



**TITLE OF UNDERGRADUATE THESIS**

**UNDERGRADUATE THESIS**

**Submitted as one of the requirements to obtain  
Sarjana Hukum**

**By:**

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**FACULTY OF HUMANIORA**

**STUDY PROGRAM LAW**

**CIKARANG**

**YEAR 2023**

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## **Abstrak**

Banyak orang telah menyuarakan keprihatinan tentang praktik penyebaran data pribadi yang digunakan oleh perorangan dari aplikasi pinjam online yang dilakukan tanpa sepengetahuan atau persetujuan pemilik. Berkaitan dengan hal tersebut, penting untuk dibicarakan tentang perlindungan hukum atas data pribadi yang digunakan pada layanan pinjam online dan sanksi atas kebocoran data. Mengkaji perlindungan hukum terhadap data pribadi di layanan aplikasi pinjaman online sebagai tujuan penulisan ini. Metode hukum normatif dipergunakan menjadi metode penulisan ini dengan memanfaatkan pendekatan peraturan perundang-undangan (*the statute approach*). Kajian didapatkan hasil yaitu perlindungan hukum dan sanksi atas pelanggaran data pribadi diatur dalam UU No. 11 Tahun 2008 serta berbagai perubahannya, yang menyangkut informasi dan transaksi elektronik, akan tetapi di atas segalanya Peraturan Otoritas Jasa Keuangan No. 77/POJK. 01/2016 tentang layanan pinjaman uang elektronik, memuat perlindungan hukum dan sanksi atas pelanggaran data pribadi dalam layanan pinjaman online, dimana Pasal 26 menegaskan bahwasanya terdapat tanggung jawab dari penyelenggara untuk menjaga ketersediaan, keutuhan, serta kerahasiaan data pribadi pengguna, dan pemilik data pribadi harus mendapatkan izin untuk menggunakan data tersebut.