

ABSTRACT

The Joint Funding Service Users based on Information Technology, also known as Fintech Peer-to-Peer Lending in Indonesia, continues to experience significant growth. The increasing number of people using this service is due to its easy and straightforward transaction process. On the other hand, a legal issue, which is the misuse of consumers' personal data by the providers, frequently occurs. This can be considered a violation of consumers' privacy rights by the providers.

This research aims to understand how Indonesian law regulates the protection of consumers' personal data and to identify the legal steps that consumers might be able to take when their personal data is misused by the providers. The research method used in this study is normative legal research by utilizing primary legal materials, secondary legal materials, and tertiary legal materials.

The findings of this study reveal that Indonesia currently has specific regulations concerning the protection of personal data, namely Law Number 27 of 2022 on Personal Data Protection. The enactment of this law is intended to prevent overlapping regulations and provide legal certainty for the public. Additionally, there are several other regulations governing the protection of personal data, including Law Number 11 of 2016 concerning Amendments to Law Number 11 of 2008 on Electronic Information and Transactions, Regulation Number 6/POJK.07/2022 issued by the Financial Services Authority on Consumer and Public Protection in the Financial Services Sector, and Regulation Number 10/POJK.05/2022 issued by the Financial Services Authority on Peer-to-Peer Lending Services based on Information Technology. Consumers who are harmed by the actions of the providers can seek legal resolution through two stages: Internal Dispute Resolution (IDR) and External Dispute Resolution (EDR).

Keywords: Legal Protection, Personal Data, Consumer, Peer-to-Peer Lending.