improve financial and digital literacy among women, so that they are wiser in managing their finances and more careful in choosing safe financial services. On the other hand, strict law enforcement against illegal loan providers must be ensured, by imposing severe sanctions so that this detrimental practice does not continue.

In addition to stricter policies, the state also needs to pay attention to the existence of safe funding alternatives for women, such as microcredit or other economic empowerment programs that can reduce women's dependence on online loans. Empowering women in the economic sector is an important step to reduce their vulnerability to exploitation and illegal online lending practices. These programs must be designed to be easily accessible to women from various backgrounds, especially those from poor families or female heads of households. By increasing access to legitimate financial services, as well as providing training and assistance in financial management, women will be more independent and less likely to fall into detrimental online loan debt.

No less important is the role of regulators and public policies that must be more adaptive to technological developments and people's behavior in digital transactions. Current regulations are not sufficient to accommodate the dynamics of online loans, especially those related to the misuse of personal data and rampant fraudulent practices. Therefore, it is important for the government to develop more comprehensive policies, which include personal data protection, education about digital risks, and stricter supervision of online loan providers. Through these steps, the state can create a safer and more equitable environment for women, and prevent them from becoming victims of illegal lending practices.

Overall, strengthening legal protection for women in the context of illegal online loans requires cooperation between the government, regulators, the private sector, and the community. The government must strengthen the capacity of supervisory institutions, improve law enforcement, and introduce policies that can provide better protection for women. Meanwhile, women also need to be given easier access to education and safe financial services, and empowered to be more economically independent. Only with a holistic and integrated approach can equitable protection for women in the online lending sector be realized.

To be more in-depth, the role of education in dealing with the problem of illegal online loans is also very important in building women's awareness of their rights as consumers. Existing financial literacy programs must be further improved and adapted to the needs of women in various regions, especially in areas with limited levels of information accessibility. The government and financial institutions need to work with women's organizations and educational institutions to develop programs that can teach women about the importance of wise financial management, understanding loan interest, and how to protect themselves from financial fraud. In addition, women must also be given digital skills to ensure they can safely access online financial services without worrying about data theft or misuse of their

personal information. This will enable women to become smarter consumers and have more control over their financial decisions.

In addition, protection of women's personal data is also an integral part of efforts to deal with illegal online loans. There are many cases where personal data lent for online loans is used by illegal loan providers for other purposes or even sold to third parties without permission. Therefore, strengthening regulations on personal data protection, as regulated in the Personal Data Protection Law (UU PDP), must be further enforced. The government needs to ensure that every online lending platform, both legal and illegal, adheres to strict data protection standards, including maintaining the confidentiality of customers' personal information and providing protection against possible misuse of such data. In this context, education about the importance of digital privacy for women is also an important step to protect them from further exploitation, which often begins with the misuse of personal data in illegal online loan transactions.

CONCLUSION

The increasingly rampant problem of illegal online loans in Indonesia has created serious challenges in legal protection for women, especially those who are victims of financial exploitation. Illegal online lending practices that offer fast disbursement of funds but with very high interest rates have trapped many women, especially housewives and female heads of families, in debt that is difficult to repay. In addition, the lack of financial and digital literacy, as well as weak protection of personal data, worsens this situation, making women even more vulnerable to fraud and data misuse. Therefore, concrete steps are needed from the government and regulators to strengthen the legal protection system for women. Strengthening regulations governing online loans, both legal and illegal, must be followed by stricter law enforcement, as well as the provision of safer and more women-friendly funding alternatives. The importance of broader and more targeted education on financial and digital literacy, especially among women, is essential to help them make smarter financial decisions and avoid online loan traps. Strengthening the protection of women's personal data is also very important to protect them from further exploitation. With a holistic approach and cooperation between the government, regulators, the private sector, and the community, equitable protection for women in the online lending sector can be realized. In addition to strict law enforcement against illegal lenders, there also needs to be a psychological and social assistance system for victims, so that they can recover and regain control of their lives. Cross-sector collaboration is essential to effectively combat the phenomenon of illegal online lending. The government, financial institutions, the private sector, and civil society must work together to create a safer and more equitable financial ecosystem. Economic empowerment programs that provide easier and more affordable financial access for women, such as microcredit and entrepreneurship training, need to be expanded so that women are not trapped in dependence on illegal online loans. This integrated approach is expected to build women's economic resilience and protect them from further exploitation.

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