

PARLIAMENTARY INTERNSHIP PROGRAM (PATTERN PRO)
AT THE SECRETARIAT GENERAL OF THE DPR RI (SETJEN DPR RI)

FINAL PROJECT

INTERNSHIP AND CERTIFIED INDEPENDENT STUDY (MSIB)



Nelvira Chiendy

20313136

INTERNATIONAL UNDERGRADUATE PROGRAM

IN ECONOMICS

FACULTY OF BUSINESS AND ECONOMICS

UNIVERSITAS ISLAM INDONESIA

2024

PARLIAMENTARY INTERNSHIP PROGRAM (PATTERN PRO)
AT THE SECRETARIAT GENERAL OF THE DPR RI (SETJEN DPR RI)

**FINAL PROJECT INTERNSHIP AND CERTIFIED INDEPENDENT
STUDY (MSIB)**

This final project internship and certified independent study (MSIB) is prepared and submitted to fulfil one of the requirements for the final exam, which is required to complete education and obtain an undergraduate degree in the Development Economics Study Program, Faculty of Business and Economics, Universitas Islam Indonesia, Yogyakarta.

Compiled By:

Name : Nelvira Chiendy

NIM : 20313136

INTERNATIONAL UNDERGRADUATE PROGRAM
IN ECONOMICS
FACULTY OF BUSINESS AND ECONOMICS
UNIVERSITAS ISLAM INDONESIA

2024

DECLARATION OF AUTHENTICITY

Herein, I declare the originality of the Final Project Internship and Certified Independent Study (MSIB); I have neither presented anyone else's work to obtain my university degree nor presented anyone else's words, ideas, or expressions without acknowledgement. All quotations are cited and listed in the bibliography of the final project internship and certified independent study (MSIB).

If this statement is proven to be false in the future, I am willing to accept any sanction that complies with the determined regulations or its consequences.

Yogyakarta, 22 June 2024



Nelvira Chiendy

APPROVAL PAGE

**PARLIAMENTARY INTERNSHIP PROGRAM (PATTERN PRO)
AT THE SECRETARIAT GENERAL OF THE DPR RI (SETJEN DPR RI)**

Written By:

Nelvira Chiendy

Student Number:

20313136

Approved By:

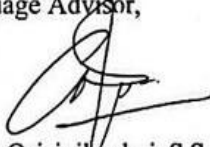
Content Advisor,



Abdul Hakim, S.E., M.Ec., PhD

Yogyakarta, 1 July 2024

Language Advisor,



Cithra Orisinilandari, S.S., M.A

Yogyakarta, 2 July 2024

YUDICIUM INTERNSHIP EXAMINATION DEVELOPMENT ECONOMICS MAJOR



FAKULTAS
BISNIS DAN EKONOMIKA

Gedung Prof. Dr. Ace Partadiredja
Universitas Islam Indonesia
Condong Catur Depok Yogyakarta 55283
T. (0274) 881546, 885376
F. (0274) 882589
E. fbe@uii.ac.id
W. fbe.uii.ac.id

**YUDICIUM INTERNSHIP EXAMINATION
DEVELOPMENT ECONOMICS MAJOR
INTERNATIONAL UNDERGRADUATE PROGRAM,
FACULTY OF BUSINESS AND ECONOMIC, UII
No.: 08/TE/IUPFBE/VII/2024**

Bismillahirrahmaanirrahim

Based on the results of the meeting held on **July 29, 2024**, the Internship Examination Committee decides that :

Name : **Nelvira Chiendy**
Student Number : **20313136**
Internship Title : **Parliamentary Internship Program (Pattern Pro) at the Secretariat General of The DPR RI (Setjen DPR RI)**

1. **Passes the examination with revision**
2. ~~**Does not pass the Internship examination**~~

Grade in Letter : **A**
Reference : **Appropriate for present in the Library**

Content Advisor : **Abdul Hakim, SE, M.Ec., Ph.D.**

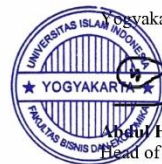
Board of Examiner

Team Leader : **Abdul Hakim, SE, M.Ec., Ph.D.**

Member : **Moh.Bekti Hendrie Anto, SE., M.Sc.**

Signature

Should any mistake is found related to the decision, the committee will revoke and revise the decision accordingly.



Yogyakarta, July 29, 2024

Abdul Hakim, SE, M.Ec., Ph.D
Head of Undergraduate Program in
Development Economics

Note :

1. As Soon as students pass the Internship/compre exams they have to apply for the completion of the their study (if want to graduate) at the academic academics section of the FBE/ UII (see the procedure).
2. The date of study completion is not the date when students pass the Internship/comprehensive exams. Instead, it is the date when the faculty issues the letter of study completion.
3. Any failure to apply for a study completion after passing the Internship/comprehensive exams may require students to pay tuition fee that still due.

LEGALIZATION PAGE

BOARD EXAMINERS' APPROVAL

PARLIAMENTARY INTERNSHIP PROGRAM (PATTERN PRO) AT THE
SECRETARIAT GENERAL OF THE DPR RI (SETJEN DPR RI)

AN INTERNSHIP REPORT

Compiled by : **Nelvira Chiendy**
Student Number : **20313136**

Defended before the Board of Examiners
on July 29, 2024 and Declared Acceptable

Examiner/Content Advisor : Abdul Hakim, SE, M.Ec., Ph.D.



Examiner : Moh.Bekti Hendrie Anto, SE., M.Sc.



Yogyakarta, July 29, 2024

International Undergraduate Program
Faculty of Business and Economics

Dean



Dean (Moh. Arifin, S.E., M.Si., Ph.D.)

MOTTO

Allah does not charge a soul except [with that within] its capacity. It will have [the consequence of] what [good] it has gained, and it will bear [the consequence of] what [evil] it has earned.

(Q.S Al-Baqarah:286)

So, indeed, with hardship comes ease. Surely with [that] hardship comes [more] ease.

(Q.S Ash-Sharh:5-6)

You are braver than you believe, stronger than you seem, more intelligent than you think and loved more than you know.

Winnie The Pooh

Do not be nice, but be kind, Nelvira, because Nice and Kind are different.

Mr. Abdul Hakim

Perhaps you dislike something that is good for you and like something that is bad for you. Allah knows, and you do not know.

(Q.S Al-Baqarah:216)

ACKNOWLEDGEMENT



In the name of Allah, the Most Gracious and Most Merciful, all praise is due to Him, the Creator of the universe. I would like to express my gratitude and thanks to Him for all His incomparable blessings and mercy, as well as the strength that has been given to complete this final project. I convey my prayers and greetings to the Prophet Muhammad SAW as an intermediary to enjoy the blessing of life.

In profound gratitude, I prostrate myself to God, Allah SWT, for His innumerable blessings and profound and unfailing love. I also extend greetings and blessings to the Prophet Muhammad S.A.W. as a noble role model. With profound respect and humility, with Your blessing, O Allah, I dedicate this modest effort brimming with affection to: My two most cherished parents, Noviarto and Nelyana. I am grateful for the love, prayers, advice, and support that have helped me achieve my dreams one by one towards a bright future. You must know that I love you very much, and no one can replace you in my heart, Pa, Ma. I know I cannot replace every sacrifice with anything except asking Him, the Almighty, to give the best for my parents.

With perseverance, belief, enthusiasm, hard work, prayers, and support from various parties, the final project internship and certified independent study (MSIB) entitled " **PARLIAMENTARY INTERNSHIP PROGRAM (PATTERN PRO) AT THE SECRETARIAT GENERAL OF THE DPR RI (SETJEN DPR RI)**" can be completed. This final project requires a Bachelor's Degree (S1) in Economics from the Universitas Islam Indonesia.

During the writing process, the researcher realized the shortcomings and limitations of his knowledge. Therefore, guidance and assistance from various parties was very helpful in completing this final project. With humility, the researcher would like to express her deepest gratitude to:

1. Allah SWT, who has given His mercy, grace, health, and ease in writing this final project.
2. My parents, my sister, my grandma, and my grandpa, whom the researcher really loves and respects. Noviarto, Nelyana, Nazwa Dwi Virliana, Yusciana, and Aminuddin have prayed tirelessly and encouraged the researcher to seek knowledge to study so the researcher can achieve her goals.
3. The extended family of Aminuddin Djalie and Yusciana and Suaeb Hamid and Sa'mah, who have always been a source of enthusiasm and cheerfulness to the researcher.
4. Mr Abdul Hakim, S.E., M.Ec., PhD, as a lecturer supervisor who was always patient in providing advice, guidance, support, and beneficial knowledge to the researcher while preparing this final project.
5. Ms Cithra Orisinilandari, S.S., M.A, as a language advisor who always has patience and thoroughness and has provided guidance, suggestions, and corrections that are very meaningful to the researcher while writing this final project.
6. Mr Ahmad Budiman, M.Pd and Mr Denico Doly, S.H., M.Kn as field supervisors who are always patient in providing advice, guidance, support, joy, happiness, and beneficial knowledge to the researcher during the internship process and the preparation of this final project.
7. Mr Drs. Awan Setya Dewanta, M, Ec. Dev, as Academic Supervisor and Secretary of the Development Economics Undergraduate Program at the Universitas Islam Indonesia.
8. Mr Johan Arifin, S.E., M.Si., Ph.D as Dean of the Faculty of Business and Economics, Universitas Islam Indonesia.
9. Lecturers in the Department of Economics at IUP who have shared their knowledge with the researcher while she was a student at this institution. All academic and administrative staff at the IUP Faculty of Business and Economics, Universitas Islam Indonesia.

10. My dearest friends Fahri Bagus Pratama, Dwi Arum Unbarwati, Jannatun Herawati, Oktavia Dwi Fatmawati, Charlita Sari, and Annabella Maharani, who have consistently offered encouragement, help, joy, and positive energy to the researcher.
11. Klontangan Pusaka's fellow interns at the Secretariat General of the DPR RI, who always helped and cooperated in completing tasks during the internship period.
12. My friends in Economics IUP 2020 who have a knack for being there for each other when things get tricky in lectures. I can't mention everyone, but they're a true support system.
13. It should be noted that several other individuals and institutions have provided assistance and contributions towards the completion of this final project. While it is not feasible to mention these individuals and organizations by name in this context, they have played a crucial role in the project's development.
14. And lastly to myself, Nelvira Chiendy. Great appreciation for taking responsibility to finish what was started. Thank you for continuing to try, not giving up, and always enjoying every process. This is an achievement worth celebrating for yourself. Be happy wherever you are, Nelvira. Whatever your flaws and strengths are, let's celebrate yourself.

The researcher is fully aware that this final project is not yet perfect and that it still has shortcomings. Nevertheless, the hope is that this final project will benefit readers and add value. May Allah reward the support, guidance, and prayers received by the researcher.

Yogyakarta, 22 June 2024

Researcher,

Nelvira Chiendy

TABLE OF CONTENTS

DECLARATION OF AUTHENTICITY.....	ii
APPROVAL PAGE	iii
YUDICIUM INTERNSHIP EXAMINATION DEVELOPMENT ECONOMICS MAJOR.....	iv
LEGALIZATION PAGE	v
MOTTO	vi
ACKNOWLEDGEMENT.....	vii
LIST OF TABLE	xiii
LIST OF FIGURES	xiv
LIST OF APPENDICES	xv
ABSTRACT.....	xvi
ABSTRAK	xvii
CHAPTER I	1
THE INTERNSHIP PROGRAM	1
1.1 Internship and Certified Independent Study (MSIB).....	1
1.1.1 MSIB Internship	1
1.1.2 Independent Study MSIB.....	1
1.2 Parliamentary Internship Program (Pattern Pro) at the Secretariat General of the DPR RI (Setjen DPR RI).....	1
1.2.1 Observation	2
1.2.2 Public Lecture	2
1.2.3 Audience.....	3
1.2.4 Internship.....	3
1.2.5 Simulation.....	3
1.2.6 Evaluation.....	3
1.3 Company Profile	4
1.3.1 Vision and Mission of the Secretariat General of the DPR-RI	4
1.3.2 Tasks and Functions of the Secretariat General of the DPR-RI.....	4
1.3.3 Organizational Structure of the Secretariat General of the DPR-RI.....	5
1.4 Parliamentary Analysis Center (PUSAKA)	6
1.4.1 Vision and Mission of the Center for Courtesy Analysis.....	7
1.4.2 Organizational Structure of Research Center.....	8
1.5 The Objectives of the Internship Program at the Secretariat General of the DPR-RI	8

1.6 Activity Description	8
1.6.1 Activities Performed During Internship	9
1.5.2 Work Results	18
1.5.3 Work Schedule	23
1.5.4 Weekly Reports	24
CHAPTER II.....	41
INTRODUCTION.....	41
2.1 Research Background.....	41
2.2 Problem Formulation	45
2.3 Research Objectives.....	45
2.4 Research Benefits.....	45
2.5 Systematics of Writing the Final Project of Internship and Certified Independent Study (MSIB)	46
CHAPTER III	48
LITERATUR REVIEW	48
3.1 Previous Research.....	48
3.2 Online Loans.....	49
3.3 Consumptive Behavior	50
3.3.1 Indicators of Consumptive Behavior.....	51
3.4 Consumer Protection	53
3.5 Framework for Thinking.....	54
CHAPTER IV.....	55
RESEARCH METHODS.....	55
4.1 Type of Research.....	55
4.2 Key Informants and Informants.....	55
4.3 Research Sources and Data.....	57
4.4 Data Collection Technique	57
4.5 Data Analysis Techniques	58
CHAPTER V	61
RESULTS AND DISCUSSIONS	61
5.1 Research Results	61
5.1.1 Consumer Protection Efforts on Various Cases of Violations on Online Loan Users with Consumptive Nature	61
5.1.2 Consumer Protection Regulation	70
5.2.2 Consumer Protection Regulation	81

CHAPTER VI.....	85
CONCLUSIONS AND RECOMMENDATIONS.....	85
6.1 Conclusions.....	85
6.2 Recommendations	86
REFERENCES.....	88
APPENDICES.....	97

LIST OF TABLE

Table 1.1 Infographic Results.....	19
Table 1.2 Internship Framework.....	24
Table 1.3 Weekly Reports.....	40
Table 4.1 Key Informant and Informants.....	56

LIST OF FIGURES

Figure 1.1 Organizational Structure Chart of the Secretariat General of the DPR RI	6
Figure 1.2 Organizational Structure Chart of Research Center	8
Figure 2.1 Causes of people falling into online loans	42
Figure 3.1 Thinking Framework	54
Figure 4.1 Components of the interactive model by Miles and Huberman...	59

LIST OF APPENDICES

Appendix 1 Interview Question	97
Appendix 2 Interview Transcript	99
Appendix 3 Letter of Acceptance (LoA)	110
Appendix 4 Internship Certificate	112
Appendix 5 Similarity Test.....	113

ABSTRACT

The proliferation of online loans in Indonesia has led to increased consumptive behavior and financial instability among users, necessitating effective consumer protection mechanisms. This study aims to see consumer protection efforts against the consumptive behavior of online loan customers in dealing with various violations committed by the company by referring to policies/regulations regarding consumer protection and identifying consumer protection regulations. This research uses a qualitative method with a descriptive approach. Data were collected from primary sources through in- depth interviews with online loan users, the Assistance Team for the Draft Law on Personal Data Protection, and the Draft Law on Electronic Information and Transactions, and secondary sources were obtained through desk research document studies, including official documents, laws, agency regulations, regulations, reports, and scientific articles. The data analysis technique used was the interactive model by Miles and Huberman, which consists of data collection, data reduction, data presentation, and conclusion drawing/verification. The results show significant consumer risks in online loans, such as high interest rates, non-transparent fees, aggressive collection practices, and privacy violations. Although there are regulations like the Indonesia Financial Services Authority Regulation and the Consumer Protection Law, enforcement is still weak, so many consumers are still harmed. This research underscores the need for a comprehensive regulatory framework and improved financial literacy to protect consumers in the online lending sector.

Keywords: Online Loans, Consumer Protection Regulation, Consumptive Behavior.

ABSTRAK

Maraknya pinjaman online di Indonesia telah menyebabkan meningkatnya perilaku konsumtif dan ketidakstabilan keuangan di kalangan pengguna, sehingga diperlukan mekanisme perlindungan konsumen yang efektif. Penelitian ini bertujuan untuk melihat upaya perlindungan konsumen terhadap perilaku konsumtif pada nasabah pinjaman online dalam menghadapi berbagai kasus pelanggaran yang dilakukan oleh perusahaan dengan merujuk pada peraturan mengenai perlindungan konsumen dan untuk mengidentifikasi regulasi perlindungan konsumen. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Data dikumpulkan dari sumber primer melalui wawancara mendalam dengan pengguna pinjaman online, Tim Asistensi Rancangan Undang-Undang Perlindungan Data Pribadi, dan Rancangan Undang-Undang Informasi dan Transaksi Elektronik dan sumber sekunder diperoleh melalui studi dokumen penelitian kepustakaan, termasuk dokumen resmi, undang-undang, peraturan lembaga, regulasi, laporan, dan artikel ilmiah. Teknik analisis data yang digunakan yaitu model interaktif oleh Miles dan Huberman yang terdiri atas pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan/verifikasi. Hasil penelitian menunjukkan bahwa adanya risiko-risiko yang signifikan bagi konsumen, seperti suku bunga yang tinggi, biaya yang tidak transparan, praktik penagihan yang agresif, dan pelanggaran privasi. Meskipun sudah ada peraturan seperti Peraturan Otoritas Jasa Keuangan dan Undang-Undang Perlindungan Konsumen, penegakan hukumnya masih lemah, sehingga masih banyak konsumen yang dirugikan. Penelitian ini menggarisbawahi perlunya kerangka kerja regulasi yang komprehensif dan peningkatan literasi keuangan untuk melindungi konsumen di sektor pinjaman online.

Keywords: Pinjaman Online, Regulasi Perlindungan Konsumen, Perilaku Konsumtif

CHAPTER I

THE INTERNSHIP PROGRAM

1.1 Internship and Certified Independent Study (MSIB)

The Internship and Certified Independent Study (MSIB) program is a career preparation program organized by the Ministry of Education and Culture. It provides opportunities for students to study outside the program with the guaranteed conversion of credits recognized by the university (Kementerian Pendidikan Kebudayaan Riset dan Teknologi, 2022).

1.1.1 MSIB Internship

MSIB Internship is an internship program directly supervised by the Ministry of Education and Research for one semester to gain work experience and knowledge of best practices from the industry (Merdeka, 2023).

1.1.2 Independent Study MSIB

Independent study is a Non-degree learning program organized by organizations or industries that provide knowledge and skills with a high level of relevance in the world of work and the business world in the form of short courses, boot camps, massive open online courses (MOOC), and others, followed by collaborative activities with fellow participants and personnel of partner organizations in a project or case study (Kementerian Pendidikan Kebudayaan Riset dan Teknologi, 2022).

1.2 Parliamentary Internship Program (Pattern Pro) at the Secretariat General of the DPR RI (Setjen DPR RI)

In 2023, Magang Di Rumah Rakyat DPR RI Program was carried out on a flexible WFO (Work From Office) basis scheduled for the odd semester of the 2023/204 academic year with the implementation period of August 14, 2023, to

December 23, 2023. This year's program carries the title Parliamentary Internship Program (Pattern Pro), which consists of six framework agendas: observes, public lectures, hearings, internships, simulations, and evaluations, with various positions placed according to the needs in echelon II work units. Each participant will be guided and accompanied by Mentors and Co-Mentors from the work unit where each participant placed (Pusat Pengembangan Kompetensi SDM Legislatif, 2023).

1.2.1 Observation

Interns will conduct safety activities on an object carefully and directly at the location and take systematic notes. The purpose of the observation agenda is to collect data information and conduct analysis. During the fifty-hour Observation, a commitment to learning and internship will be built through Building Learning Commitment (BLC) guided by Widyaishwara of the Secretariat General of the DPR RI and an introduction to the location and function through an office tour guided by the Public Relations Officer of the Secretariat General of the DPR RI. In this observation activity, communication strategies related to the House of Representatives and the Secretariat General of the House of Representatives began to be introduced to the interns.

1.2.2 Public Lecture

The interns listen to the delivery of materials related to the House of Representatives and the Secretariat General of the House of Representatives delivered by the Leaders and Members of the House of Representatives, as well as the Main, Middle, and Primary High Officials of the Secretariat General of the House of Representatives with the moderator of Functional Officials within the Secretariat General of the House of Representatives through an interactive lecture method. The purpose of the public lecture was to actively motivate the apprentices, provide feedback, and clarify the material. The eighty-hour public lecture will provide information and knowledge related to the material presented.

1.2.3 Audience

Interns will conduct learning activities through direct meetings and questions and answers with the board equipment, several leaders and board members, and various work units within the Secretariat General of DPR RI. The purpose of the audience is for interns to interact and witness firsthand the work mechanism system's process. The audience will be held for one hundred hours.

1.2.4 Internship

Interns will carry out experiential learning in the workplace. During the internship, students will acquire both hard and soft skills. The purpose of the internship is to provide students with experience and competence. Internships will be carried out for six hundred lesson hours, with each intern's position and placement.

1.2.5 Simulation

Interns carry out learning activities that train participants to play a functional role in an activity or work related to the tasks they are responsible for in their work. This simulation will be carried out for fifty hours, and the lessons begin with preparation and guidance that Widyaishwara, public relations officers, and legislative officers of the Secretariat General of the DPR RI will guide. The simulation will be carried out using a role-play method that features a simulation of a trial or working meeting of board members.

1.2.6 Evaluation

This agenda aims to obtain information from participants about facilities and infrastructure, learning processes, and facilitators to determine the level of absorption of material by participants from the aspects of knowledge, skills, and attitudes and determine graduation. This evaluation is carried out for twenty lesson hours attached to mentoring the preparation of the final project and presentation. In addition, the assessment is also carried out logbook or learning journal.

1.3 Company Profile

The Secretariat General of the House of Representatives of the Republic of Indonesia (Setjen DPR RI) is a supporting element of the House of Representatives, which serves as the Secretariat of the Institution. Presidential Regulation of the Republic of Indonesia Number 26 of 2020 concerning the Secretariat General of the House of Representatives of the Republic of Indonesia (Perpres Number 26 of 2020 concerning the Secretariat General of the DPR RI) states that the Secretariat General of the DPR RI is a government apparatus that in carrying out its duties and functions is under and directly responsible to the Chairman of the DPR RI.

1.3.1 Vision and Mission of the Secretariat General of the DPR-RI

Vision of the Secretariat General of the House of Representatives

" To become a Professional and Modern Secretariat General supporting the Vision of the House of Representatives of the Republic of Indonesia."

Mission of the Secretariat General of the House of Representatives

1. Provide support and excellent service for the implementation of the duties and functions of the House of Representatives of the Republic of Indonesia.
2. Implement professional, reasonable, and clean institutional governance within the Secretariat General of the House of Representatives of the Republic of Indonesia.
3. Presenting complete, accurate, and reliable data as material in the decision-making of the House of Representatives of the Republic of Indonesia.

1.3.2 Tasks and Functions of the Secretariat General of the DPR-RI

The Secretariat General of the House of Representatives of the Republic of Indonesia (Setjen DPR RI) has the task of supporting the smooth implementation of the authority and duties of the House of Representatives of the Republic of Indonesia in the fields of trial, administration, and expertise.

- a. Coordination and preparation of plans, programs, and budgets within the Secretariat General;
- b. Coordination and guidance on the implementation of the duties of organizational units within the Secretariat General;
- c. Formulation of policies, guidance, and implementation of trial support to the House of Representatives of the Republic of Indonesia;
- d. Formulation of policies, guidance, and implementation of administrative support to the House of Representatives of the Republic of Indonesia;
- e. Formulation of policies, guidance, and implementation of expertise support to the House of Representatives of the Republic of Indonesia;
- f. Formulation and implementation of internal control policies within the Secretariat General;
- g. Formulation of policies and implementation of data processing and information services, implementation of education and training, implementation of functional positions, as well as specific support for the implementation of the duties and functions of the Secretariat General;
- h. Implementation of other activities assigned by the House of Representatives of the Republic of Indonesia;
- i. Reporting the implementation of duties and functions to the House of Representatives of the Republic of Indonesia.

1.3.3 Organizational Structure of the Secretariat General of the DPR-RI

Echelon 1:

- A. Deputy for Trial Affairs.
- B. Deputy for Administration.
- C. Board of Expertise.
- D. Main Inspectorate.

- A. Education and Training Center.
- B. Information Technology Center Organizational Structure of the Secretariat General of the House of Representatives.



1.4 Parliamentary Analysis Center (PUSAKA)

The Center for Parliamentary Analysis, usually known as PUSAKA, is one of the essential work units in the House of Representatives Expertise Agency (BKD) and is mainly responsible for evaluating and analyzing conditions and developments in the legislative field. Pusaka oversees a team of researchers who are part of the functional positions in BKD and is given the task of investigating and analyzing the dynamics of the legislature. In 2019, Pusaka had 86 researchers who devoted their time and knowledge to their duties. However, over time, there was a change in the nomenclature of the profession, where the title "researcher" was changed to "legislative analyst."

Pusaka functions under the supervision of the Sub-Division of Administration, which is led by a Head of the Sub-Division of Administration.

The team consists of five staff members and four PPNN employees who support Pusaka's day-to-day operations.

The Research Center is structured into three main divisions, namely the Political, Legal and Human Rights Division (Polhukam), the People's Welfare Division (Kesra), and the Economic, Infrastructure and Development Division (Ekuinbang). Each division explicitly analyzes certain legislative aspects, covering politics, law, human rights, social welfare, economy, infrastructure, and development. This ensures that Pusaka can make a comprehensive and informative contribution to understanding various issues relating to the legislature.

1.4.1 Vision and Mission of the Center for Courtesy Analysis

Vision

"To become a professional, neutral, reliable, and accountable Research Center in supporting the realization of a modern parliament."

Mission

1. To optimize expertise support through professional, neutral, and accountable research activities.
2. To support expertise through professional, neutral, and accountable assessment activities.
3. To develop the expertise and competence of reliable human resources.

1.4.2 Organizational Structure of Research Center

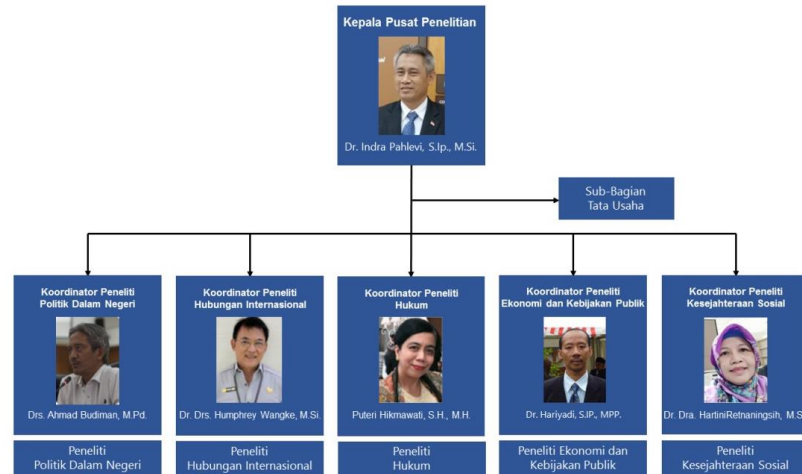


Figure 1.2 Organizational Structure Chart of Research Center

1.5 The Objectives of the Internship Program at the Secretariat General of the DPR-RI

1. To provide opportunities for students to gain experiential learning about the system and mechanism of work as well as the tasks and functions at the House of Representatives.
2. To increase the experience and competence of each student by their field of knowledge and introduce an authentic work culture
3. To help prepare students to become excellent visionary leaders with personality.

1.6 Activity Description

During the Data Collection and Processing internship, the researcher was involved in various activities, including observation, public lectures, audience, internships, simulations, and evaluations. The following is the detailed explanation to provide a more detailed description of the activities carried out in the work unit.

1.6.1 Activities Performed During Internship

1.6.1.1 Participating in Public Lectures

All interns at *Magang di Rumah Rakyat* must attend a series of public lectures held online at the beginning of the internship and offline in the KK II meeting room.

1.6.1.2 Following the Audience

All interns can participate in a series of hearing activities according to the direction of the work unit mentor or working group team held face-to-face within the DPR RI.

1.6.1.3 Attending Meetings

The interns at the House of Representatives are allowed to attend and participate in various work meetings, both commission work meetings and plenary meetings.

1.6.1.4 Collecting and Analyzing Data from Questionnaire Research Results

Interns are tasked with inputting data from questionnaire research results conducted by the Research Center Unit. The research focused on the Survey of Public Perceptions of the Performance of the House of Representatives of the Republic of Indonesia for the 2019-2024 period in DKI Jakarta Province. This survey discussed the Implementation of Legislation, Budget, and Supervision Functions in the Framework of People's Representation and Parliamentary Diplomacy. After inputting all the data, the interns were assigned to analyze the survey. The analysis results were expected to show that public attention to the House of Representatives is relatively high. However, it was concluded that many of the activities undertaken by the House of Representatives have yet to be thoroughly informed to the public. Therefore, efforts are needed to increase public knowledge of DPR RI activities. The survey report can be accessed through the link:

https://docs.google.com/document/d/1MIA80IJoEQULCpoIDEukwIDNx1uLoCwf/edit?usp=drive_link&ouid=101498532140661276064&rtpof=true&sd=true

1.6.1.5 Creating an Issue of the Week

Issue of the week is a product regularly published by Pusaka every week. This product involves various topics, from politics, economy, society, and culture to current events. More information about "Isu Sepekan" can be found by accessing news, official websites, or social media related to hot issues of public concern. The results of the week's issue that the researcher has made regarding "Restoring Jakarta's Blue Sky" can be accessed through the link:

https://docs.google.com/document/d/1mc67p35l3buoBFFYmuxMIW_OyvYjY_XoDa/edit?usp=drive_link&ouid=101498532140661276064&rtpof=true&sd=true

1.6.1.6 Creating Infographics of Data Collection Results

Interns in the PUSAKA work unit were assigned to create several infographics whose material was obtained from the results of research conducted by the DPR RI Research Center Staff in several fields, including Polhukam (Politics, Law and Human Rights), Ekkuinbang (Economy, Finance, Infrastructure and Development), and Kesra (People's Welfare). This task is carried out individually, with each intern making at least two infographics. These infographics are created in two parts, namely infographics about the National Legislation Program (prolegnas) and infographics of the House Organs (AKD). The infographics created will later be uploaded to the official website of the DPR RI Research Center. The titles of the Prolegnas infographics that the interns have made are:

- Urgency of Amending Law No. 13/2016 on Patents to Support the Economy Maternity Leave and Childbirth Leave in the MCH Bill
- Prospects for the Establishment of a Law on Wage System
- Strengthening the Integrated Hajj Economic Ecosystem
- Review of the Revision of Law No. 5/2014 on State Civil Apparatus
- Empowerment of Orphans and Neglected Children by the State
- The Importance of Adjusting Trade Regulations in the Face of Change
- Supporting Industry Support for Industrial Development
- Food Availability Issues and Food Banks (Case Studies in Surakarta City, Central Java Province and Bandung City, West Java Province)
- Revision of the Law on International Treaties from the Perspective of Law, Politics, and Foreign Relations
- Supporting Industry Support for Priority Industry Development in order to Encourage Economic Growth
- Regulatory Direction of the Draft Law on Film

The AKD infographic titles that have been created by the interns are:

- Inter-regional Boundary Disputes and Their Resolution
- The Politics of Criminal Law Merging the Regulation of Narcotics and Psychotropic Abuse
- Supervision of Processed and Prepared Food Products with Sugar, Salt, and Fat Content
- Prevention and Handling of Child Abuse in Religious Education Institutions
- Improving Public Literacy: On Regulation and Budget in Indonesia
- National Railway Infrastructure Development
- Management of Islands in Indonesia as Tourism Destinations (Study in West Manggarai Regency, NTT and Batam City, Riau Islands)

- Issues Related to Maternity Leave and Childbirth Leave on Maternal and Child Welfare
- Evaluation of PPPK Admission in 2022 in an Effort to Overcome Honorary Teacher Employment Problems

The infographic of the National Legislation Program (Prolegnas) can be accessed through the following link:

https://drive.google.com/drive/folders/1BdtP4pBY_RYOkILwdNoqqTJWkIe_xg?usp=drive_link

The infographic can be accessed through the following link:
https://drive.google.com/drive/folders/1CHK0yZAA9_y0qU5k9BUUM0XOR_DzfdNd-?usp=drive_link

1.6.1.7 Creating a review (short description)

a) Permen PANRB

The researcher thoroughly reviewed each chapter in the Regulation of the Minister of Administrative Reform and Bureaucratic Reform of the Republic of Indonesia Number 1 of 2023, which discusses Functional Positions. In this process, every aspect and provision contained in the regulation is carefully studied, aiming to understand and analyze the content and implications that may arise from the regulation. This Permen PANRB regulates 1) position and responsibilities, duties, and classification of Functional Position/JF; 2) category and level of JF; 3) proposal and determination of JF; 4) appointment in JF; 5) performance management of functional officials; 6) promotion; 7) termination from JF; 8) competence; 9) fostering agency and duties of fostering agency; and 10) professional organization. The results of the review can be seen at the link:

https://docs.google.com/document/d/18Znm1cVmxo0XGDaa7Fr_ZBYvK3wfO0JHh1w4qxp1Kvg/edit?usp=sharing

b) Job Creation Law

Law Number 11 of 2020 on Job Creation, better known as the Job Creation Law, is a law in force in Indonesia. Promulgated on November 2, 2020, and signed by President Joko Widodo, the Job Creation Law includes various changes and simplifications in various sectors to improve the investment climate, create jobs, and support economic growth. This review of the Job Creation Law discusses the background of its formation and the pros and cons of the law. The Job Creation Law review results can be accessed through the following link:

https://docs.google.com/document/d/1qNOaKgWtcnvqs_uJhQULwAbfun_KgzknSbm9Me4T5b4/edit

c) Conference in the National Assembly of South Korea

The National Assembly is the legislative body of the Republic of Korea formed by members elected by the people, exercising sovereignty in lawmaking, drafting and finalizing the budget, and setting state policy. Crucial to the country's running, the National Assembly can approve the President's appointment of high-level public officials, such as the Supreme Court Chief Justice, President of the Constitutional Court, Prime Minister, and Chairman of the Board of Audit and Inspection. In addition, the National Assembly has the right to approve the conclusion and ratification of major international treaties on behalf of the people. Furthermore, the National Assembly is actively engaged in parliamentary diplomacy, contributing to enhancing the national interests and international profile of the Republic of Korea. Research conducted by Jung Joonhwa, Ph.D., Legislative Researcher at the Research Service of the

National Assembly of Science, Media & Telecommunications (NARS) highlights the importance and challenges artificial intelligence faces in supporting parliamentary research services. The digest results can be viewed at the following link:

https://drive.google.com/file/d/19NjJab90EvvquJ5gSHCojNcY9kd_UDt/view?usp=sharing

d) Geneva Country Profile

Geneva is a city in the country of Switzerland. Geneva is also the headquarters of many international organizations, including the United Nations (UN) and other international organizations. So, this city is considered an essential diplomatic and international policy center. The results of this research can be seen from the following link:

<https://docs.google.com/document/d/1nH4rFNdU3OkXZ9IO0jsgeUBv-ZkMaFUt91TiLNAk8RI/edit>

e) State of the Nation Address

This state speech was delivered by the President of the Republic of Indonesia on August 16, 2023 on the Submission of the 2024 State Budget Bill and Financial Note. The delivery of this speech was carried out in the plenary session room. The resume of the speech can be seen from the following link:

<https://drive.google.com/file/d/17BYDS-5sKpd1xVC-mXIXrDfIB5DsLrs/view?usp=sharing>

f) Countries with Parliamentary Research Centers

Most countries worldwide have research centers that act as institutions with primary responsibility for conducting research and development activities in various fields of science. Each research center aims to stimulate innovation, increase scientific knowledge, and provide solutions to various social and

economic challenges. To see examples of countries that have research centers, and more information can be accessed through the following link:

https://docs.google.com/document/d/1SXDkLm_NEK3okOoDuCTCdMA39uJ1zs-X_KhHQYj6cTM/edit

1.6.1.8 Voting Simulation

In carrying out the voting simulation for decision-making in a plenary meeting, two types of voting are open and closed. In open voting, each individual involved in the voting process can see the choices or votes given by each meeting participant. Participants vote openly, and everyone in the meeting can observe the results. Meanwhile, in closed voting, each participant maintains the confidentiality of their choice so that others do not know the choice or vote given. In closed voting, each participant votes privately or through a unique mechanism that guarantees confidentiality and privacy in determining their choice. Technicalities in voting can be seen in the following link:

https://drive.google.com/drive/folders/19HW_mMVqxDFSI_Nb-kLSJx88KqVCMIH?usp=sharing

1.6.1.9 Trial Simulation

Three types of trials are simulated by Merdeka Internship at the People's House (MDRR) participants, including working committee meetings, working meetings, and plenary meetings. All positions, including the session's chairman, the head of the faction, the government, and members of the DPR, are all played by apprentices. In implementing the three meeting simulations, the participants of the Merdeka Internship at the People's House (MDRR) of the DPR RI were divided into nine factions according to the number of the current factions in the DPR RI. The factions in the simulation included:

1. Kapuas River Fraction
2. Mahakam River Fraction
3. Barito River Fraction
4. Batanghari River Fraction
5. Musi River Fraction
6. Mamberamo River Fraction
7. Martapura River Fraction
8. Bengawan Solo River Fraction
9. Indragiri River Fraction

This trial simulation aims to carry out the legislative function of the DPR with the agenda of discussing the Draft of Law on Personal Data Protection (PDP) and the Draft of Law on Criminal Code (KUHP). In the Draft of Law on Personal Data Protection (PDP), there are three DIMs that are focused on including:

- (1) DIM Number 15 Article 1 point 5 Draft PDP on "Personal Data Owner is an individual data subject who has Personal Data attached to him/her."
- (2) DIM Number 46 Article 8 on "The owner of Personal Data has the right to end the processing, delete, and/or destroy his/her Personal Data."
- (3) DIM Number 262 Article 58 paragraph (2) on "Implementation of Personal Data protection as referred to in paragraph (1) shall be implemented by the Minister."

1.6.1.10 Creating a Journal

The Work Unit of the Parliamentary Analysis Center, Expertise Agency, Secretariat General of the House of Representatives of the Republic of Indonesia organizes the Internship Program at the People's House (MDRR) to introduce various materials produced by the Research Center, including research journals. In order to support the preparation of the research journals, the student interns are provided with knowledge and skills, including scientific writing, speed reading techniques, research preparation procedures such as observation and interviews, research data collection, processing and analysis of research data, and the ability to conclude the results of the analysis that has been carried out.

Along with the practice of legislative analysis at the Research Center, the research activities are directed as a form of contribution and the role of academics, especially researcher, to support the performance or support system of the DPR RI in formulating, considering, and deciding on law policies that can be adjusted to the actual conditions of Indonesian society.

The results of the legislative analyst research activities will be realized in the form of a journal, which can be accessed through the platforms of Jurnal Kajian, Jurnal Politika, Jurnal Aspirasi, Jurnal Ekonomi & Kebijakan Publik, and Jurnal Negara Hukum according to the main focus of the research. The journal will be a significant source of written support for legislators, providing an in-depth understanding of issues relevant to public policy and law in Indonesia. The title of the journal that the researcher has prepared is "Consumer Protection in the Financial Sector Against Consumptive Behavior of Online Loan Customers."

1.6.1.11 Team Building

Team building is a series of activities designed to improve cooperation, communication, and cohesion within a team. On November 22-24, 2023, there were two team-building activities. The main goal of these activities is to create a positive work environment, strengthen interpersonal relationships among team members, and improve overall team performance. The first team-building activity was held at Maribaya Resort Bandung. This activity involved legislative analysts, employees, and interns in the Pusaka Work Unit. The second team-building activity was held in Kopo, Bogor and was attended by all Internship participants at Rumah Rakyat (MDRR).

1.5.2 Work Results

a) Infographic

No.	Article Title	Infographic Results
1	The Urgency of Amending Law No. 13/2016 on Patents to Support the Economy	 Link: https://drive.google.com/file/d/1UP8_bld5_NeHYL6GuDGsMt8bk5P-Z7ax/view?usp=sharing

2	Supervision of Processed and Prepared Food Products with Sugar, Salt, and Fat Content.	 Link: https://drive.google.com/file/d/1yaS3JC6tdeUrkU1iuIJBdwGg6O8AwivJ/view?usp=drive_link
---	--	--

Table 1.1 Infographic Results

b) Journal

Journal documents or scientific articles that the researcher compiles can be accessed via the following link:

<https://drive.google.com/drive/folders/1Orar09eWpANH7TMGQkAuxu9yfyfSN2X5?usp=sharing>

c) Trial Simulation

Opinion of the Mamberamo River Faction related to the Draft Law on Personal Data Protection (PDP). The Mamberamo River faction conveys all aspirations by arguing on behalf of the people's voice because the Mamberamo River faction is aware that the protection of personal data without the intervention of any party is closely related to public trust in the government, private

institutions, or related authority bodies that manage data. Data privacy and security concerns can undermine the relationship between the government and its people and disrupt innovation and sustainable economic growth. Based on its deep concern for the issue of personal data protection, the Mamberamo River Faction provides the following notes:

1. In DIM 15, the Mamberamo River Faction finds that the term "Data Subject" in Article 1, number 5 of the Draft Bill, becomes multi-interpretative, potentially resulting in undesirable interpretations. Therefore, the Mamberamo River Faction believes in needing a more specific definition of individuals with personal data attached to them. If the nomenclature definition is too broad, it allows groups that should not be considered data owners to use it for data exploitation.

The Mamberamo River faction proposes a more specific definition where the affirmation of the article needs to be done by adding the phrase individual to the contents of the article from "Personal Data Owner is an individual data subject who has Personal Data attached to him/her" to "The owner of Personal Data is an individual Who has Personal Data attached to him/her." This is done so that there is an affirmation in the article that refers to the data owner as an individual whose data is contained in the data. This is done so that there is an affirmation in the article that refers to the data owner as the individual whose data is listed in the data

2. In DIM 46 Article 8, the Mamberamo River Faction supports data subjects to end processing, delete, and destroy their data, if the data are not attached to the subject and is no longer relevant over time. In this case, the data refer to employment status changes, name change history, marital status, etc.

The Mamberamo River faction emphasized that personal data based on the categories listed above may only be destroyed if the person concerned has passed away. It may only be destroyed by the heirs and relatives, followed by proof of death. This means the general data, such as data collected on E-KTP.

This is done so that there is no misuse of personal data for the benefit of other parties. It cannot be imagined if irresponsible people use these fake data to fill empty ballots during elections.

The Mamberamo River faction also feels that it is necessary to change the phrase 'delete' in Article 8 to 'change' to maintain consistency. This would ensure that if the data subject has a record or criminal history, these data cannot be deleted.

The Mamberamo River faction believes that if the proposal is not considered, then the contents of Article 8 will not have proper limitations. This would allow data owners to clean their data, which is not good and could lead to legal uncertainty.

3. In DIM Number 262 Article 58, paragraph (2) stated that "The implementation of Personal Data protection as referred to in paragraph (1) shall be implemented by the Minister." Memberamo River Faction supports alternative 2 in DIM 262 Article 58 paragraph (2), which stated, "The implementation of Personal Data protection as referred to in paragraph (1) is carried out by an Independent Authority for Personal Data Protection that is responsible to the public through open reports to the President and DPR RI". The Authority Body is referred to as the establishment of an Independent Institution with its authority in managing and enforcing personal data. The independent Authority Body should have independence without interference from the government, or other stakeholders. Establishing this independent Authority Body is intended as a simultaneous effort to protect personal data owners from misuse by irresponsible parties.

This Authority Body must be regulated in detail by laws and regulations governing the provisions for including a state auxiliary agency to ensure the standardization in preventing and minimizing violations of personal data. The Independent Authority Agency or state auxiliary agency that we refer to is a state institution that supports the functions of state institutions. The emergence

of the Independent Authority Agency is driven by public demands for democratic principles in government administration through accountable but independent and trustworthy institutions.

In line with Article 8 of DIM 46, this Authority Body will hold essential responsibilities in overseeing and enforcing personal data protection, starting from the data creation processing to the final stage of destruction by applicable laws and regulations. Collaborative oversight from PENTAHHELIX's multi-stakeholders, including the government, academia, business entities or actors, the public or community, and the mass media press, is an undeniable necessity, as it will help monitor any possible unwanted abuses in the future. This is a crucial step to ensure that the integrity and security of people's data are well maintained.

Mamberamo River faction is of the view that empirical evidence that if the implementation of Personal Data Protection, as referred to in paragraph (1) is implemented by the Minister, it is feared that there will be cases such as in the following:

- 1) In China, concerns have been raised about the privacy of individuals where the government has excellent access to citizens' data and the potential misuse of this information.
- 2) In Russia, there is "Data Sobriety Act," also known as the "Russian Internet Bill". This law allows government intervention to control internet data in and out of Russia. One of the primary purposes of this law is to ensure that data from Russian citizens stays within Russia's borders. However, in reality, it leads to excessive government control, lack of freedom of speech online, content filtering and access restrictions that can affect freedom of expression and access to information.

The establishment of the Independent Authority for Personal Data Protection answers the doubts and distrust of the public in the previous

government agencies that had the authority to manage personal data. We reported from parliamentary news that 337,225,465 data sold on the dark web is complete. Starting from NIK, full name, date of birth, birth certificate number, blood type, religion, marital status, marriage certificate number and divorce certificate number, increase in marriage date/date of divorce, physical abnormalities, disability, final education, type of work, mother's NIK, father's NIK, mother's full name, to father's full name. This is what is feared to happen if we continue to focus on alternative 2, where the authority is still responsible to the President.

Regarding the certainty of transparent law enforcement and reducing concerns about the questionable nature of independence regarding the establishment of the Independent Authority for Personal Data Protection, the Sungai Faction believes that we can adopt legal reforms in the Corruption Eradication Commission that might be implemented in the establishment of this new authority by arranging a solid network and treating existing institutions as "counterparts," so that personal data protection can be implemented more effectively, efficiently, coordinated, and by the general provisions stipulated in laws and regulations. The authority will remain accountable to the public and conduct periodic open reports to the President and the DPR as representatives of the people. The Memberamo River faction also emphasized that although the authority is independent, reports are still needed as an evaluation of the performance of personal data protection that has been carried out.

1.5.3 Work Schedule

The Parliamentary Internship Program (Pattern Pro) starts on August 14, 2023, and ends on December 22, 2023. This internship is carried out from Monday to Thursday at 08.00 - 16.00 WIB and Friday 08.00 - 16.30 asynchronous and synchronous with the following activity details:

No	Framework	JP	Weeks																	
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Observation	50																		
2	Public Lecture	80																		
3	Audience	100																		
4	Internship	600																		
5	Simulation	50																		
6	Evaluation	20																		
TOTAL		900																		

Table 1.2 Internship Framework

1.5.4 Weekly Reports

Sunday	Activities
1	On Monday, 28 August 2023, there were no internship activities because participants from outside Jakarta were in the process of mobilization. However, there were assignments related to the country of Geneva which included a country profile, parliamentary profile, executive profile, country advantages, and diplomatic relations with Indonesia. On Tuesday, August 29, 2023, a public lecture was held with Bima as the speaker at the Public Relations and Museum Management Section of the DPR RI. He explained the history of DPR RI, including the urgency of establishing a parliamentary institution, the history of parliamentary institutions in Indonesia, and an overview of ten significant periods in the development and change of the parliamentary institution. Wednesday, August 30, 2023, there was an assignment on national issues. I chose to discuss the issue of air pollution in Jakarta, analyze the causal factors, and find solutions. Thursday, August 31, 2023, the internship activities took place face-to-face with the agenda of direct guidance and direction from mentors regarding technical and regulatory aspects during the internship period, as well as the final assignment that must be completed before the end of the internship period. Other agendas included a plan to create an outline for the final project, a visit to the

	Plenary Meeting Room, the plenary session room, and the search and distribution of tasks related to the DPR RI organs. On Friday, September 1, 2023, the agenda continued with assignments related to the issues to be discussed in the final project, as well as a visit to the museum to gain insight into the institution.
2	Activities in the second week, August 21, 2023, were still carried out online through Zoom. This activity took place from 09.30 to 12.00, and continued at 13.00 until completion. The agenda of this meeting was related to observations with the Legislative HR Center as a facilitator who discussed the review and revision of the batch assignments that had been given to the interns at the previous meeting. The first session at Zoom also included a sharing session on the meaning of independence, the reasons for choosing DPR-RI as an internship site, and other topics. In the second session, which started at 1 pm, the participants discussed division assignments. Each division chose a name based on an influential DPR-RI member in Indonesia and included a philosophy according to the division's vision and mission. Interns were divided into breakout rooms according to their respective divisions to discuss and determine division names and philosophies. On August 22, 2023, there were two activities. The first activity in the morning was to follow and summarize the plenary meeting on the views of the factions on the FY 2024 State Budget Bill, which was broadcast on the DPR RI YouTube channel. Nine factions, including PDI Perjuangan, Golkar, Gerindra, Nasdem, PKB, Demokrat, PKS, Amanat Nasional, and PPP, delivered their opinions in 5 minutes each. The second activity started at 13.00 to 15.00 was conducted through Zoom. This was a building learning commitment (BLC) that discussed the assignments from the previous day. Each division gave a presentation on the philosophy of the DPR-RI member's name, which was used to name their division and adjusted to the division's vision and mission. Before ending, the participants also performed yells made at the previous week's meeting. On Wednesday, August 23, 2023, there was a follow-up observation agenda from 13.00 to 15.20 WIB from the previous day. This meeting was exciting and filled with learning. Interns were divided

	into two breakout rooms: "Assistant to MP's Expert Staff" and "Non-Assistant to MP's". They participated in a quiz using Kahoot covering general knowledge about DPR RI. There were 30 questions. The "Non-Assistant to MP's" breakout room had 116 members. There was an announcement that each breakout room would reward the best three individuals with the highest scores, and they would get prizes from the Pusbangkom SDM legislative. On August 24, 2023, there were two agendas. The first agenda in the morning was to follow and summarize the 3rd Plenary Meeting of the House of Representatives of the 1st Session Period of Session Year 2023 - 2024 via YouTube DPR RI. The meeting discussed the views of factions regarding the Accountability Bill for the Implementation of the 2022 State Budget. All nine factions expressed their views. The second agenda started at 13.00 to 15.00 WIB and was still related to public relations observation and museum management. Resource persons from the DPR RI museum explained about the DPR RI building and environment to the interns. The last activity of the second week began at 09.00 WIB with an observation agenda involving the public relations section and museum management of the Secretariat General of the DPR RI through the Zoom meeting. The resource person explained the parliamentary and public relations aspects of the DPR RI. The goal was for participants to understand more about the House of Representatives. Explanations included the functions of the House of Representatives, its organs, the division of session and recess time, and the leadership of the House of Representatives. There was also guidance on complaints and aspirations. The session also discussed communication in parliament and work programs in the field of public relations. There was a question and answer session between the speakers and participants on parliamentary and public relations aspects.
3	On Monday, 28 August 2023, there were no internship activities because participants from outside Jakarta were in the process of mobilization. However, there were assignments related to the country of Geneva which included a country profile, parliamentary profile,

	executive profile, country advantages, and diplomatic relations with Indonesia. On Tuesday, August 29, 2023, a public lecture was held with Bima as the speaker at the Public Relations and Museum Management Section of the DPR RI. He explained the history of the House of Representatives, including the urgency of establishing a parliamentary institution, the history of parliamentary institutions in Indonesia, and an overview of ten significant periods in the development and change of the parliamentary institution. Wednesday, August 30, 2023, there was an assignment on national issues. I chose to discuss the issue of air pollution in Jakarta, analyze the causal factors, and find solutions. Thursday, August 31, 2023, the internship activities took place face-to-face with the agenda of direct guidance and direction from mentors regarding technical and regulatory aspects during the internship period, as well as the final assignment that must be completed before the end of the internship period. Other agendas included a plan to create an outline for the final project, a visit to the Plenary Meeting Room, the plenary session room, and the search and distribution of tasks related to the DPR RI organs. On Friday, September 1, 2023, the agenda continued with assignments related to the issues to be discussed in the final project, as well as a visit to the museum to gain insight into the institution.
4	There were three activities this week including public lectures, observations, and internships. The first public lecture was held on September 4, 2023, regarding the legislative function delivered by the Deputy Chairman of Baleg, Mr. H. Ach. Baidowi, S.Sos., M.SI, in KK II Meeting Room. The second public lecture activity was held on September 5, 2023, regarding digital literacy and was delivered by the Head of Pustekinfo through a zoom meeting. In addition, there were observation activities regarding office tours to the Plenary Meeting Building 1 and the DPR Museum guided by the Protocol and Public Relations Bureau. And this week's internship activities include assignments, work on assignments (data and material collection, analysis, case identification, and writing) and presentations on DPR RI organs, laws on work copyright, and countries that have

	researchers in their parliaments and the organizations or alliances involved in them.
5	During this week, there were five exciting and fun activities. First, the opening ceremony and reception of MDRR RI participants in 2023 which took place on September 11, 2023. The second activity was a public lecture on the duties and functions of the Secretariat General of the DPR RI delivered by Mr. Drs. Helmizar, M.E, as the Head of the Planning and Organization Bureau, and took place on September 12, 2023 in the KK II Meeting Room. The third activity was an internship, which included assigning, working on, and improving tasks related to outlining, reviewing national journals available on the puslit website entitled Readiness for Digitalization of Non-Cash Payment Systems in People's Markets, and making infographics on Prolegnas, and AKD. The fourth activity was a joint study with the assistant law drafting unit and the plenary session preparation unit regarding the Law Formation Mechanism in the DPR RI and the concept of Meaningful Participation in the formation of laws in the DPR RI delivered by Plt. Head of PUU Center for Ekkuinbang Kesra/Associate Law Drafter, Mrs. Wiwin Sri Rahyani, S.H., M.H, which was held on September 12, 2023. Finally, there was a greeting and visit from the work unit of the Household Affairs Committee (BURT) to the parliamentary analysis center which was held on 13 September 2023.
6	Internship activities from Monday to Thursday take place from 08.00 to 16.00 WIB, while Friday takes place from 08.00 to 16.30 WIB. This week, there are four interesting and fun agendas. The first is the internship agenda which includes continuing and revising unfinished tasks from the previous week regarding Prolegnas and AKD infographics. In addition, there is an assignment on the issue of the week which requires observing news that is being widely discussed, searching for data, writing related to the issue of riots that occurred due to the National Strategic Project (PSN) on Rempang Island. and the last activity is making a presentation on the Job Creation Perppu and countries that have research on parliament in it and listening to input/evaluation related to journal review assignments that have been done in the previous week. The second agenda is public lectures. This week there were three public lectures. The first public lecture on

	Modern Parliament was delivered by Mr. Dr. Ir. Iskandar, M.Si., M.IKom as the Secretary General of DPR RI. The second public lecture on Parliamentary Diplomacy was delivered by Dr. H. Fadli Zon as the Chairman of BKSAP. The third public lecture was a briefing related to decision making in the Plenary Session of the House of Representatives, delivered by Mr. Muhammad Dimiyati Sudja and a simulation of decision making through open and closed voting guided by Mr. Ahmad Budiman. The fourth agenda was Audience. This week there were three audiences. The first hearing was held with the Vice Chairman of Commission X DPR RI, Dr. H. Abdul Fikri Faqih, M.M. (A-444 / F-PKS / Central Java IX District) in the Commission X Meeting Room with a topic on Soft Skills. The second hearing was held with the Library Section of the House of Representatives with topics on various important matters regarding the library. The third hearing agenda came from the Legislative Body Section which was held in the meeting room of the legislative body the topic of the hearing this time was an introduction related to the duties and functions of the Bureau of Trial II and an introduction to the Legislative Body and delivered by Mr. Djustiawan Widjaya, S.Sos., M.A.P. as Head of Bureau of Trial II, and Mr. Widiharto, S.H., M.H. as Head of the Secretariat Section of the Legislative Body.
7	There were several internship agendas conducted this week. First, there was an audience organized by the Information Technology Center of the Secretariat General of the DPR RI, moderated by Evlin Haditama, and held at the DPR RI Command Center. In this hearing agenda, Evlin as a team from PUSTEKINFO explained several important things related to PUSTEKINFO DPR RI. The second agenda was to continue revising the tasks that had not been completed on the previous day regarding the revision (refinement and completion) of infographic designs related to Prolegnas and AKD. The third agenda was to attend a seminar organized by the PPP faction of the House of Representatives with the theme 'The Role of Halal Tourism in Reviving the Tourism Sector and Creative Economy.' The fourth agenda is to search for data related to the case of Mr. Syahrul Yasin Limpo, who was the Minister of Agriculture The last agenda was to participate in a meeting through the Zoom platform with the mentor and his team, which discusses the regulation of the Broadcasting Law.

8	This week, there are several internship agendas to increase understanding and knowledge. First, learning the products produced by PUSAKA, including Policy Briefs, Infographics, Isu Sepekan, and other products. In addition, the interns were active in finding the latest information, reading news, and discussing issues that are being discussed within PUSAKA and in the public forums. Second agenda was to visit the UMKM EXPO organized by the United Development Party in Nusantara II Building and tasted various foods available at the bazaar tenants. Third, the interns attended a public lecture held in KK II Room with the topic "Trial Support in the House of Representatives," delivered by Mrs. Suprihartini, S.IP., M.Si, as Deputy for Trial Affairs. This public lecture provided in-depth insight into the trial process in the House of Representatives. Finally, there was a sharing session with PUSAKA's mentors, Mr. Ahmad Budiman and Mr. Denico. On this occasion, the interns learned a lot about research methods, trial support services in the DPR RI, and speed reading techniques.
9	This week, there are several internship agendas carried out to increase understanding and knowledge of the DPR RI and its related matters. First, there were three audiences conducted. The first hearing was led by Mr. Andi regarding the State Financial Accountability Agency (BAKN). The second hearing was delivered by Mr. Muhammad Hasbi Azis, IR, MSI, who is the Expert Coordinator of Commission V DPR RI, discussing the Overview of Commission V DPR RI, and was held in the Commission V Meeting Room. The third hearing was held in KK II Room and focused on the Secretariat Bureau of the House of Representatives. The second agenda was a joint public lecture with Commission VII with the theme "Energy and Mining Legal System in Indonesia." This public lecture was delivered by Mr. Bisman Bakhtiar, SH, MH, MM, who is a representative of the JLP Law Firm, and took place in the Commission VII Meeting Room, Nusantara I Building, 1st floor. The third agenda was to attend an Exhibition in commemoration of Indonesian Museum Day located at Nusantara Building of the House of Representatives and attend a National Seminar with the theme "Urgency of Drafting the Museum Bill," which was held at Abdul Muis Room. The seminar was attended by several key speakers, including Mr. Putu Supadma Rudana, MBA, as Chairman of the Indonesian Museum Association/Vice Chairman

	of BKSAP DPR RI, Dr. Lidya Suryani Widayati, S.H., MH.H, and Dr. Ali Akbar, M.Hum, as resource persons at the event. The next day we supported the delegation from PUSAKA who participated in the Poco-Poco Gymnastics competition to commemorate Korpri Day. And the last agenda this week was to review all the materials that had been obtained during the internship at the DPR RI, completed and compiled a report related to the results of the Survey of Public Perceptions of the Performance of the DPR RI for the 2019-2024 Period in DKI Jakarta Province based on the data that had been inputted in the previous meeting, and reviewed the results of the AKD and Prolegnas infographic tasks that had been done in the previous weeks. In addition, there was further discussion about the agenda that would be carried out in the next week with Pak Ahmad Budiman.
10	There are several internship agendas carried out this week. First, before starting the main agenda, all interns reviewed all the material that had been obtained from the beginning of the internship period to date. Second, working on the tasks given by the mentors. There were several tasks given by the mentor this week, namely reading a novel, doing a review of the novel, proving whether or not fast reading techniques could be used in reading novels, and presenting the reviews that had been made. The novel I read in this assignment is entitled "11:11" by Fiersa Besari which has a theme about romance in a very broad sense because this novel is a short story that each chapter has different characters and stories and is not related to each other, so speed reading techniques can be applied. The second task was to conduct observations and interviews related to the outline of the final project with the title "The Role of the DPR RI in Receiving and Channeling Community Aspirations in a Region in Policy Making" which would be presented on Friday. There were evaluations and corrections from Mr. Ahmad Budiman regarding the results of the observation and interview presentations from the interns at PUSAKA. So, Mr. Ahmad Budiman explained again about the concept of observation and interview, its types, case studies in conducting observations and interviews to support interns' understanding, and so on. This opportunity was very valuable because Mr. Ahmad Budiman shared a lot of knowledge related to observation and interview activities in supporting journal work. The third task is the

	development of imagination from a "point" where the point can be imagined into a picture or sentence. On this occasion, I developed the dot into an image of two hands holding each other with different types of skin color and one hand with a brown skin color holding a flower. The picture was inspired by one of the skincare brands that I use and has the meaning that the difference in skin color owned by each woman is not an obstacle to look beautiful because each woman has her own uniqueness and privileges so it can be concluded that all women are beautiful with their uniqueness and specialty. Mr. Ahmad Budiman explained that giving this assignment is because we are often always centered or focused on a point that we have to face or have to live through, even though it is from that point that we step and from that point that we feel it because maybe we are a little ignorant that the point exists because there is something that precedes it and what precedes it is what we have done or what others have done. Then that point is a phase where we are actually processing based on the experience or story or advice that we have gotten before. So from that point the process becomes a reflection of our steps or our prospects in the future. The meaning of this assignment is first, think and act comprehensively even in the simplest form. Second, A process that we are going through is a stage that precedes what we have received. Third, then be sure that tomorrow is a process from the point that you are currently living. Both joy and sorrow. And lastly, God is merciful and compassionate. The third agenda was a Public Lecture on Legislative HR Competency Development delivered by Mr. Drs. Djaka Dwi Winarko, M.Si as Head of the Information Technology Center. On this occasion he conveyed and explained several important things related to Pusbangkom Setjen DPR RI starting from the history of the establishment of Pusbangkom SDM Legislatif from 2015 to 2023 to the services provided by Pusbangkom SDM Legislatif which include research, regular internships and cooperation, and MDRR DPR RI. The fourth agenda was learning with mentors about Work Ethics and Ethics delivered by Mr. Ahmad Budiman. On this occasion he explained the differences between work ethics and ethics and their implementation in the work environment.
--	---

11	There are several internship agendas carried out this week. First, before starting the main agenda, all interns together review all the material that has been obtained from the beginning of the internship period to date. Secondly, continuing to work on the tasks given by the mentor, such as finding and reading supporting journals to help create the outline of the final internship assignment, as well as continuing and completing tasks related to the countries involved in the task "The 12th International Seminar for Parliamentary Research Services". For this assignment, I chose to study and summarize the essence of the presentation from the Czech Republic, which focused on the topic "AI as a Tool and Object of Parliamentary Research" delivered by Markéta Nováková, a researcher at the General Analysis Department, Parliamentary Institute, Office of the House of Deputies of the Czech Republic. Markéta Nováková, a representative from the Czech Republic, explained the importance of AI as a parliamentary research tool that has credibility, objectivity, relevance, timeliness, and the ability to pinpoint sources. While AI can help summarize information, researchers must still be careful to check the authenticity and relevance of sources. The focus of parliamentary research in the legislative realm is to understand the impact and involvement of institutions in the legislative process, especially in relation to AI legislation regulated by the European Union. As such, the use of AI in this context is considered a progressive step towards supporting more effective and informative parliamentary research. The second internship agenda is public lectures. This week, there were two public lectures. The first public lecture with the topic "Caring for Diversity" was delivered by Mr. Dr. Indra Pahlevi, S.IP., M.Si, who serves as the Head of the Parliamentary News Bureau of the Secretariat General of the DPR RI in KK II. On this occasion, he explained some important things and the latest information that was previously not widely known by the interns related to diversity within the framework of the Republic of Indonesia. The second public lecture with the topic "Code of Ethics of the Board of Honor" was delivered by Komjen Pol (Ret.) Drs. H. Adang Daradjatun, who served as Chairman of the Court of Honor of the House of Representatives (MKD) from the PKS faction in KK II. On this occasion, he explained several important things related to the MKD (Court of Honor) of the DPR RI. The third agenda of the internship was to talk and exchange ideas with the mentor, Mr. Denico, regarding the final project and important things needed for
----	---

	the final project of the internship. And the last agenda was all MDRR DPR RI participants attended the opening ceremony and Nava Panca Cup competition at the DPR RI Sport Center. In this activity, several interns from PUSAKA participated in various competitions, including badminton, basketball, and futsal.
12	There are several internship agendas carried out this week. First, before starting the main agenda, all interns together review all the material that has been obtained from the beginning of the internship period to date. The second agenda is to present the tasks that have been completed related to the things discussed by each country at the NARS seminar in South Korea. Based on the results of the presentation, it can be concluded that there are two main points from the seminar, the first is related to artificial intelligence (AI) that the presence of AI can support various activities quickly, but behind its benefits, AI also has great risks that have a negative impact in the future if not used wisely. The second is related to RIA that in the process of making regulations, an impact analysis must be carried out both before, during, and after implementation. In addition, this week the interns also continued working on the tasks given by the mentor, such as searching and reading supporting journals to help make the final internship assignment, revising infographics about AKD with the title Supervision of Processed Food Products and Ready-to-eat Food with Sugar, Salt, and Fat Content Study in Bogor City, West Java Province and Serang City, Banten Province, and starting to work on the final report which will later be submitted to MSIB, Partners, and Campus. The third agenda was to attend a meeting on the Opening of the Second Session Period of Session Year 2023-2024 delivered by the Speaker of the House of Representatives Dr. (H.C) Puan Maharani at Nusantara II Building. She explained various important aspects based on the functions of the House of Representatives, including plans to continue the discussion of 9 Draft Laws (RUU) which are currently in the first level discussion stage in Session II Year 2023-2024. Then, in the context of the supervisory function, the DPR RI will monitor a number of policies, issues, and problems in various fields through the relevant organs of the House (AKD). Issues of concern include the food crisis, climate change, rising world oil prices, cases of violence and bullying in the school environment, cases of monkey pox, financing of MSMEs through P2P

	fintech lending, alleged misuse of pension funds in several BUMNs, and the increase in the BI rate. The fourth agenda was a sharing session with mentors and other interns in the PUSAKA work unit regarding journal writing and final reports. The fifth agenda was an audience with Mrs. Ir. Dr. Hetifah Sjaifudian, MPP as Vice Chairperson of Commission X DPR RI on the topic of Public Policy.
13	There are several internship agendas carried out this week. First, before starting the main agenda, all interns together review all the material obtained from the beginning of the internship period to date. The second agenda is Audience. This week there are two audiences. The first audience was Mr. Emanuel Melkiades Laka Lena as Vice Chairman of Commission IX of the House of Representatives / Chairman of the House of Representatives I Golkar Party NTT with the agenda of sharing sessions regarding his work and political experiences, things he encountered and faced during his foray into politics, and so on in the Budget Agency Meeting Room. The second hearing agenda was conducted with PA3KN (Center for Budget Analysis and State Financial Accountability) with the topic of discussing PA3KN's role in supporting the budget and supervisory functions of the DPR RI to the products made by PA3KN in the BAKN Meeting Room. The third agenda is to discuss task with mentors and other interns and continue working on the final assignment of the internship, namely journals and final reports which will later be submitted to MSIB, Partners, and Campus. The fourth agenda is working on assignments regarding the review of the Regulation of the Minister of Administrative Reform and Bureaucratic Reform of the Republic of Indonesia Number 1 of 2023 concerning Functional Positions and making presentations on the review tasks that have been done. After the presentation, the mentors, namely Mr. Ahmad Budiman and Mr. Denico gave input on the results of the review that had been done that there were still mistakes in the review process because the interns only summarized each article and did not provide criticism or input on the articles in the regulation so they suggested that the review be improved first. The fifth agenda was to attend the National Seminar & Call for Papers with the theme "Towards a Sovereign, Advanced, and Sustainable Indonesia Through the National Long-Term Development Plan 2025-2045" organized by the Parliamentary Analysis Center of the House

	of Representatives of the Republic of Indonesia at Nusantara IV Building. The event was attended and filled by great and influential people, including Dr. M. Amir Uskara, M.Kes as Chairman of Commission XI of the House of Representatives, Dr. (H.C.) Ir. H. Suharso Monoarfa as Minister of PPN RI / Head of Bappenas, Prof. Dr. Jimly Asshiddiqie as Professor of HTN University of Indonesia, Ir. Restuardy Daoarfa as Minister of National Development Planning of the Republic of Indonesia. Ir. Restuardy Daud, M.Sc as Director General of Regional Development, Ministry of Home Affairs, and Sri Mulyani Indrawati, S.E., M.Sc., Ph.D as Minister of Finance were unable to attend. These speakers provided a lot of insight and new knowledge about the themes discussed from various aspects such as reducing the extreme poverty rate to zero in the coming year to the implementation of the RPJP planned for the 2025-2045 period. The sixth agenda was a public lecture with Mr. Dr. Inosentius Samsul, S.H., M.Hum as the Head of the Expertise Agency of the General Secretariat of the DPR RI in KK II Meeting Room. On this occasion there were several important things that he conveyed, including the role of the expertise body in legislation, the dynamics of legislation, the problem of legal reasoning in the practice of law formation, the character of law, 10 work values of the expertise body, and so on.
14	There are several internship agendas carried out this week. First, continue working on journals and final internship reports which will later be submitted to MSIB, Partners, and Campus. Second, there is an agenda of hearings that were attended 3 times. The first audience was the PUSAKA Audience with PUSPANLAK, with a discussion of several important matters related to PUSAKA, which included the products produced, the duties and functions of PUSAKA in supporting board members, and so on. In addition, at this hearing, the two work units exchanged ideas and opinions on hotly discussed issues such as social, environmental and trade issues. The second audience was an audience with Mr. Drs. H. Hamka Baco Kady, M.S. from the Golongan Karya Party Faction as a member of the Budget Committee at Commission V, Nusantara II Building. The topic of discussion at this hearing was about the Indonesian Parliament, the Budget Committee of the House of Representatives, the Scheme of Discussion in the Budget Committee, and Examples of Budget Committee Discussion based on Article 110 paragraph (2) of Law

	No.17 of 2014 concerning MD3. The third hearing was with Dr. H. Cucun Ahmad Syamsurijal, M.A.P. as Vice Chairman of the Budget Committee of the House of Representatives. The topics of discussion of this hearing were the Legal Basis of the DPR RI Budget Agency, the Concept of the State Budget, the Budget Cycle, the Preparation of the State Budget, the Duties and Functions of the DPR RI Budget, and Meetings. The last agenda of the internship is working on content concepts for work units that introduce the functions and duties of the Parliamentary Analysis Center. In the content concept, there is a deeper explanation of PUSAKA, the products produced, and an invitation for the audience to find out more about PUSAKA.
15	There were some very fun internship agendas carried out this week. The first agenda was an audience with Mr. H. Rano Karno, S.I.P., as a Member of Commission X DPR RI from the PDIP Faction in the Commission X Meeting Room. On this occasion, he conveyed several important things, including the history of cinema, his journey from actor to public official, and aspects of Indonesian culture in the era of globalization. The second agenda involved reviewing all the materials that had been obtained during the internship at the DPR RI, continuing to work on the final report, and creating video content about the work unit. The third agenda involved attending and listening to the discussion about the trial simulation that will be held next week with the topic of discussing 3 DIM of the PDP (Personal Data Protection) Bill and 8 DIM of the Criminal Code Bill which are grouped into three clusters, namely insulting the President or Vice President, demonstrations, and adultery. The fourth agenda involves participating in and attending Work Ethics and Team Building Workshops with all Legislative Analysts (ANLEG) from the Parliamentary Analysis Center work unit and Kampus Merdeka interns in the work unit. This activity was held with the aim of increasing the capacity and capability of legislative analysts and policy analysts in meeting the substance needs of the DPR RI. The last agenda is to participate in Harmoni Nava Panca: Warm Dialogue on the Dynamics of Work in Political Institutions with the Secretary General of the DPR RI, namely Mr. Ir. Indra Iskandar, M.Si. In addition to the warm dialogue agenda with the Secretary General, all apprentices at the people's house also participated in populist competitions and cultural performances. This was done with the aim

	that all interns in the people's house would get to know and be familiar with each other.
16	This week's main agenda is a trial simulation related to the Personal Data Protection Bill (PDP) and the Criminal Code Bill (KUHP), starting from the RAKER, PANJA, to PARIPURNA stages. The PDP Bill that entered the RAPUR includes the 3rd DIM of the PDP Bill Number 262 Article 58 paragraph (2), while the Criminal Code Bill discussed includes DIM Number 389 Article 263 paragraph (1) and DIM Number 390 Article 263 paragraph (2). In this simulation process, interns are taught how to make decisions in drafting laws when there are differences of opinion and interests in each faction. Decision-making is done in two ways, namely deliberation and consensus as the first step. If the results cannot be achieved through deliberation and consensus, voting will be conducted as the second step.
17	Most of the internship agenda this week is consultation on journal work and continuing work on journals that are already at the stage of collecting data and processing supporting data to answer the formulation of the problem which will later be described in the results and discussion section of the journal. The sources used as supporting data for the journal are experts in their fields, namely Mr. Ahmad Budiman as Assistance for the ITE Law and PDP Law, and Mrs. Susi as Assistance for the Consumer Protection Law. A lot of information, knowledge, and data were obtained from the results of this interview so that these things can be used as supporting data to strengthen in answering the problem formulation which will later be described in the results and discussion section of the journal. In addition, there was an audience agenda with Mrs. Dr. Ir. Hetifah Sjaifudian, MPP as Vice Chairwoman of Commission X from the PKB faction in the Commission X Meeting Room. On this occasion she provided important information and explained that Indonesia's population is currently dominated by young people: 25.87% millennials, 27.94% Gen Z, 21.88% Gen X, with the least pre-boomers, only 1.87%. Data also shows that 3 out of 5 Indonesian representatives at the UN General Assembly in 1947 were from that generation. While the hope for the future is that the NIKN is filled with qualified youth, the unemployment rate is high and 14 out of 100 youth are not absorbed

	in the current job market. Education is considered a development capital, with high education levels associated with life expectancy, well-being, and low maternal and infant mortality rates. Important soft skills for the future include communication, critical thinking, adaptation, leadership, cooperation, networking, and time management. Major challenges for the younger generation include lack of motivation, low discipline, tendency to procrastinate, pessimistic thinking, overthinking, easy distraction, and arrogance. The last internship agenda for this week was to hold a ceremonial tumpeng cutting ceremony as a sign of gratitude for being well received at PUSAKA and a sign that the internship at the Paliamentary Analysis Center is coming to an end. This ceremonial event was attended by Mr. Ahmad Sani the Head of the Center for Parliamentary Analysis, Mr. Albert the TU PUSAKA, Mr. Ahmad Budiman and Mr. Denico as PUSAKA Mentors, and interns in the PUSAKA work unit.
18	There are several internship agendas this week. The first agenda is an audience with Ms. Fitriana Yuliana as an Expert of AKD Commission IX of the DPR RI with the topic of discussion regarding the role of experts in supporting the functional duties of the DPR RI. The second agenda is conducting interviews with online loan users related to consumer protection which is used as supporting data to answer the formulation of problems contained in the journal from the perspective of consumers / online loan users. The third agenda was a public lecture with Dr. Indra Pahlevi, S.IP., M.Si as the Head of the Parliamentary News Bureau at Pustakaloka in Nusantara IV Building. On this occasion he explained how the work of the parliamentary news bureau in producing news in line with the wishes of the DPR RI in carrying out the vision of a modern parliament that fulfills aspects of public information disclosure. In addition, he also introduced the work units in the parliamentary news bureau which include Metaksos, TVR Parliament, and E-Media Parliament as well as the products produced. The fourth agenda was to consult and continue working on the journal. The last agenda is the Journal Presentation. This week, there interns made presentations; after they made presentations, they received input and suggestions from the mentors to make improvements before submitting.

19	There are several internship agendas this week. The first agenda is to continue journal presentations. There are four titles presented, including "Evaluation of the Implementation of Open Parliament Indonesia in Realizing Public Information Openness in the Indonesian House of Representatives, "Consumer Protection in the Financial Sector Against Consumptive Behavior of Online Loan Customers," "The Role of the House of Representatives of the Republic of Indonesia in Encouraging Gender-Perspective Legislation Functions: A Case Study of the Implementation of the TPKS Law," and "Student Perceptions of the Prospects for Black Campaigns in the 2024 Presidential Elections on Social Media." After the presentation, each presenter received constructive criticism and suggestions regarding their journal for improvement before submission. The second agenda was to revise the journal based on the criticisms and suggestions given by the mentors after the presentation. In addition, the interns and mentors also discussed and exchanged ideas on matters discussed in the journal revision. The third agenda is taking class photos. The fourth agenda is a photo with fellow interns and mentors in the Parliamentary Analysis Center work unit and a farewell event with mentors. The last agenda is to attend the closing ceremony of the Internship Program and Certified Independent Study (MSIB) Independent Campus Internship at the People's House in 2023 in the Pustakaloka Room, Nusantara IV Building.
20	The main agenda for this last week of the internship is to continue, complete, and perfect the final report that will be submitted to MSIB, Partners, and Campus.

Table 1.3 Weekly Reports

CHAPTER II

INTRODUCTION

2.1 Research Background

The growing technology significantly influences a society's growth process, which goes hand in hand with daily life. The theory of induced technological change states that other economic factors, such as factor changes, demand, and growth, cause technological change (Dixon, 1997). The current developments seem to align with this theory. This technological development provides a financial innovation and information technology-based money lending, better known as Fintech (Financial Technology) of peer-to-peer lending type. The concept of peer-to-peer (P2P) lending offers convenience and speed in borrowing funds (Saksonova, S., Kuzmina, I., 2017). So, in this case, borrowers are no longer fixated on conventional procedures that are complicated and long.

Today, the online loan industry in Indonesia has become an integral part of the financial sector and plays an essential role in changing the dynamics of access to finance. Indonesian Co-Funding Fintech Association (AFPI) stated that the development of financial technology (P2P Lending) in Indonesia has existed since 2015, which was marked by the establishment of Koinworks. However, the company was not officially registered with OJK at that time. However, regarding Indonesia Financial Services Authority Regulation Number: 77 /POJK.01/2016 on Information Technology-Based Money Lending and Borrowing Services, the change in the dynamics of access to finance occurred in 2016. This change in the dynamics of financial access provides convenience to the public in borrowing funds. Based on data from fintech lending companies licensed and registered with the Indonesia Financial Services Authority (OJK) as 20 December 2019, there are 164 companies, but only 25 companies have business licenses. (Indonesia Financial Services Authority, 2019). As 9 October 2023, the total number of peer-to-peer lending or fintech lending providers

registered and licensed with OJK is 101 companies. (Indonesia Financial Services Authority, 2023). The data show a decrease in fintech lending licensed by the Financial Services Authority by 63 companies in approximately four years. In addition, the list of illegal online loan companies recorded by the Financial Services Authority in 2019 was 168 companies (Financial et al., 2019). As March 2024, there were 537 illegal online loan companies in Indonesia (Brunton & Jeff, 2024). The data show that there has been a significant increase in illegal online loan companies in the past five years.

The decline in the number of fintech lending companies licensed by the Financial Services Authority and the increase in illegal online loan companies is due to people's highly consumptive behavior and lifestyle. This is one of the reasons why the use of online loans is increasing. This can be seen in the bar chart presented by Databoks based on research conducted by NoLimit Indonesia, showing the various reasons people use online loans, including to fulfill their lifestyle with 365 conversations and consumptive behavior with 138 conversations. One of the main factors that drives people to use online loans is when they have to pay other debts. However, other debts may also be caused by consumptive behavior and a high lifestyle. This is because the accessibility and convenience offered by fintech lending companies through online loans allow users to efficiently fulfill their shopping desires without worrying about paying.

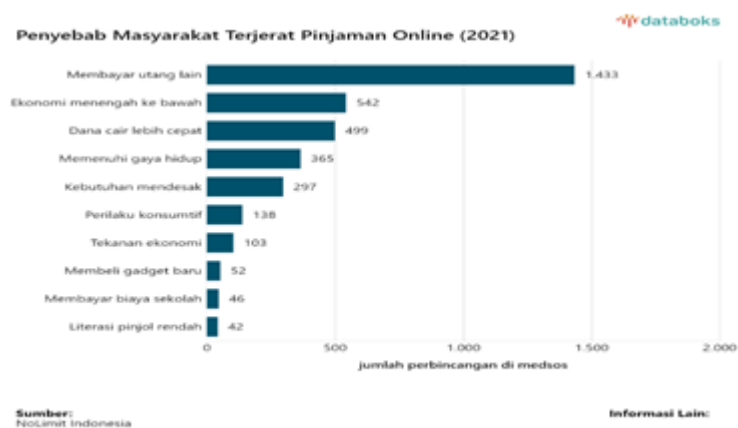


Figure 2.1 Causes of people falling into online loans

While fintech lending provides tremendous accessibility and convenience to its customers, consumer protection should be a key concern in maintaining financial well-being and consumer rights. This is because consumers will face several risks and challenges in using online loans. High interest rates and shorter repayment tenors are the main risks consumers face, as these high interest rates will create a significant financial burden and difficulty in repaying the loan. In addition, the vagueness of the terms and conditions of online loans will allow consumers to pay more than the initial agreement and pay unreasonable late fees and other penalties.

Aggressive collection practices also pose a severe challenge to consumers as it allows consumers to face pressure to pay faster or in more significant amounts than they can afford resulting in financial discomfort and uncertainty. So this will cause the consumer to experience psychological disorders that lead to stress or even depression (Renanita & Hidayat, 2013). One example of aggressive billing happened to a kindergarten teacher in Malang. This customer experienced threats that caused her to be fired from her job. As a result, this online loan customer experienced despair to the point of near suicide (Midaada, 2021). Furthermore, identity theft and misuse of information by third parties will likely occur in online loans, considering that Indonesia ranks the 4th in the world in data leakage cases, reaching 13.26 million in the third quarter of 2022 (Pressrelease.id, 2023). Therefore, consumers are expected to be more vigilant about it. One of the breach cases that stole the attention was related to the case of spreading personal data of online loan customers in Manado. In this case, the company threatened to spread information in the form of photos of ID cards and pictures of victims from social media to numbers registered in the victim's cellphone contacts. The handling of this case has reached the Metro Jaya Regional Police. The suspect is being handled and charged with Article 30 juncto Article 46, or Article 32 juncto Article 48, or Article 29 juncto Article 45B, or Article 27 Paragraph (4) juncto Article 45 Paragraph (4) of Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Electronic Information and Transactions (Kurnia, 2022). Effective consumer protection involves a range of efforts to reduce the risks and

challenges of online loans. One strategy is to empower consumers with relevant information to enable them to make smart and informed financial decisions.

The current government has improved financial sector regulations to address the risks and challenges of consumer protection arising from online loans. In this context, the Indonesia Financial Services Authority Regulation Number 77/POJK.01/2016 on Information Technology-Based Money Lending and Borrowing Services (POJK 77/2016) has been updated to become Regulation of the Financial Services Authority of the Republic of Indonesia Number 10 /Pojk.05/2022 concerning Information Technology-Based Joint Funding Services (POJK LPBBTI/Fintech P2P Lending). The issuance of POJK LPBBTI aims to develop a financial industry that can encourage the growth of alternative financing, facilitate, and increase access to funding for the community and business actors through information technology-based funding services. In addition, enacting the Law of the Republic of Indonesia Number 4 of 2023 Concerning the Development and Strengthening of the Financial Sector (P2SK Law) is an effort to improve public welfare through financial sector reform in Indonesia. One of the considerations for establishing the P2SK Law is in response to the low level of consumer protection in the financial sector. Related consumer protection has been regulated in Law Number 8 of 1999 on Consumer Protection. However, the implementation of consumer protection has not been adequate, so it needs more comprehensive regulation. In addition, consumer protection has also been regulated under Law Number 19 of 2016 on Information and Electronic Transactions and Law of the Republic of Indonesia Number 27 of 2022 on Personal Data Protection. The purpose of government regulations and laws is to create a sense of security for consumers in fulfilling their needs.

Although consumer protection has been regulated in several laws and regulations, consumer protection in the financial sector, especially online loans is still relatively weak, and many are still disadvantaged. This can be seen from various cases of fintech company violations. These violations include intimidating billing, dissemination of personal data, fraud, and sexual harassment through electronic media.

2.2 Problem Formulation

Based on the background presented, the researcher will discuss the following questions:

1. How are consumer protection efforts against consumptive behavior of online loan customers?
2. What is the role of regulation in protecting consumers in the online loan sector?

2.3 Research Objectives

Based on the problem formulation above, several objectives can be taken from this research. The following are the objectives of this research:

1. To see consumer protection efforts against the consumptive behavior of online loan customers in dealing with various cases of violations committed by the company by referring to policies/regulations regarding consumer protection.
2. To identify consumer protection regulations.

2.4 Research Benefits

The benefits obtained from this research are:

1. For Online Loan Users

This research is expected to help online loan users understand their rights and how to protect them from harmful online loans practices. It also aims to make Online loan users more aware of the risks associated with consumptive behavior related to online loans, such as high interest rates and additional fees that may be hidden.

2. For Policymakers

This research is expected to provide a deeper understanding of the relationship between consumer protection and consumptive behavior in the context of online loans. This understanding can then be used to formulate

more appropriate and effective policies to protect consumers from harmful practices and minimize their negative impact on consumptive behavior.

3. For Future Researchers

This research can serve as the basis for further research in consumer protection and finance for future researchers.

2.5 Systematics of Writing the Final Project of Internship and Certified Independent Study (MSIB)

The writing system used in this final project of the internship and certified independent study (MSIB) consists of six chapters, which include:

CHAPTER I

This chapter explains the profile of the office where the researcher carried out the internship: the Secretariat General of the House of Representatives of the Republic of Indonesia (Setjen DPR RI). This section explains how the office was formed, along with its duties and authorities, organizational structure, and weekly internship activities.

BAB II INTRODUCTION

The first chapter is the initial part of the final project project internship and certified independent study (MSIB), which provides an overview and explanation of the research being carried out. This section has several parts: background, problem formulation, internship objectives, internship benefits, and the systematics of writing the final project of an independent internship learning an independent campus.

CHAPTER III LITERATURE REVIEW

This second part explains previous research, the theoretical basis for the research, and the framework of thinking.

CHAPTER IV RESEARCH METHODS

This third section explains the procedures and mechanisms of the research to be carried out. This chapter explains the determination of population and samples, data sources used, data collection techniques, and data analysis techniques used in this study.

CHAPTER V RESULTS AND DISCUSSIONS

This fifth section explains how the research was conducted. This chapter explains the results of data collection, interpretation of data processing results, and discussion of research results.

CHAPTER VI CONCLUSIONS AND RECOMMENDATIONS

This chapter contains conclusions and recommendations based on the research.

CHAPTER III

LITERATUR REVIEW

3.1 Previous Research

Research by Rihani (2018) analyzed the relationship between consumptive behavior and student indebtedness. The results of the data analysis stated that there is a very significant positive relationship between consumptive behavior and debt behavior. This can be interpreted as the higher the consumptive behavior, the higher the debt behavior. Conversely, the lower the consumptive behavior, the lower the debt behavior.

Research by Andriana et al. (2023) analyzed the impact of online loans on consumptive behavior of students in Bandung. The method used in this research was descriptive qualitative. The data collection techniques used were observation and in-depth interviews. The results of this study showed that online loans have a significant impact on students' consumptive behavior. Factors such as ease of access, product promotion, and social pressure encouraged students to take online loans, thus affecting their consumptive habits. Based on the results of the study, students in Bandung City use money from online loans for their needs, consumptive lifestyles, and hedonism such as hanging out, splurging, vacations, watching concerts, nightlife (clubbing), buying electronic goods, and showing off their goods (flexing) in the media.

Research by Izathi (2021) analyzed the relationship between a hedonic lifestyle and peer conformity with debt behavior (dissaving) in psychology students at Maulana Malik Ibrahim State Islamic University Malang. The correlation test results between the hedonic lifestyle variable and debt behavior (dissaving) showed a significant positive relationship. This means that the higher the student's lifestyle, the higher the student's debt will be.

Nurmalina and Sulastris (2019) studied the relationship between self-control and debt behavior in Faculty X students at Muhammadiyah Lampung University. This

research found that self-control and debt behavior have a unidirectional and hostile relationship, which can be interpreted as the lower the self-control behavior, the higher the debt behavior. Low self-control can trigger high impulsive buying.

Research by Sari (2021) analyzed the influence of the use of Paylater on the impulsive buying behavior of E-Commerce users in Indonesia. The results of this study showed that the ease of using paylater technology has an influence of 6.4% on the impulsive buying behavior of e-commerce users in Indonesia. From this, it can be concluded that PayLater (owing) has an influence on impulsive buying, which means that the tendency of individuals to make impulsive buying will be higher for online loan users because of the accessibility and convenience provided by fintech lending through online loans makes individuals immediately fulfill their desire to shop without bothering to think about how to pay.

Research by Mardikaningsih et al. (2020) found a significant result in the relationship between consumptive behavior and student interest in using online loan services. This study showed that the significance level between the consumptive behavior variable and students' interest in using online loan services was 0.000. This indicates a significant and relatively strong relationship because this significance value is less than 0.05. This finding indicates a reasonably strong relationship between consumptive behavior and students' interest in using online loan services in Surabaya City. The correlation value (r) is 0.567, which means there is a reasonably strong relationship between these two variables. In other words, the higher the level of consumptive behavior, the greater the possibility of increasing student interest in online loan services. This relationship is unidirectional, where reducing consumptive behavior can reduce students' interest in using online loan services.

3.2 Online Loans

Article 1, paragraph 3 of Indonesia Financial Services Authority Regulation Number 77 /POJK.01/2016 Regarding Information Technology-Based Money Lending

and Borrowing Services explains that Fintech Lending is a financial service organization facilitating meetings between lenders and borrowers to conduct lending and borrowing transactions in rupiah currency directly through an electronic system.

According to BFI Admin (2022), online loans is borrowing funds online through an application platform or website without requiring guarantees. This means that individuals who borrow and loan providers can conduct transactions without interacting directly face-to-face. With online-based organization and usage, the loan application process is faster than conventional (offline) loan applications. This speed is one of the advantages of online loans in the eyes of the public, especially for those who need funds immediately, such as in the case of an emergency. However, due to the quick and easy process, the nominal limit that can be borrowed tends to be smaller compared to loans from other financial institutions.

Online loans are one of the financial technology products that meet the criteria set by Bank Indonesia due to their innovative nature, ability to be widely used, and benefits to society (Bank Indonesia Regulation Number 19/12/PBI/2017, 2017). The characteristics of online loans, such as easy application requirements, limited loan amounts, and short tenors, indicate that these loans are suitable for consumptive purposes. The ease of application also indicates that online loans are aimed at the lower-middle market.

3.3 Consumptive Behavior

Consumptive behavior is the behavior of individuals who cannot resist the urge to buy goods that are not needed without seeing the primary function of these goods (Ancok, 1995). This definition indicates that consumptive individuals buy goods based on wants rather than needs. This aligns with Sumartono's (2002) definition that consumptive behavior is buying an item with unreasonable considerations and not

based on needs. Consumptive behavior is buying goods that are less or not needed at all so that they become wasteful.

According to Setiaji (1995), consumptive behavior is a tendency to overbuy goods or buy without planning. As a result, they spend money uncontrollably and irrationally only to obtain items considered symbols of privilege. In line with the previous definition, according to Rosen and Fromm (1956) in *The Sane Society*, a person is said to be consumptive if he has goods that are more due to status considerations. A consumptive person buys things he wants, not what he needs, excessively and unnaturally to show his status.

Based on the experts' definitions of consumptive behavior described in the previous paragraph, the researcher concludes that consumptive behavior occurs when individuals cannot resist the urge to buy things that are not needed, often without rational consideration, and only to show social status. Consumptive people tend to make purchases based on wants rather than needs, which results in waste and spending money uncontrollably and unreasonably.

3.3.1 Indicators of Consumptive Behavior

(Sumartono, 2002) explained that eight aspects influence consumptive behavior, namely:

1. Buying goods because of attractive gifts

Purchasing goods is no longer considered as a benefit but only for obtaining the prizes offered. Individuals who behave consumptively are more easily attracted to buying goods that provide bonuses or gifts from their purchases, for example, buying two burgers to get one free burger. This aspect is also seen in the activity of purchasing several items to get shopping coupons that can be redeemed.

2. Buying goods because of their attractive packaging

Individuals tend to be interested in buying an item because it has different packaging from others. Attractive and unique packaging can encourage someone to buy the item, for example, buy a book because of the colorful and attractive cover design, even though the book is unnecessary.

3. Buying goods because of self-preservation and prestige

Prestige encourages individuals to prefer buying items that can improve their appearance, even if the item is not needed. In addition, consumptive behavior can be reflected in the habits of individuals who deliberately buy expensive and branded goods to gain more recognition from their social environment.

4. Buying goods because there is a discount program

Purchasing goods is not based on their benefits or usefulness but on attractive prices. Discount programs provided by shopping centers attract consumptive individuals, for example, individuals will often buy unnecessary items when there is a discount program at the shopping center.

5. Buying goods to maintain social status

Individuals consider the goods used as a symbol of their social status. People who behave consumptively tend to choose expensive and branded goods to show that they have high social status.

6. Buying goods because of the influence of models who advertise goods.

Individuals consider the goods they use to be a symbol of their social status. People who behave consumptively tend to choose expensive, branded goods to show high social status.

7. Buying high-priced items will add a higher value of self-confidence.

Individuals buy goods or products not because of necessity but because the high price can increase their self-confidence. Purchasing expensive and branded goods is often done by individuals who behave consumptively, such as

buying branded bags to get personal satisfaction and recognition among their friends.

8. Buying similar items with different brands.

Buying similar items with different brands often results in waste because individuals only need one item. Individuals who tend to behave impulsively often buy similar items, for example, two pairs of shoes with the same model but different brands.

These aspects will affect the consumptive behavior of an individual in using online loans.

3.4 Consumer Protection

Consumer protection is a set of rules to protect consumers from losses or injustices that may arise while meeting their needs. According to Nasution (2014), Consumer protection law is the principles and legal rules that regulate and protect consumers in their relationships and problems with providers of consumer goods and or services.

Article 1 point 1 of Law 8 of 1999 on Consumer Protection provides an understanding that consumer protection is all efforts that ensure legal certainty to protect consumers. Legal protection for consumers is a legal system designed by government agencies to provide protection and guarantee legal certainty to consumers in dealing with various problems or disputes arising from business actors' harm.

Section 1 Article 2 Regulation of the Financial Services Authority of the Republic of Indonesia No. 1/POJK.03/2013POJK No.11/POJK.03/2016 explains that consumer protection applies the principles of: a. transparency; b. fair treatment; c. reliability; d. confidentiality and security of consumer data/information; and e. complaint handling and consumer dispute resolution in a simple, fast, and affordable manner. Based on the above understanding, consumer protection consists of legal rules and principles that aim to protect consumers from losses and injustice in meeting their

needs. Government agencies design this legal system to protect and guarantee consumer rights.

3.5 Framework for Thinking

This framework explains how consumer protection can influence the use of online loans and consumer consumptive behavior. Adequate consumer protection includes strict regulation, financial education and literacy, and supervision and enforcement. Strict regulations protect consumers from unfair and exploitative business practices, such as unreasonable interest rates and non-transparent information. Financial education and literacy aim to improve consumer understanding of the risks associated with online loans and how to manage personal finances wisely. Supervision and enforcement ensure that online lenders comply with existing regulations and that violations are dealt with strictly.

When consumer protection works well, it is expected that there will be positive changes in the use of online loans. Consumers will find it easier to access online loans services with a transparent and fair process. They will also better understand the terms and conditions that are clear and by their financial capabilities. As a result, consumers' consumptive behavior will be more rational, with higher awareness of loan risks and more responsible use of loans. Consumers will make wiser decisions based on actual needs and their ability to repay, reducing the risk of over-indebtedness and maintaining personal financial balance.

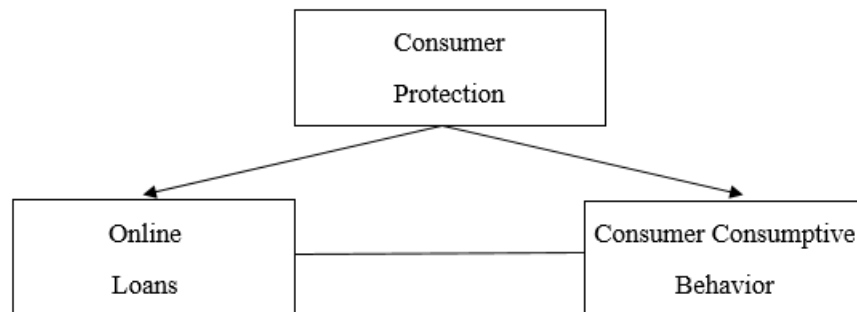


Figure 3.1 Thinking Framework

CHAPTER IV

RESEARCH METHODS

4.1 Type of Research

This research uses a type of qualitative research with a descriptive approach. This type of research aims to thoroughly understand the phenomena experienced by the research subjects, such as behavior, perceptions, motivations, actions, and others, carried out descriptively in words and language in a unique natural context and by utilizing various scientific methods (Moleong, 2014). The qualitative approach was chosen because this research aims to deeply understand consumer protection when using online loans and consumptive behavior. The descriptive method describes the existing situation and analyzes policies, regulations, and their impact on consumer behavior.

4.2 Key Informants and Informants

Informants are research subjects who can provide information about the phenomena/problems raised in the research (Heryana, 2015). In research, informants must provide true and accurate information in the form of statements, information, or data about the activities carried out so that the researcher can easily understand and obtain the information needed. This aims to facilitate the researcher in the process of compiling research and to make the research easier to understand.

Based on Heryana (2015) qualitative research, informants are divided into three, namely:

1. Key informants are informants who have comprehensive information about the issues raised by the researcher.
2. The main informant is a person who knows technically and in detail about the research problem to be studied.

3. Supporting informants are people who can provide additional information to complement the analysis and discussion in qualitative research. Additional informants sometimes provide information that needs to be in informant or key informants do not provide.

In this study, the researcher used a key informant and main informants, namely as follows:

1. The key informant is the Assistance Team for the Draft Law on Personal Data Protection and the Draft Law on Electronic Information and Transactions. This is because he has credibility in providing the various information needed and is involved and plays an important role in policy formulation.
2. The main informants are online loan users who have a consumptive nature. This is because their consumptive behavior risks causing significant financial problems, making them prime targets for consumer protection efforts. Their experience in using online lending services provides important data on the challenges and risks they face. This information is useful for formulating effective consumer protection strategies and ensuring that policies are designed to provide adequate protection for online lending users in the financial sector.

No	Name	Key Informant	Informants
1.	The Assistance Team for the Draft Law on Personal Data Protection and the Draft Law on Electronic Information and Transactions	1	-
2.	Online loan users who have a consumptive nature	-	3

Table 4.1 Key Informant and Informants

4.3 Research Sources and Data

This research uses two data sources, namely:

1. Primary Data

Primary data is collected through direct observation of the first party, usually done through interviews, documentation, and other methods. This research collects data by observing regulations and violations committed by online loan companies related to users' consumptive behavior. Data was obtained through in-depth interviews with online loan users, the Assistance Team for the Draft Law on Personal Data Protection, and the Draft Law on Electronic Information and Transactions.

2. Secondary Data.

Secondary data is obtained from studying and understanding previous research literature, documents, and others related to the research objectives (Sugiyono, 2015). Secondary data in this study were obtained through literature research document studies, including official documents, laws, agency regulations, regulations reports, and scientific articles. The data is then analyzed qualitatively through regular, logical, and practical sentence descriptions to explain the relationship between existing theories and facts related to regulations the government has set to protect consumers related to online loans.

4.4 Data Collection Technique

Data was collected through the following techniques:

1. **In-depth Interviews:** Interviews were conducted with online loan users to understand their experiences and consumptive behavior. In addition, the Assistance Team for the Draft Law on Personal Data Protection, and the Draft

Law on Electronic Information and Transactions were interviewed regarding the effectiveness of regulations and policies.

2. **Document Study:** Collecting and reviewing official documents, laws, agency rules, regulations, reports, and scholarly articles related to consumer protection, consumptive behavior, and online loans.

4.5 Data Analysis Techniques

In data analysis techniques, the researcher uses the interactive model by Miles and Huberman (Sugiyono, 2015), which consists of data collection, reduction, presentation, and conclusion drawing/verification.

1. **Data Collection:** Data obtained from interviews, observations and documentation of data or notes in the field are descriptive and reflective. Descriptive notes are natural notes about something that is heard, witnessed, seen, and experienced by the researcher without any assumptions or interpretations that come from research regarding a phenomenon that has been experienced. Reflection notes contain impressions, comments, and opinions regarding any findings, and the next stage is planning for data collection.
2. **Data Reduction:** Data reduction is done by looking for themes and patterns, sorting out important information, summarizing, and discarding unnecessary information. It will produce a clear picture and steps for carrying out further data collection.
3. **Presentation of Data:** Data can be in writing or words, pictures, graphs, and tables. The purpose of presenting data is to combine information so that it can describe the situation that occurs. The researcher does not have difficulty in mastering information from the research results because the researcher makes

a narrative, matrix, or graph to make it easier to understand. The data presented in this research are data in the form of words.

4. Drawing Conclusions: Conclusions expressed at the beginning are still temporary and can change if other evidence is found. However, if, at the beginning, the conclusions that have been expressed can be supported by valid and consistent evidence, then the conclusions that have been drawn are reliable or credible.

The following is a picture of the flow of data analysis components based on Miles and Huberman's opinion.

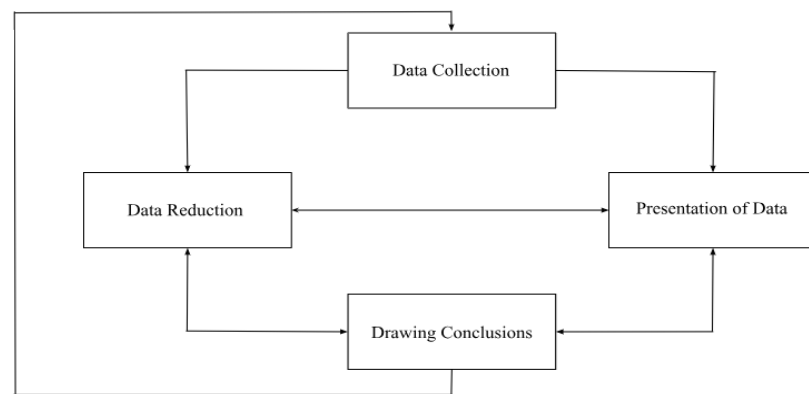


Figure 4.1 Components of the interactive model by Miles and Huberman

Source: (Moleong, 2014)

The data for this research will be collected from three activities: interviews with several informants, observation, and documentation, both sound recording, video, and picture taking. Furthermore, the data obtained will be filtered, meaning that data from the three activities above that have inconsistencies with the research will be deleted, so that the research focus does not widen. Then, the data that are relevant to the research focus will be presented with several existing options so that the explanation in the

research can be scanned, and when the data is considered complete, the conclusion will be drawn.

CHAPTER V

RESULTS AND DISCUSSIONS

5.1 Research Results

Three online loan users and the Assistance Team for the Draft Law on Personal Data Protection and the Draft Law on Electronic Information and Transactions were interviewed. This interview also referred to applicable policies and regulations regarding consumer protection. The purpose of the interviews was to understand how consumer protection efforts are carried out in dealing with customers' consumptive behavior. Another purpose was to find out various cases of violations committed by online loan companies and identify regulations and mechanisms for consumer protection.

5.1.1 Consumer Protection Efforts on Various Cases of Violations on Online Loan Users with Consumptive Nature

5.1.1.1 Self-Description of Subject KS

The subject is a final semester student at one of the universities in Yogyakarta. The subject with the initials KS is 23 years old, has slightly slanted eyes brown skin, and looks attractive. KS comes from a family with an upper-middle status and is the second of two children who are all boys. In addition, among his friends, KS is the most up-to-date both in terms of clothing and electronic goods use.

5.1.1.2 Self-Description of Subject SC

The subject is a 6th-semester student at a university in Jakarta. Subject SC is currently 21 years old, has a thin, tall posture and white skin, and looks very attractive. SC is the first child of three siblings; she has one younger brother and one younger sister. SC very often goes to viral cafes, shops for clothes and accessories every week,

and goes to the salon. This is reinforced by the stories she always shares on her social media.

5.1.1.3 Self-Description of Subject Z

The subject is an employee at a private company on the island of Java. Subject Z is 28 years old, has slanted eyes and fair skin, and looks attractive.

5.1.2.1 Consumptive Behavior of Subject KS

Based on the results of observations and interviews conducted by the researcher with the KS, he is identified as having consumptive behavior. The following is an explanation of the consumptive behavior with the initials KS, including the following:

1) Easy Access to Online Loans

When shopping frequently, it is difficult for someone to manage their finances properly, and it is not uncommon for the monthly money given by parents to run out to fulfill their desires and support their appearance by prioritizing prestige. Based on the researcher's interviews with the subject, it can be seen that KS has used online loans but with a nominal that is still within reasonable limits. The following is an excerpt from his interview:

"I have used online loans to fulfill my shopping desires. I first learned about online loans from advertisements on social media. However, before applying, I learned about online loan companies, the interest given, the balance of the first application, and the collateral that must be provided. After I read around, the terms and conditions were straightforward, only requiring a KTP, and the disbursement of funds was speedy, so I was interested in using it to fulfill my desire to buy several items. Since using online loans, my consumption decisions have become more implausible because I get surprise

money in minutes. I often apply for online loans when many items I want are on discounts or promotions." (Interviewed, 8 December 2023)

Based on the interviews and observations, it can be concluded that KS uses online loans to fulfill her consumptive nature in shopping.

2) Shopping Intensity

Shopping habits are often carried out by individuals identified as having consumptive behavior. Shopping activities can be done anywhere and anytime, either online or offline. Based on the results of interviews conducted by the researcher with KS, he can shop 4-6 times a month to support his appearance, and purchasing electronic goods is usually once a year. KS's explanation shows that KS often does shopping activities. The following is an excerpt from the interview:

"I often shop once a month. I can buy at least 4 clothes and at most 6 clothes both tops and bottoms, while for electronic goods I usually shop once a year or only when there are new products. I usually come directly to the store or buy online for the shopping method. I shop a lot in one month because of attractive gifts, packaging, discounts, and of course to increase my confidence in supporting my daily appearance." (Interviewed, 8 December 2023)

Based on the interviews and observations, it can be concluded that KS is consumptive because he often shops for clothes 4-6 times a month and shops for electronic goods once a year to increase her confidence in supporting her daily appearance.

5.1.2.2 Consumptive Behavior of Subject SC

SC is a female student identified as having consumptive behavior, which is based on the results of observations and interviews conducted by the researcher with the subject. The following is an explanation of the consumptive behavior of SC:

1) Easy Access to Online Loans

When shopping frequently, it is difficult for someone to manage their finances properly, and it is not uncommon for the monthly money given by the parents runs out to fulfill their desires and support their appearance by prioritizing prestige. Based on the results of interviews conducted by the researcher with the subject, it can be seen that SC uses online loans. The following is an excerpt from her interview:

"I use online loans to fulfill several needs. I first learned about online loans from my closest friend. At that time, he told me that he used online loans to increase his vacation funds and play online gambling. Since then, I have also started to secretly find out about online loan applications that are safe and legal in the eyes of the law. In my opinion, this online loan makes it easier for someone when they need emergency funds because the service is fast and the requirements are straightforward, complete identities, and then the funds can be disbursed immediately in minutes. I have been using this online loan for the past year because it helps me when the money from the monthly transfer is late, even though the interest given is quite large for students. However, this can be overcome because the payments can be made in installments according to ability. I usually use the money to go to cafes, buy clothes/accessories, or go for salon treatments." (Interviewed, 10 December 2023)

Based on the interviews and observations, it can be concluded that SC uses online loans to fulfill several needs including going to cafes, buying clothes or accessories, and salon treatments.

2) Shopping Intensity

Shopping activities can be done anywhere and anytime, either online or offline. Based on the results of interviews conducted by the researcher with the subject, it can be seen that SC often shops for clothes or accessories and goes to salons and cafés to support her interest in her appearance to look always attractive. The following is an excerpt from the interview:

"I often shop online either at a shop or at tiktokshop. The reasons are online stores often provide attractive gifts, the packaging of the products are more neat and attractive so it looks better and more charming, then they frequently offer promos and massive discount. In addition, my intensity of going to the salon can be to 4-5 times a month depending on how much I create content at the café that is going viral." (Interviewed, 10 December 2023)

Based on the results of interviews and observations, it can be concluded that SC is consumptive because she often shops for clothes online, goes to the salon and goes to the café just to feed her social media.

5.1.2.3 Consumptive Behavior of Subject Z

Z is an employee at a private company on the island of Java who is identified as engaging in consumptive behavior is based on the results of observations and interviews conducted by the researcher with the subject. The following is an explanation of the consumptive behavior with the initials Z, including the following:

1) Easy Access to Online Loans

The ease of access to online loans makes it easier for someone to engage in consumptive behavior. Based on the results of interviews conducted by researcher with the subject, it can be seen that Z uses online loans. The following is an excerpt from the interview:

"I first learned about online loans from a colleague. At that time, he told me that online loans helped his finance. At first, I was not interested and wanted to know only a little about online loans. However, due to some things I cannot mention, I slowly started to learn about online loans. The process is fast, and the payments can be made in installments according to the user's ability. At that time, I applied with a very small nominal, but it turns out that until now, I am addicted to using online loans for some needs that are actually not urgent and not so important. I usually use this online loan money to increase funds to buy items at a large nominal price to support my appearance." (Interviewed, 10 December 2023)

Based on the interviews and observations, Z uses online loans to fulfill several needs whose nominal prices are significant.

2) Shopping Intensity

Based on the results of interviews conducted by the researcher with the subject, Z often buys items that are expensive but not so important. The following is an excerpt from the interview:

"I often shop online or directly at the store. The items I buy are usually quite expensive to support my appearance. When I buy an expensive item, I usually consider the gift, the discount, the model that advertises the item, and the brand of the product. I can shop two to three times in one month with a fairly fantastic nominal for myself and others." (Interviewed, 10 December 2023)

Based on the results of interviews and observations, it can be concluded that Z is consumptive because he often buys goods that are quite expensive and not very important.

5.1.3. Cases of Violations by Online Loan Companies

5.1.3.1 Privacy Breach

In this section, only one interviewee complained about privacy violations where online loan companies accessed their contacts without permission and made collections. Based on the results of the interview with Z, it was found that he had experienced privacy violations. The following is an excerpt from his interview:

"I have been late paying my online loan bills, but only for a few days and less than a week. Before the due date and until after the due date, they continued to terrorize and call me repeatedly, and because I did not answer, they slowly began to contact relatives whose numbers I listed as emergency contacts. So, my relatives knew that I was using online loans to fulfill my consumptive behavior. In addition, I was also often contacted by unknown numbers, which often happened every day. They offer online loans on the application even though I have never entered my number into the online loan application."

Based on the results of interviews and observations, it can be concluded that Z has experienced privacy violations.

5.1.3.2 Non-transparent Fees and Interest

The fees and interest rates are often higher than promised. Online loan advertisements easily influence people because when advertising the application, the company only tells a low interest rate without mentioning the nominal amount. Sometimes, people are too lazy to read and find out about loan interest rates so they will easily get trapped. Based on the results of an interview with SC, it was found that he was once trapped with a significant online loan interest rate. The following is an excerpt from his interview:

"When I used an online loan application that was different from what I used to have, I immediately agreed to some terms without reading them because I thought the

interest, installments, and other fees would be the same as other applications. In addition, the advertisement also gave information that the application provided low interest rates. It was only after the money was disbursed that I realized that the amount of money given was small because there were several deductions for fees that needed to be explained what the fees were for. In addition, the interest that the application gave was considerable, unlike usual, so I had difficulty paying it. However, I overcame it even though I regretted the decision and what I had done."

Based on the results of interviews and observations, it can be concluded that SC has been trapped in online loans that provided exorbitant fees and interest.

5.1.4 Consumer Protection Knowledge

Adequate knowledge about consumer protection allows online loan users to ensure that they use these services safely, ethically and within their financial means. This knowledge also allows them to take appropriate action in the event of a problem, protecting themselves from the various risks associated with online loans.

5.1.4.1 Knowledge of SLs regarding Online Loan Consumer Protection

Based on the interview results in the observation, it is found that KS already has knowledge related to online loan consumer protection. The following is an excerpt from his interview:

"Before becoming an online loan user, I had already searched for regulations that protect online loan consumers in Indonesia because I think understanding the obligations as a consumer when applying for an online loan and understanding how to file a complaint is mandatory so that when actions do not comply with the regulations, I can report it to the relevant parties. I also carefully read all the terms and conditions before taking out a loan, including the interest rate, additional fees, and payment schedule. In addition, before making a loan I also ensure that my data are in a safe and

trusted party so that my data are not leaked. Currently, regulations and policies on consumer protection for online loan users are quite good but must be improved to minimize problems related to online loans."

Based on the interviews and observations, it can be concluded that SL has fully understood the regulations and policies related to consumer protection of online loans before making transactions.

5.1.4.2 SC's Knowledge of Online Loan Consumer Protection

Based on the results of the interviews, it was observed that SC needs to know about online loan consumer protection entirely. The following is an excerpt from his interview:

"I only know and understand the regulations that protect online loan consumers in Indonesia because sometimes when I make an online loan, I immediately sign it without reading the terms and conditions provided by the online loan because I believe that when I borrow money from a legal application, all my data will be guarded and protected by the state."

Based on the results of interviews and observations, it can be concluded that SC needs to fully understand the regulations and policies related to consumer protection of online loans before making transactions. However, she already knew which applications and companies are legal and appropriate.

5.1.4.3 Z's Knowledge of Online Loan Consumer Protection

Based on the results of the interviews, it is found that Z has adequate knowledge related to online loan consumer protection. The following is an excerpt from his interview:

"I often find out about regulations and policies that protect online loan consumers in Indonesia, starting from what regulations govern the protection of online loan consumers, complaint mechanisms, to the settlement of cases of violations committed by online loan companies. In my opinion, the regulations and policies on online loans in Indonesia are currently good but need to be improved, especially in the ease and speed of the process of complaints of violations and sanctions given to online loans companies so that they do not easily and often commit violations that harm their customers."

Based on the results of interviews and observations, it can be concluded that Z has fully understood the regulations and policies related to the protection of online loan consumers, starting from what regulations govern the protection of online loan consumers and complaint mechanisms to the settlement of cases of violations committed by online loan companies.

5.1.2 Consumer Protection Regulation

Advances in technology and increased internet usage have led to the creation of various digital technology innovations, and the Financial Services Industry (FSA) is no exception. The utilization of technological advances in IJK has promoted a new business model known as Financial Technology (Fintech). One of the Fintech that has recently emerged and developed very rapidly is Fintech P2P Lending. According to OJK Regulation No. 77/POJK.01/2016, fintech lending or peer-to-peer lending (P2P lending) is a money borrowing and loan service in rupiah currency directly between creditors/lenders (lenders) and debtors/borrowers (loan recipients) based on information technology, commonly known as Information Technology-Based Joint Funding Services (LPBBTI). The development of fintech requires the readiness of the government and regulators in Indonesia to regulate it, especially about institutional aspects, business activities, and risk mitigation. The Financial Services Authority

(OJK) and relevant Ministries are still preparing and drafting provisions to regulate fintech and consumer protection in Indonesia.

Law No. 8 of 1999 on Consumer Protection regulates the rights and obligations of consumers and business actors to protect consumers from harmful business practices. In addition, the Financial Services Authority and relevant Ministries have issued Fintech-related regulations that include consumer protection provisions.

5.1.2.1 Financial Services Authority

In carrying out its function as a regulator, OJK has issued regulations related to fintech. OJK has issued POJK No. 77/POJK.01/2016 on Information Technology-Based Money Borrowing and Lending Services (POJK P2P Lending) which then has a derivative regulation in the form of OJK Circular Letter (SEOJK) number 18/SEOJK.02/2017. This POJK regulates one type of fintech that is currently developing in Indonesia: Peer-to-Peer Lending (P2P Lending).

Concerning consumer protection aspects in the financial services sector, OJK has regulations, among others:

1. POJK No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector.

This provision primarily applies to PUJK, that have been supervised by OJK and implements Fintech services. These PUJK must pay attention to all aspects of consumer protection by applying the principles as set out in article 2, namely the principles of transparency, fair treatment, reliability, confidentiality and security of consumer data/information, and handling complaints and resolving consumer disputes in a simple, fast and affordable manner.

2. POJK No. 77/POJK.01/2016 on Information Technology-Based Money Lending and Borrowing Services and SEOJK number 18/SEOJK.02/2017 on Information Technology Governance and Risk Management in Information Technology-Based Money Lending and Borrowing Services.

The consumer protection aspects regulated in POJK P2P Lending regulate the basic principles of user protection as in POJK No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector, among others:

1. The Organizers must provide and deliver up-to-date information that is accurate, honest, clear, and not misleading.
2. The Organizer is also required to use simple terms, phrases, and/or sentences in the Indonesian language that are easy for users to read and understand in each Electronic Document.
3. The Organizer must have standard operating procedures for serving Users contained in Electronic Documents.
4. The Organizer is prohibited from providing data and information about Users to third parties in any way.

5.1.2.2 Ministry of Communication and Information of the Republic of Indonesia

a. Law No. 19 of 2016 on Electronic Information and Transactions

One of the consumer protections regulated in the ITE Law is personal data protection. ITE Law requires that the use of any information through electronic media concerning a person's personal data should be done with the consent of the person concerned. ITE Law also requires that every business actor that organizes an electronic system must organize the system reliably and safely and is responsible for the proper operation of the electronic system.

b. Law No. 27 of 2022 on Personal Data Protection

Law No. 27 of 2022 on Personal Data Protection (PDP Law) is an important regulation in Indonesia that governs how personal data should be protected and managed by parties that process such data. It provides significant protection for

consumers in various aspects related to their personal data by establishing consumer rights, data controller obligations, data processing principles, sanctions, and enforcement mechanisms. UU PDP aims to maintain the security, confidentiality, and integrity of consumers' data.

The results of interviews with the Electronic Information and Transactions and the Personal Data Protection assistance team reinforce the explanation above. The results show that fintech companies must comply with the ITE Law in managing their content and services as electronic system operators. ITE Law prohibits coercion, intimidation, and the dissemination of harmful information related to online loans, with criminal sanctions and fines for violators. While these regulations do not specifically protect consumer rights, the ITE Law emphasizes protection against the distribution and transmission of personal data. At the same time, the PDP Law regulates consumers' rights to their data. The effectiveness of law enforcement and consumer education should be improved to address violations, especially from illegal fintech. Regulatory updates are needed to adjust to social and technological dynamics. Here is an excerpt from the interview:

"Fintech companies concerning the ITE Law are regulated to ascertain they or the content they present follows the rules of the ITE Law. The fintech organizer may only organize the content but may only use the media to the ITE Law, such a position is called an electronic system organizer. Related to online loans, what is regulated in the ITE Law is the form of prohibition, namely if every electronic organizer takes the action of forcing other people to pay by threatening, it can be punished with imprisonment and fines so that every fintech organizer using an electronic system is obliged to comply with the ITE Law. There should be no threat or spreading things related to loans to other parties, and if that is done, then he/she is subject to sanctions based on the ITE Law." (Interviewed, 4 December 2023)

Based on the above statement, fintech companies must comply with the ITE Law, which prohibits acts of coercion and intimidation related to online loans. Violations are subject to criminal sanctions and fines, and electronic system operators must avoid threats and the dissemination of scary information.

"The ITE Law does not specifically regulate the protection of consumer rights about implementing online loans. The ITE Law regulates the prohibited acts of electronic system organizers whose activities, among others, are related to online loans for specific matters, namely distribution or transmission related to consumer protection; the main thing that must be considered is the existence of personal data of the consumers concerned which is often misused. For this reason, it is not regulated in the ITE Law but regulated in the PDP Law that consumers as subjects of personal data have the right to their data not to be misused by fintech parties, which in the context of the PDP Law is referred to as personal data controllers. However, if the action is related to distribution and transmission that is where the ITE Law protects the consumers concerned, including the role of the government to be able to terminate access to the channel used by the organizer if the content is violated. In addition to that, the government will also ask the electronic system organizer to carry out moderation so that if there are things related to material that violates the law, it can immediately carry out internal censorship law. Internal censorship can be carried out immediately by the electronic system organizer." (Interviewed, 4 December 2023)

Based on the above statement, the ITE Law does not specifically regulate consumer protection related to online loans but prohibits the misuse of personal data in distribution and transmission. Personal data protection is regulated in the PDP Law, which gives consumers rights over their data. The government is authorized to stop access and request moderation of unlawful content.

"Normatively, in the formation of laws and regulations, the article on sanctions or the article on punishment is intended to provide a clear measure of the regulated acts related to prohibited acts whether committed intentionally or unintentionally. The sanctions will be given based on the regulation of the law in the form of imprisonment or fines or cumulative imprisonment and fines related to fintech problems. Concerning the ITE Law, Second Amendment is intended to clarify the legal events that cause the violation related to online loan interactions that cause threats and losses from consumers. Based on this experience, the legal events are further explained for the distribution and transmission categories. This includes threats the organizer makes and situations that cause fear, which are then regulated and refined in the ITE Law. Moreover, for prohibited cases, adjustments are made to imprisonment and administrative penalties or fines based on the provisions in Law No.1 of 2023 concerning the Criminal Code as a reference for similar experiments carried out not only through electronic systems. This reference is the basis for the improvement of existing sanctions and fines. This is a concern of the lawmakers when compiling aspects related to the prohibition, the possibility of similar things happening in the future, and aspects that harmonize legislation so that it is hoped that this provision can be applied effectively. However, if later it is still considered something that is not politically correct, there will be revisions to the ITE Law." (Interviewed, 4 December 2023)

Based on the above statement, the sanction article in the ITE Law is intended to provide legal certainty regarding specific prohibitions, with sanctions in the form of imprisonment or fines. Amendments to the ITE Law aim to clarify offenses related to online loan interactions, referring to Law No. 1 2023 concerning the Criminal Code, to increase law enforcement's effectiveness.

"Regulatory reform is always carried out on various issues, and legal needs, legal developments, social developments, or existing technology do not consider the

implementation of laws and regulations. Various needs are certainly the basis of lawmakers to adjust or adopt these conditions so that existing regulations can still reach or become the basis for existing legal events. In terms of their capacity as prospects for future regulation, the regulation still can be valid. Therefore, the solution cannot be based merely on one law, considering that each law has the scope of its regulation. If the issue of fintech is related to transmission and distribution, the solution can indeed be based on ITE Law, but if the problem is related to personal data protection, then it uses the law on PDP. The rights of consumers to interact or get services that suit their needs are regulated in the amendment to the Consumer Protection Law. This legislation is the basis for how consumer rights can be considered in the online loan. " (Interviewed, 4 December 2023)

From the above statement, it can be concluded that regulatory updates are carried out to adjust to legal needs, social developments, and technology. Each law has its scope: ITE Law regulates fintech transmission and distribution, PDP Law regulates personal data protection, and Consumer Protection Law regulates consumer rights.

"The existing ones are always adjusted to the dynamics that occur in people's lives and or legal needs related to technological developments that occur today or in the future. It must be admitted that some articles still have to be adjusted due to the inability to adjust to the existing dynamics. However, it is also often due to the drafting of laws and regulations that many things must be adjusted so that often everyone states that there are still rubber articles on existing regulations. For this reason, the purpose of amending the ITE Law is to overcome matters including regulating online loans with various legal and technological needs that exist today and in the future. In principle, changes, adjustments or replacements to the law are intended to provide legal certainty for all issues or legal objects it regulates. The second is intended to guide law enforcement officials in conducting investigative reviews of prohibited articles." (Interviewed, 4 December 2023)

From the above statement, it can be concluded that the amendment to the ITE Law aims to overcome legal and technological challenges, provide legal certainty, and guide law enforcement. The adjustment of articles is expected to follow the dynamics of society and technology, maintaining the relevance of regulations.

5.2 Discussions

5.2.1 Consumer Protection Efforts on Various Cases of Violations on Online Loan Users with Consumptive Nature

The results of this study reveal various dynamics and problems consumptive online loan users face. The three subjects, KS, SC, and Z, provide a clear picture of how their consumptive behavior affects their use of online loans and the various problems they face in using them.

The ease of access to online loans is one of the main factors that encourage consumptive behavior in the three research subjects, namely KS, SC, and Z. Online loans that are easily accessible with minimal requirements, such as only requiring an ID card and providing fast disbursement of funds, make subjects such as KS, SC, and Z easily tempted to utilize this service to meet their consumptive needs. This meant that only with their ID cards could they get funds quickly, encouraging them to use them unplanned. This quick and simple process makes it easy for them to get extra money without going through complicated procedures or waiting a long time. This is in line with research conducted by Hidayah et al. (2023), which stated that ease of access positively affects the consumptive behavior of online loans.

The impact of this convenience is evident in the impulsive shopping behavior shown by KS and SC. Both subjects often buy non-essential items by utilizing the loan funds they obtained. For example, KS is known to buy clothes 4-6 times a month and electronic goods once a year because the items she buys provide attractive gifts and

packaging, discounts, and to increase her confidence in supporting her daily appearance. Meanwhile, SC often buys clothes, accessories, and salon treatments every month because the products she buys are attractive gifts, neatly packaged, used by famous models, and often in promos and massive discounts. Z, an employee, also shows a similar consumptive pattern and buys goods by considering the gifts given, discounts, models who advertise the goods, and the product brand. Even though she has a fixed income, Z still uses online loans to buy expensive items that are not urgent. The reasons for the consumptive behavior of the three subjects align with the reasons proposed by Sumartono (2002). He stated that eight aspects influence a person's consumptive behavior, they are attractive gifts; attractive packaging; self-preservation and prestige; a discount program; social status; the influence of models who advertise goods; at high prices because it will add value to higher self-confidence; and similar items with different brands. The results of this study are also in line with research conducted by Hasna and Syamlan (2021), Hidayah et al. (2023); Sihombing et al. (2019) who stated that consumptive behavior can be triggered by several factors such as discount, ease of access, advertising, and lifestyle. The use of online loans for non-urgent items shows how easy access to online loans can facilitate excessive consumptive behavior.

Overall, easy access to online loans can significantly drive consumptive behavior. Simple procedures and quick disbursement of funds make it easy for individuals to get extra money, which is then used to fulfill their consumptive desires. Without financial management and awareness of debt risks, this convenience can lead to more serious financial problems in the future.

Privacy violations are one of the severe problems faced by online loan users. In this study, subject Z experienced intimidation and terror from an online loan company that contacted her emergency contacts without her permission. When Z fell behind on his loan payments, the online loan company contacted his repeatedly and started calling

the emergency contact numbers he provided during registration without his consent. This made Z's relatives and friends aware of her financial problems, which violated his privacy and caused embarrassment and social pressure. In addition, the subject was frequently contacted by unknown numbers offering online loans, even though the subject had never provided her phone number to the loan application. Such actions are highly unethical and show consumers a lack of protection in online loan services. Although several regulations and policies have regulated consumer protection, unscrupulous companies still continue to do these harmful things. This is in line with research by Zefanya et al., (2022), who stated that one of the causes of Indonesia's slow consumer protection system is the government's attitude, which tends to protect industrial interests as an essential factor in state development.

Z's case shows how important it is to have a more effective grievance mechanism to protect consumers. Consumers must have clear and accessible channels to report privacy violations and abusive collection practices. An effective grievance mechanism will ensure that online loan companies are held accountable for their actions and provide adequate consumer protection. In addition, stricter regulations are also needed to ensure that online loan companies cannot access or use consumers' emergency contact information without explicit and informed consent.

In addition to privacy violations, the issue of transparency of fees and interest on online loans is also a severe concern in this study. Subject SC experienced difficulties due to unclear information regarding the fees and interest charged by online loan service providers. SC found that the actual fees and interest were much higher than advertised, causing SC to pay more than she anticipated. This lack of transparency left SC in a difficult financial situation, where he had to spend more money than planned. This aligns with research conducted by Kevin et al. (2023), which showed that the amount of interest agreed upon must be written in the agreement. If the agreed interest can exceed the limit set by the law, as long as it does not violate the law.

However, if the amount of interest is not specified in the agreement, the loan recipient only needs to pay interest by the law.

SC's case demonstrates the importance of consumer education regarding online loan services. Consumers need to understand the terms and conditions associated with online loans, including precise information on fees, interest, and payments to be made. Online loan service providers are also responsible for providing consumers with transparent and easy-to-understand information. Misleading advertisements or incomplete information will worsen the situation and increase the risk of consumers getting trapped in uncontrollable debt.

Transparency on the part of online loan service providers is essential and cannot be ignored. Consumers should be able to clearly understand all the fees and interest they will incur before deciding to take out a loan. Service providers should ensure that all this information is conveyed clearly and non-misleading. In the long run, the clear information in the beginning will protect consumers and help create a fairer and more sustainable market for online loan services.

In terms of knowledge about consumer protection regulations and policies, it varies significantly among subjects. KS and Z reasonably understand the regulations and policies that protect online loan consumers. They have educated themselves on the applicable regulations and complaint mechanisms, so they are better prepared to deal with various situations related to the use of online loans. In contrast, SC need to understand the regulations thoroughly. SC tend to pay less attention to details related to loan service terms and conditions, making them vulnerable to unanticipated financial risks. Good awareness and understanding of the rights and obligations of consumers is essential to avoid the pitfalls of online loan. Well-informed consumers will be better able to make wise decisions, utilize loan services safely, and avoid harmful practices. Therefore, education on consumer protection should be continuously improved to

ensure that all online loan users have adequate knowledge of their rights and how to protect themselves from potential risks. This is in line with research conducted by Defitri, (2024), which stated that financial literacy, perceptions of the ease of fintech P2P lending, and understanding OJK regulations have a positive and significant effect on decisions to use online loans.

Based on the research results, the ease of access to online loans encourages consumptive behavior; this can be seen in subjects KS, SC, and Z. They often use loans for non-essential needs because of the fast and straightforward process. In addition, privacy violations, such as intimidation of Z by loan companies who contacted his emergency contacts without permission, are also a severe problem. Lack of transparency on fees and interest exacerbates the situation, trapping users in unplanned debt. Thus, consumer education and stricter regulations are needed to protect consumers from online loan companies' financial risks and unethical practices.

5.2.2 Consumer Protection Regulation

Advances in technology and increased internet usage have led to the creation of various digital technology innovations, including in the Financial Services Industry (FSA). Fintech P2P Lending is one of the fastest-growing innovations in Indonesia, allowing lenders and borrowers to interact directly through an information technology-based platform. OJK issued POJK No. 77/POJK.01/2016 on Information Technology-Based Money Lending and Borrowing Services to regulate this service, which regulates institutional aspects, business activities, and risk mitigation. Consumer protection in Fintech services is regulated in several regulations, including POJK No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector, Law No. 8 of 1999 on Consumer Protection, ITE Law No. 19 of 2016, and PDP Law No. 27 of 2022. This regulation aims to protect consumers from harmful business practices, protect personal data, and ensure service providers comply with established operational

standards. This is in line with Law No. 8 of 1999 Article 3 on Consumer Protection. The state must create a consumer protection system containing legal certainty information disclosure, and access to information.

The forms of misuse of personal data on loan recipients in peer-to-peer lending (P2P) vary, primarily due to late payments made by loan recipients when making loans. However, with the data registered on this platform, the organizer can access all personal data, telephone numbers, and other data that should only be through emergency contact. However, the loan recipient's telephone contact list can be accessed. The form of misuse of personal data in the form of a telephone contact list of loan recipients is used to notify/collect loans to other people. Such as the case experienced by Z, where the relative's number that he listed as an emergency contact began to be contacted by several online loan companies for payment collection, and his cell phone was also spread across several online loan companies where he had never previously registered his number with the application. This data misuse is found in Article 65, paragraphs (1) and (3) of the Law on Personal Data Protection and Article 32, paragraph (1) of the Law on Electronic Information and Transactions. This is in line with the results of an interview with the Assistance Team for the Draft Law on Electronic Information and Transactions in Jakarta, which confirms that in the PDP Law, consumers as subjects of personal data have the right to their data not to be misused by fintech parties who in the context of the PDP Law are referred to as personal data controllers. However, the action is related to distribution and transmission. In that case, the UU ITE protects the consumers concerned, including the government's role in terminating access to the channel used by the organizer if the content is violated. In addition, the government will also ask the electronic system organizer to carry out moderation so that there may be things related to material that violate the law and that internal censorship can be carried out immediately.

Regarding aggressive collection practices carried out by online loan companies, Article 45B of the Electronic Information and Transactions Law (ITE) stipulates that

"Any person who intentionally and without right sends Electronic Information and Electronic Documents containing threats of violence or attempts to scare personally, as referred to in Article 29, shall be punished with a maximum imprisonment of 4 (four) years and a maximum fine of Rp750,000,000.00 (seven hundred and fifty million rupiah)." This article has been implemented in the case of the arrest of 11 online loan employees on May 27, 2022, who conducted online billing by scaring and threatening that customer data would be spread to all contacts. The suspects were charged with Article 27 paragraph 4 junction Article 45 paragraph 4 and or Article 29 juncto Article 45b and or Article 32 paragraph 2 juncto Article 46 paragraph 2 and or Article 34 paragraph 1 juncto Article 55 of Law Number 19 of 2016 concerning amendments to Law Number 11 of 2008 concerning Electronic Information and Transactions- ITE (Polda Metro Jaya, 2022). This is in line with the results of an interview with the Assistance Team for the Draft Law on Electronic Information and Transactions in Jakarta, which confirmed that is regulated in the ITE Law is the form of prohibition, namely; if every electronic organizer commits an act of forcing another person to pay or repay using fear, it can be subject to imprisonment and fines. Therefore, every fintech provider using electronic systems must comply with the ITE Law against prohibited matters, including threats, intimidation, or dissemination of information related to loans to other parties.

Until now, regulations have been updated and adjusted to the dynamics and needs of law, society, and technology. This is in line with the results of interviews with the Assistance Team for the Draft Law on Electronic Information and Transactions in Jakarta, which emphasized that regulations must always be adjusted to the dynamics that occur in people's lives and legal needs related to technological developments, both now and in the future. Some articles must be adjusted due to the inability to adjust to the existing dynamics and weaknesses in preparing laws and regulations, often called "rubber articles." Therefore, amendments to the ITE Law are needed to address various issues, including regulating online loans, to current and future legal and technological

needs. The main principle of legal amendment, adjustment, or replacement is to provide legal certainty for all regulated legal issues or objects. In addition, this regulation is intended as a guide for law enforcement officials in conducting investigations related to prohibited articles.

Although the regulations have undergone significant updates, sanctions, and criminal fines have been set out in the law, some articles have been successfully implemented. However, the potential for violations by fintech companies is still a concern. The main challenge is to ensure compliance from all stakeholders involved. Therefore, a holistic approach involving strict law enforcement, adequate supervision, and improved customer financial literacy is required. Effective financial education and awareness of rights and obligations can minimize cases of harmful online loan while creating a more regulated, fair, and safe fintech ecosystem for all parties involved. In the face of complex technological changes and legal needs, collaboration between regulators, fintech companies, and consumers is needed to create a safer and more trusted environment.

CHAPTER VI

CONCLUSIONS AND RECOMMENDATIONS

6.1 Conclusions

Based on the results of the discussion, the following conclusions can be drawn:

1. Easy access to online loans, with minimal requirements of an ID card and fast disbursement of funds, encouraged consumptive behavior in the three research subjects. The fast and straightforward process appeals to subjects who use loans for non-essential needs.
2. Privacy violations are a severe problem faced by online loan users. Subject Z experienced intimidation and terror from online loan companies that contacted his emergency contacts without permission, which violated privacy and caused social distress.
3. Subject SC faced difficulties due to unclear information regarding the fees and interest charged by online loan service providers. The actual fees and interest were much higher than advertised, causing SC to pay more than anticipated.
4. KS and Z have a good understanding of consumer protection regulations and policies. At the same time, SC pays less attention to details related to the terms and conditions of loan services, making it vulnerable to financial risks.
5. Consumer protection in Fintech services is regulated through various regulations, including POJK No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector, Law No. 8 of 1999 on Consumer Protection, Law on Electronic Information and Transactions No. 19 of 2016, and Law on Personal Data Protection No. 27 of 2022.

6. Violation cases, such as misuse of personal data and aggressive billing by online loan companies, have been regulated with criminal sanctions and fines through the Law on Electronic Information and Transactions and the Law on Personal Data Protection.

6.2 Recommendations

Based on the results of the analysis, the researcher provides the following suggestions:

1. Improving financial literacy among consumers is essential to helping them understand their rights and obligations and the risks associated with online loans. Financial education programs should be improved and expanded to provide more consumers with the necessary information.
2. Stricter regulations are needed to ensure that online loan companies cannot access or use consumers' emergency contact information without explicit and informed consent. Regulations should also include effective grievance mechanisms to protect consumers from privacy violations and abusive collection practices.
3. Online loan service providers should provide transparent and easy-to-understand information to consumers regarding all fees and interest that will be charged. Misleading advertisements or incomplete information should be avoided to ensure consumers are not trapped in uncontrollable debt.
4. Consumers who experience problems with fintech services need an effective and easily accessible complaint mechanism. Service providers should have clear standard operating procedures to handle consumer complaints quickly and efficiently.

5. Regulations must be continuously updated to keep up with technological developments and social dynamics. These updates are also needed to address existing regulations' weaknesses and provide better legal certainty.
6. Stricter and consistent law enforcement are needed to ensure that fintech providers comply with all applicable regulations. The government and relevant authorities should ensure that sanctions and fines are effectively applied against violations.

REFERENCES

- Admin BFI. (2022). *Apa Itu Pinjol: Definisi, Jenis, Cara Membedakan Pinjol Legal dan Ilegal*. Bfi.Co.Id. <https://www.bfi.co.id/id/blog/apa-itu-pinjol-definisi-jenis-cara-membedakan-pinjol-legal-dan-ilegal>
- Ancok, D. (1995). *Nuansa psikologi pembangunan* (Fuad Nashori dan Darmin Ahmad (ed.); Cet. 1). Pustaka Pelajar.
- Andriana, N., Malihah, E., & Nurbayani, S. (2023). *The Impact Of Online Loans on Consumptive Behavior Among Students In The City Of Bandung Dampak Pinjaman Online (Pinjol) Terhadap Perilaku Konsumtif Pada Mahasiswa di Kota Bandung*. 8(2), 130–144.
- Asosiasi Fintech Pendanaan Bersama Indonesia (AFPI). (n.d.). *Perkembangan P2P Lending di Indonesia*. Afpi.or.Id. [tg://msg?text=https://afpi.or.id/articles/detail/perkembangan-p2p-lending-di-indonesia](https://afpi.or.id/articles/detail/perkembangan-p2p-lending-di-indonesia)
- Brunton, S., & Jeff, S. (2024). *LAMPIRAN I DAFTAR PINJAMAN ONLINE ILEGAL* (Issue 1).
- Defitri, A. H. (2024). Analisis Literasi Keuangan , Persepsi Kemudahan Fintech. *Seminar Nasional Manajemen Bisnis*, 2, 567–576.
- Dixon, H. (1997). “Controversy: The Source and Measurement of Technical Change”. *The Economics Journal*, 107(4444), 1518.
- Hasna, & Taufiq Syamlan, Y. (2021). Analyzing The Intention Of Borrower To Use Fintech Lending. *Ekonomi Islam Indonesia*, 3(2). <https://doi.org/10.58968/eii.v3i2.26>
- Heryana, A. (2015). Informan dan Pemilihan Informan dalam Penelitian Kualitatif. *Universitas Esa Unggul, December*, 1–14.

- Hidayah, F. N., Nugroho, B. S., Ardiati, A. R., Tsaqyfa, M. N., Hakim, M. A., & Ridlwan, A. A. (2023). Meneropong Maraknya Pinjaman Online di Kalangan Mahasiswa: Motif dan Dampak Terhadap Perilaku Konsumtif. *Jurnal Ilmu Manajemen*, 11(4), 821–832.
- Izathi, P. M. (2021). Hubungan Antara Gaya Hidup Hedonis dan Konformitas Teman Sebaya dengan Perilaku Berhutang (Dissaving) Pada Mahasiswa Psikologi Universitas Islam Negeri Maulana Malik Ibrahim Malang. In *Skripsi, Fakultas Psikologi Universitas Islam Negeri Maulana Malik Ibrahim Malang*. <http://etheses.uin-malang.ac.id/id/eprint/27948>
- Kementerian Pendidikan Kebudayaan Riset dan Teknologi. (2022). Tentang Program MSIB. *Kemendikbud.Go.Id*. <https://pusatinformasi.kampusmerdeka.kemdikbud.go.id/hc/id/articles/4416927940377-Apa-itu-Program-Magang-Studi-Independen-Bersertifikat>
- Kevin Septian Anugrah Perdana, H. S. (2023). *Urgensi Transparansi Besaran Bunga Dalam Perjanjian Pinjaman Online*. 9(19), 429–436.
- Kurnia, E. (2022). *Polda Metro Jaya Tangkap Penyebar Data Pribadi Nasabah Pinjaman Daring di Manado*. *Kompas.Id*. <https://www.kompas.id/baca/metro/2022/12/04/polda-metro-jaya-tangkap-penyebar-data-pribadi-nasabah-pinjaman-daring-di-manado>
- Mardikaningsih, R., Sinambela, E. A., Darmawan, D., & Nurmallasari, D. (2020). Relationship between consumer behavior and student interest in using online loan services. *Journal of Simki Pedagogy*, 3(6), 98–110. <https://jipied.org/index.php/JSP>
- Merdeka, K. (2023). Program Magang MSIB. *Kemendikbud.Go.Id*. <https://kampusmerdeka.kemdikbud.go.id/program/magang/detail>
- Midaada, A. (2021). *Fakta-Fakta Guru TK Terjerat 24 Pinjaman Online hingga*

Dipecat dan Nyaris Bunuh Diri. INews Jatim. <https://jatim.inews.id/berita/fakta-fakta-guru-tk-terjerat-24-pinjaman-online-hingga-dipecat-dan-nyaris-bunuh-diri/all>

Moleong, L. J. (2014). *Metodologi Penelitian Kualitatif: Edisi Revisi / Lexy J. Moleong* (Edisi 2, c). PT. Remaja Rosdakarya.

Nasution. (2014). *Hukum perlindungan konsumen : suatu pengantar* (Cet. 1). Jakarta : Diadit Media, 2014.

Nurmalina, & Sulastri. (2019). Hubungan Antara Self Control Dengan Perilaku Berhutang Pada Mahasiswa Fakultas X Universitas Muhammadiyah Lampung. *American Journal of Psychology*, 2(1), 31–40. <https://doi.org/10.24042/ajp.v2i1.4154>

Otoritas Jasa Keuangan. (2019a). Daftar 168 Entitas Fintech Ilegal. In <https://www.ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Documents/Pages/-SIARAN-PERS-Satgas-Waspada-Investasi-Hentikan-Kegiatan-168-Entitas-Fintech-Ilegal-dan-47-Entitas-Investasi-Ilegal/Daftar%20168%20Entitas%20Fintech%20Ilegal.pdf>.

Otoritas Jasa Keuangan. (2019b). *Perusahaan fintech lending berizin dan terdaftar di OJK per 20 desember 2019*. https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Penyelenggara-Fintech-Terdaftar-dan-Berizin-di-OJK-per-20-Desember-2019/Penyelenggara_fintech_terdaftar_dan_berizin_20_Desember_2019.pdf

Otoritas Jasa Keuangan. (2023). *Penyelenggara Fintech Lending Berizin di OJK per 9 Oktober 2023*. In *Otoritas Jasa Keuangan*. https://www.ojk.go.id/id/kanal/iknb/financial-technology/Documents/Penyelenggara_Fintech_Lending_Berizin_di_OJK_per_9_Oktober_2023.pdf

- Peraturan Bank Indonesia Nomor 19/12/PBI/2017. (2017). Peraturan Bank Indonesia Nomor 19/12/PBI/2017 tentang Penyelenggaraan Teknologi Finansial. *Bank Indonesia*, 1. <https://www.bi.go.id/id/sistem-pembayaran/fintech/Contents/default.aspx>
- Peraturan Otoritas Jasa Keuangan Nomor: 77 /POJK.01/2016 TENTANG LAYANAN PINJAM MEMINJAM UANG BERBASIS TEKNOLOGI INFORMASI, Otoritas Jasa Keuangan 1 (2016).
- Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 10 /Pojk.05/2022 Tentang Layanan Pendanaan Bersama Berbasis Teknologi Informasi (2022).
- POJK No.11/POJK.03/2016. (2016). Peraturan Otoritas jasa keuangan republik indonesia No 1/POJK.03/2013. *Peraturan Otoritas Jasa Keuangan*, 1–82.
- Polda Metro Jaya. (2022, April 10). Sistem Peralatan Penagih Pinjol Ilegal Dilacak Polisi. *Pusiknas.Polri.Go.Id*. https://pusiknas.polri.go.id/detail_artikel/sistem_peralatan_penagih_pinjol_ilegal_dilacak_polisi
- Pressrelease.id. (2023). *Pelaku Fintech Prioritaskan Keamanan Data, Bagaimana Pengguna Lindungi Data Pribadi?* PressRelease.Id. <https://pressrelease.kontan.co.id/news/pelaku-fintech-prioritaskan-keamanan-data-bagaimana-pengguna-lindungi-data-pribadi>
- Pusat Pengembangan Kompetensi SDM Legislatif. (2023). *Panduan Magang Di Rumah Rakyat DPR RI*.
- Renanita, T., & Hidayat, R. (2013). Faktor-faktor Psikologis Perilaku Berhutang pada Karyawan Berpenghasilan Tetap. *Jurnal Psikologi*, 40(1), 92–101.
- Rihani. (2018). *Hubungan antara perilaku konsumtif dengan perilaku berhutang di kalangan mahasiswa* (Vol. 53, Issue 9).

- Rosen, B. C., & Fromm, E. (1956). The Sane Society. In *American Sociological Review* (Vol. 21, Issue 5). <https://doi.org/10.2307/2089119>
- Admin BFI. (2022). *Apa Itu Pinjol: Definisi, Jenis, Cara Membedakan Pinjol Legal dan Ilegal*. Bfi.Co.Id. <https://www.bfi.co.id/id/blog/apa-itu-pinjol-definisi-jenis-cara-membedakan-pinjol-legal-dan-ilegal>
- Ancok, D. (1995). *Nuansa psikologi pembangunan* (Fuad Nashori dan Darmin Ahmad (ed.); Cet. 1). Pustaka Pelajar.
- Andriana, N., Malihah, E., & Nurbayani, S. (2023). *The Impact Of Online Loans on Consumptive Behavior Among Students In The City Of Bandung Dampak Pinjaman Online (Pinjol) Terhadap Perilaku Konsumtif Pada Mahasiswa di Kota Bandung*. 8(2), 130–144.
- Asosiasi Fintech Pendanaan Bersama Indonesia (AFPI). (n.d.). *Perkembangan P2P Lending di Indonesia*. Afpi.or.Id. [tg://msg?text=https://afpi.or.id/articles/detail/perkembangan-p2p-lending-di-indonesia](https://afpi.or.id/articles/detail/perkembangan-p2p-lending-di-indonesia)
- Brunton, S., & Jeff, S. (2024). *LAMPIRAN I DAFTAR PINJAMAN ONLINE ILEGAL* (Issue 1).
- Defitri, A. H. (2024). Analisis Literasi Keuangan , Persepsi Kemudahan Fintech. *Seminar Nasional Manajemen Bisnis*, 2, 567–576.
- Dixon, H. (1997). “Controversy: The Source and Measurement of Technical Change”. *The Economics Journal*, 107(4444), 1518.
- Hasna, & Taufiq Syamlan, Y. (2021). Analyzing The Intention Of Borrower To Use Fintech Lending. *Ekonomi Islam Indonesia*, 3(2). <https://doi.org/10.58968/eii.v3i2.26>
- Heryana, A. (2015). Informan dan Pemilihan Informan dalam Penelitian Kualitatif.

Universitas Esa Unggul, December, 1–14.

- Hidayah, F. N., Nugroho, B. S., Ardiati, A. R., Tsaqyfa, M. N., Hakim, M. A., & Ridlwan, A. A. (2023). Meneropong Maraknya Pinjaman Online di Kalangan Mahasiswa: Motif dan Dampak Terhadap Perilaku Konsumtif. *Jurnal Ilmu Manajemen*, 11(4), 821–832.
- Izathi, P. M. (2021). Hubungan Antara Gaya Hidup Hedonis dan Konformitas Teman Sebaya dengan Perilaku Berhutang (Dissaving) Pada Mahasiswa Psikologi Universitas Islam Negeri Maulana Malik Ibrahim Malang. In *Skripsi, Fakultas Psikologi Universitas Islam Negeri Maulana Malik Ibrahim Malang*. <http://etheses.uin-malang.ac.id/id/eprint/27948>
- Kevin Septian Anugrah Perdana, H. S. (2023). *Urgensi Transparansi Besaran Bunga Dalam Perjanjian Pinjaman Online*. 9(19), 429–436.
- Kurnia, E. (2022). *Polda Metro Jaya Tangkap Penyebar Data Pribadi Nasabah Pinjaman Daring di Manado*. Kompas.Id. <https://www.kompas.id/baca/metro/2022/12/04/polda-metro-jaya-tangkap-penyebar-data-pribadi-nasabah-pinjaman-daring-di-manado>
- Mardikaningsih, R., Sinambela, E. A., Darmawan, D., & Nurmallasari, D. (2020). Relationship between consumer behavior and student interest in using online loan services. *Journal of Simki Pedagogy*, 3(6), 98–110. <https://jipied.org/index.php/JSP>
- Midaada, A. (2021). *Fakta-Fakta Guru TK Terjerat 24 Pinjaman Online hingga Dipecat dan Nyaris Bunuh Diri*. INews Jatim. <https://jatim.inews.id/berita/fakta-fakta-guru-tk-terjerat-24-pinjaman-online-hingga-dipecat-dan-nyaris-bunuh-diri/all>
- Moleong, L. J. (2014). *Metodologi Penelitian Kualitatif: Edisi Revisi / Lexy J. Moleong* (Edisi 2, c). PT. Remaja Rosdakarya.

Nasution. (2014). *Hukum perlindungan konsumen : suatu pengantar* (Cet. 1). Jakarta : Diadit Media, 2014.

Nurmalina, & Sulastri. (2019). Hubungan Antara Self Control Dengan Perilaku Berhutang Pada Mahasiswa Fakultas X Universitas Muhammadiyah Lampung. *American Journal of Psychology*, 2(1), 31–40. <https://doi.org/10.24042/ajp.v2i1.4154>

Otoritas Jasa Keuangan. (2019a). Daftar 168 Entitas Fintech Ilegal. In <https://www.ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Documents/Pages/-SIARAN-PERS-Satgas-Waspada-Investasi-Hentikan-Kegiatan-168-Entitas-Fintech-Ilegal-dan-47-Entitas-Investasi-Ilegal/Daftar%20168%20Entitas%20Fintech%20Ilegal.pdf>.

Otoritas Jasa Keuangan. (2019b). *Perusahaan fintech lending berizin dan terdaftar di OJK per 20 desember 2019*. https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Penyelenggara-Fintech-Terdaftar-dan-Berizin-di-OJK-per-20-Desember-2019/Penyelenggara_fintech_terdaftar_dan_berizin_20_Desember_2019.pdf

Otoritas Jasa Keuangan. (2023). Penyelenggara Fintech Lending Berizin di OJK per 9 Oktober 2023. In *Otoritas Jasa Keuangan*. [https://www.ojk.go.id/id/kanal/iknb/financial-technology/Documents/Penyelenggara Fintech Lending Berizin di OJK per 9 Oktober 2023.pdf](https://www.ojk.go.id/id/kanal/iknb/financial-technology/Documents/Penyelenggara_Fintech_Lending_Berizin_di_OJK_per_9_Oktober_2023.pdf)

Peraturan Bank Indonesia Nomor 19/12/PBI/2017. (2017). Peraturan Bank Indonesia Nomor 19/12/PBI/2017 tentang Penyelenggaraan Teknologi Finansial. *Bank Indonesia*, 1. <https://www.bi.go.id/id/sistem-pembayaran/fintech/Contents/default.aspx>

Peraturan Otoritas Jasa Keuangan Nomor: 77 /POJK.01/2016 TENTANG LAYANAN

PINJAM MEMINJAM UANG BERBASIS TEKNOLOGI INFORMASI,
Otoritas Jasa Keuangan 1 (2016).

Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 10 /Pojk.05/2022
Tentang Layanan Pendanaan Bersama Berbasis Teknologi Informasi (2022).

POJK No.11/POJK.03/2016. (2016). Peraturan Otoritas jasa keuangan republik
indonesia No 1/POJK.03/2013. *Peraturan Otoritas Jasa Keuangan*, 1–82.

Polda Metro Jaya. (2022, April 10). Sistem Peralatan Penagih Pinjol Ilegal Dilacak
Polisi. *Pusiknas.Polri.Go.Id*.
https://pusiknas.polri.go.id/detail_artikel/sistem_peralatan_penagih_pinjol_ilegal_dilacak_polisi

Pressrelease.id. (2023). *Pelaku Fintech Prioritaskan Keamanan Data, Bagaimana Pengguna Lindungi Data Pribadi?* PressRelease.Id.
<https://pressrelease.kontan.co.id/news/pelaku-fintech-prioritaskan-keamanan-data-bagaimana-pengguna-lindungi-data-pribadi>

Renanita, T., & Hidayat, R. (2013). Faktor-faktor Psikologis Perilaku Berhutang pada
Karyawan Berpenghasilan Tetap. *Jurnal Psikologi*, 40(1), 92–101.

Rihani. (2018). *Hubungan antara perilaku konsumtif dengan perilaku berhutang di kalangan mahasiswa* (Vol. 53, Issue 9).

Rosen, B. C., & Fromm, E. (1956). The Sane Society. In *American Sociological Review*
(Vol. 21, Issue 5). <https://doi.org/10.2307/2089119>

Saksonova, S., Kuzmina, I., & M. (2017). Fintech as financial innovation – the
possibilities and problems of implementation. *European Research Studies Journal*, XX (3A).

Sari, R. (2021). Pengaruh Penggunaan Paylater Terhadap Perilaku Impulse Buying
Pengguna E-Commerce di Indonesia. *Jurnal Riset Bisnis Dan Investasi*, 7(1), 44–

57. <https://doi.org/10.35313/jrbi.v7i1.2058>

Setiaji, B. (1995). *Konsumerisme & Akademika* (no. 01 Th.). Muhammadiyah University Press.

Sihombing, N. M. M., Suryanto, N. E., Mahameru, M., Setiawan, M. R., & Elisabeth Marsella, S. S., M. L. (2019). Dampak Penggunaan Pinjaman Online Terhadap Gaya Hidup Konsumtif Mahasiswa Yogyakarta. *Proceeding SINTAK 2019*, 3, 500–507.

Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. ALFABETA.

Sumartono. (2002). *Terperangkap dalam iklan (meneropong imbas pesan iklan televisi)*. ALFABETA.

Undang-Undang Nomor 19 Tahun 2016 Tentang Informasi Dan Transaksi Elektronik, 53 *Journal of Chemical Information and Modeling* 287 (2016).

Undang-Undang Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen, Undang-Undang Nomor 8 Tahun 1999 1 (1999).

Undang-Undang Republik Indonesia Nomor 27 Tahun 2022 Tentang Perlindungan Data Pribadi, *Ditama Binbangkum - BPK RI* 1 (2022).

Undang-Undang Republik Indonesia Nomor 4 Tahun 2023 Tentang Pengembangan Dan Penguatan Sektor Keuangan, 1 *Negara Republik Indonesia* 1 (2023).

Zefanya, J., Arvante, Y., & Semarang, U. N. (2022). Dampak Permasalahan Pinjaman Online dan Perlindungan Hukum Bagi Konsumen Pinjaman Online The Impact of Online Loan Problems and Legal Protection for Online Loan Consumers. *Ikatan Penulis Mahasiswa Hukum Indonesia Law Journal*, 2(1), 73–87.

APPENDICES

Appendix 1 Interview Question

Based on the research problem, the following are semi-structured interview questions prepared by the researcher.

Questions for Online Loan Users

1. Have you ever used an online loan? If so, for what?
2. How did you find out about the online loan?
3. Why are you interested in using online loans?
4. Do online loans increase your consumptive behavior?
5. How often do you shop in a month?
6. What kind of shopping methods do you use?
7. Are there particular reasons why you shop?
8. Have you ever experienced a violation by an online loan company, such as a privacy breach or non-transparent fees and interest?

Question for the Assistance Team for the Draft Law on Personal Data Protection and the Draft Law on Electronic Information and Transactions

1. How are the rights and obligations of legal/illegal funding companies regulated in the ITE Law?
2. How does the ITE Law involve consumer protection in regulating violations by fintech companies, such as unauthorized misuse of consumers' data under the pretext of collecting loan repayments? Are there specific provisions involving consumer rights and protection?
3. Some articles in the ITE Law stipulate criminal sanctions and fines for violations. How effective are these sanctions in preventing future violations?

Despite the strict provisions on penalties and fines for violations, there are still many fintech companies, especially illegal fintech lenders, that violate these provisions, even to the point of taking the lives of customers. What is your view on this challenge, and how can the ITE Law be more effective in tackling violations and protecting customers?

4. Based on previous experience, have any regulatory updates been identified to improve effectiveness in addressing abuses by fintech companies, and to what extent do current regulations consider new trends or issues in the fintech industry?
5. How are these regulations implemented to handle violations of consumer rights and obligations? Are there any unique mechanisms or procedures to ensure consumer protection when handling such violations?

Appendix 2 Interview Transcript

Online Loan User Subject KS		
No	Questions	Answer
1.	Have you ever used an online loan? If so, for what?	I have used online loans to fulfill my shopping desires.
2.	How did you find out about the online loan?	I first learned about online loans from advertisements on social media
3.	Why are you interested in using online loans?	However, before applying, I learned about online loan companies, the interest given, the balance of the first application, and the collateral that must be provided. After I read around, the terms and conditions were straightforward, only requiring a KTP, and the disbursement of funds was speedy, so I was interested in using it to fulfill my desire to buy several items.
4.	Do online loans increase your consumptive behavior?	Since using online loans, my consumption decisions have become more implausible because I get surprise money in minutes. I often apply for online loans when many items I want are on discounts or promotions.
5.	How often do you shop in a month?	I often shop once a month; I can buy at least four and at most six clothes, both tops and bottoms. For electronic goods, I usually shop once a year or only when new products are available.
6.	What kind of shopping methods do you use?	I usually come directly to the store or buy online for the shopping method.

7.	Are there particular reasons why you shop?	I shop a lot in one month because of attractive gifts, packaging, discounts, and, of course, to increase my confidence in supporting my daily appearance.
----	--	---

Online Loan User Subject SC		
No	Questions	Answer
1.	Have you ever used an online loan? If so, for what?	I use online loans to fulfill several needs.
2.	How did you find out about the online loan?	I first learned about online loans from my closest friend. At that time, he told me that he used online loans to increase his vacation funds and play online gambling. Since then, I have also started to secretly find out about online loan applications that are safe and legal in the eyes of the law.
3.	Why are you interested in using online loans?	In my opinion, this online loan makes it easier for someone when they need emergency funds because the service is fast, the requirements are straightforward, complete identities, and then the funds can be disbursed immediately in minutes. I have been using this online loan for the past year because it helps me when the money from the monthly transfer is late, even though the interest given is quite large for students. However, this can be overcome because the payments can be made in installments according to ability.
4.	Do online loans increase your consumptive behavior?	Of course. I usually use the money to go to cafes, buy clothes/accessories, or go for salon treatments.

5.	How often do you shop in a month?	My intensity of going to the salon can be 4-5 times a month, depending on how much I create content at the café that is going viral.
6.	What kind of shopping methods do you use?	I often shop online either at a shop or at tiktokshop.
7.	Are there particular reasons why you shop?	The reasons are that online stores often provide attractive gifts, the packaging of the products is neater and more attractive, so it looks better and more charming, and they frequently offer promos and massive discounts.
8.	Have you ever experienced a violation by an online loan company, such as a privacy breach or non-transparent fees and interest?	When I used an online loan application that was different from what I used to have, I immediately agreed to some terms without reading them because I thought the interest, installments, and other fees would be the same as other applications. In addition, the advertisement also gave information that the application provided low interest rates. It was only after the money was disbursed that I realized that the amount of money given was small because there were several deductions for fees that needed to be explained what the fees were for. In addition, the application's interest was considerable, unlike usual, so I had difficulty paying it. However, I overcame it even though I regretted the decision and what I had done.

Online Loan User Subject Z		
No	Questions	Answer
1.	Have you ever used an online loan? If so, for what?	I usually use this online loan money to increase funds and buy items at a large nominal price to support my appearance.
2.	How did you find out about the online loan?	I first learned about online loans from a colleague. He told me that they helped his finances.
3.	Why are you interested in using online loans?	At first, I was not interested and wanted to know only a little about online loans. However, due to some things I cannot mention, I slowly started to learn about online loans. The process is fast, and the payments can be made in installments according to the user's ability.
4.	Do online loans increase your consumptive behavior?	Of course. At that time, I applied with a very small nominal, but it turns out that until now, I am addicted to using online loans for some needs that are actually not urgent and not so important..
5.	How often do you shop in a month?	I can shop two to three times in one month with a fairly fantastic nominal for myself and others.
6.	What kind of shopping methods do you use?	I often shop online or directly at the store.
7.	Are there particular reasons why you shop?	I usually buy quite expensive items to support my appearance. When I buy an expensive item, I usually consider the gift, the discount, the model that advertises the item, and the brand of the product.

8.	Have you ever experienced a violation by an online loan company, such as a privacy breach or non-transparent fees and interest?	I have been late paying my online loan bills, but only for a few days and less than a week. Before the due date and until after the due date, they continued to terrorize and call me repeatedly, and because I did not answer, they slowly began to contact relatives whose numbers I listed as emergency contacts. So, my relatives knew that I was using online loans to fulfill my consumptive behavior. In addition, I was also often contacted by unknown numbers, which often happened every day. They offer online loans on the application even though I have never entered my number into the online loan application.
----	---	--

The Assistance Team for the Draft Law on Personal Data Protection and the Draft Law on Electronic Information and Transactions		
1.	How are the rights and obligations of legal/illegal funding companies regulated in the ITE Law?	Fintech companies concerning the ITE Law are regulated to ascertain they or the content they present follows the rules of the ITE Law. The fintech organizer may only organize the content but may only use the media to the ITE Law, such a position is called an electronic system organizer. Related to online loans, what is regulated in the ITE Law is the form of prohibition, namely if every electronic organizer takes the action of forcing other people to pay by threatening, it can be punished with imprisonment and fines so that every fintech organizer using an electronic system is obliged to comply with the ITE Law. There should be no threat or spreading things related to loans to other parties, and if that is done, then he/she is subject to sanctions based on the ITE Law
2.	How does the ITE Law involve consumer protection in regulating violations by fintech companies, such as unauthorized misuse of consumers' data under the pretext of collecting loan repayments? Are there specific provisions	The ITE Law does not specifically regulate the protection of consumer rights about implementing online loans. The ITE Law regulates the prohibited acts of electronic system organizers whose activities, among others, are related to online loans for specific matters, namely distribution or transmission related to consumer protection; the main thing that must be considered is the existence of personal data of the consumers concerned which is often misused. For this reason, it is not regulated

	involving consumer rights and protection?	in the ITE Law but regulated in the PDP Law that consumers as subjects of personal data have the right to their data not to be misused by fintech parties, which in the context of the PDP Law is referred to as personal data controllers. However, suppose the action is related to distribution and transmission. In that case, that is where the ITE Law protects the consumers concerned, including the role of the government to be able to terminate access to the channel used by the organizer if the content is violated. In addition to that, the government will also ask the electronic system organizer to carry out moderation so that if there are things related to material that violates the law, it can immediately carry out internal censorship law. Internal censorship can be carried out immediately by the electronic system organizer.
3.	Some articles in the ITE Law stipulate criminal sanctions and fines for violations. How effective are these sanctions in preventing future violations? Despite the strict provisions on penalties and fines for violations, there are still many	Normatively, in the formation of laws and regulations, the article on sanctions or the article on punishment is intended to provide a clear measure of the regulated acts related to prohibited acts whether committed intentionally or unintentionally. The sanctions will be given based on the regulation of the law in the form of imprisonment or fines or cumulative imprisonment and fines related to fintech problems. Concerning the ITE Law, Second Amendment is intended to clarify the legal events that cause the violation related to online loan

	fintech companies, especially illegal fintech lenders, that violate these provisions, even to the point of taking the lives of customers. What is your view on this challenge, and how can the ITE Law be more effective in tackling violations and protecting customers?	interactions that cause threats and losses from consumers. Based on this experience, the legal events are further explained for the distribution and transmission categories. This includes threats the organizer makes and situations that cause fear, which are then regulated and refined in the ITE Law. Moreover, for prohibited cases, adjustments are made to imprisonment and administrative penalties or fines based on the provisions in Law No.1 of 2023 concerning the Criminal Code as a reference for similar experiments carried out not only through electronic systems. This reference is the basis for the improvement of existing sanctions and fines. This is a concern of the lawmakers when compiling aspects related to the prohibition, the possibility of similar things happening in the future, and aspects that harmonize legislation so that it is hoped that this provision can be applied effectively. However, if later it is still considered something that is not politically correct, there will be revisions to the ITE Law.
4.	Based on previous experience, have any regulatory updates been identified to improve effectiveness in addressing abuses by fintech companies, and	Regulatory reform is always carried out on various issues, and legal needs, legal developments, social developments, or existing technology do not consider the implementation of laws and regulations. Various needs are certainly the basis of lawmakers to adjust or adopt these conditions so that existing regulations can still reach or become

	to what extent do current regulations consider new trends or issues in the fintech industry?	the basis for existing legal events. In terms of their capacity as prospects for future regulation, the regulation still can be valid. Therefore, the solution cannot be based merely on one law, considering that each law has the scope of its regulation. If the issue of fintech is related to transmission and distribution, the solution can indeed be based on ITE Law, but if the problem is related to personal data protection, then it uses the law on PDP. The rights of consumers to interact or get services that suit their needs are regulated in the amendment to the Consumer Protection Law. This legislation is the basis for how consumer rights can be considered in the online loan
5	How are these regulations implemented to handle violations of consumer rights and obligations? Are there any unique mechanisms or procedures to ensure consumer protection when handling such violations?	The existing ones are always adjusted to the dynamics that occur in people's lives and or legal needs related to technological developments that occur today or in the future. It must be admitted that some articles still have to be adjusted due to the inability to adjust to the existing dynamics. However, it is also often due to the drafting of laws and regulations that many things must be adjusted so that often everyone states that there are still rubber articles on existing regulations. For this reason, the purpose of amending the ITE Law is to overcome matters including regulating online loans with various legal and technological needs that exist today and in the future. In principle, changes,

		adjustments or replacements to the law are intended to provide legal certainty for all issues or legal objects it regulates. The second is intended to guide law enforcement officials in conducting investigative reviews of prohibited articles.
--	--	--

Appendix 3 Letter of Acceptance (LoA)

127	6399780	RIKO ARDIANSYA H SELIAN	12720 30501 02000 3	S1	Universitas Malikussale h	Sistem Informasi	Asisten Pengemba ng Teknologi Pembelajar an	Magang	14 Agustus 2023 - 31 Desember 2023	Prov. Sumatera Utara
128	6405297	NELVIRA CHIENDY	19020 14911 00000 4	S1	Universitas Islam Indonesia	Ekonomi Pembangu nan	Pengumpul dan Pengolah Data	Magang	14 Agustus 2023 - 31 Desember 2023	Prov. Kepulauan Bangka Belitung
129	6412020	JONI NAPITUPUL U	12220 20110 01000 5	S1	Universitas Palangka Raya	Ilmu Hukum	Asisten Analisis Pemantaua n	Magang	14 Agustus 2023 - 31 Desember 2023	Prov. Sumatera Utara
130	6422807	RIZKY NUR ICHSAN	32170 12406 00000 3	S1	Universitas Pasundan	Ilmu Hubungan Internasion al	Assistant to MP's Expert Staff	Magang	14 Agustus 2023 - 31 Desember 2023	Prov. Jawa Barat
131	6424368	RAFI ZUFARY PRAMANTA	36740 32501 02000 2	S1	Universitas Budi Luhur	Teknik Informatika	IT Programme r	Magang	14 Agustus 2023 - 31 Desember 2023	Prov. Banten
132	6433860	I Putu Wahyu Permana	51020 50108 02000 1	S1	Universitas Udayana	Ekonomi Pembangu nan	Assistant to MP's Expert Staff	Magang	14 Agustus 2023 - 31 Desember 2023	Prov. Bali
133	6435071	AISHA NADINE ADJANI	32750 87006 02000 6	S1	Universitas Pembangu nan Nasional Veteran Yogyakarta	Ilmu Hubungan Internasion al	Assistant to MP's Expert Staff	Magang	14 Agustus 2023 - 31 Desember 2023	Prov. D.K.I. Jakarta
134	6437207	HAFIDZ ZAULA MIFTAH	31720 33006 03001 0	S1	Universitas Hasanuddin	Ilmu Hubungan Internasion al	Assistant to MP's Expert Staff	Magang	14 Agustus 2023 - 31 Desember 2023	Prov. Sulawesi Selatan
135	6439400	TOKIYU S	32030 32030 02000 0	S1	Universitas Budi Luhur	Ekonomi Pembangu nan	Assistant to MP's Expert Staff	Magang	14 Agustus 2023 - 31 Desember 2023	Prov. Banten

Appendix 4 Internship Certificate





SEKRETARIAT JENDERAL
DEWAN PERWAKILAN RAKYAT REPUBLIK INDONESIA
SERTIFIKAT
MAGANG DAN STUDI INDEPENDEN BERSERTIFIKAT
B/555/DL.04/12/2023
 Diberikan kepada :
NELVIRA CHIENDY
 Ekonomi Pembangunan Universitas Islam Indonesia

Telah menyelesaikan Program Magang Studi Independen Bersertifikat
 "Magang di Rumah Rakyat DPR RI"
 pada tanggal 14 Agustus 2023 s.d. 22 Desember 2023
 di Sekretariat Jenderal DPR RI

Jakarta, 22 Desember 2023
 Sekretaris Jenderal DPR RI,

 Dr. Ir. Indra Iskandar, M.Si., M.Ikom,

CAPAIAN PEMBELAJARAN PROGRAM

Nama : NELVIRA CHIENDY
 Perguruan tinggi : Universitas Islam Indonesia
 Posisi : Pengumpul dan Pengolah Data
 Unit Kerja : Pusat Analisis Keparlemenan
 Jam pelajaran : 900 Jam Pembelajaran

No	Kompetensi	Nilai Angka
Kompetensi Umum		
1.	Integritas	95
2.	Kerja Sama	96
3.	Komunikasi	97
4.	Orientasi Pada Hasil	96
5.	Perekat Bangsa	96
Kompetensi Khusus		
6.	Metodologi Penelitian	97
7.	Pengumpul Data	98
8.	Analisis Data	98
Jumlah		96

Keterangan Kualifikasi:
 Nilai 85.01 s.d. 100 = Sangat Memuaskan
 Nilai 75.01 s.d. 85.00 = Memuaskan
 Nilai 60.01 s.d. 75.00 = Cukup Memuaskan
 Nilai 45.01 s.d. 60.00 = Kurang Memuaskan
 Nilai ≤ 45 = Tidak Memuaskan

Jakarta, 22 Desember 2023
 Pdt. Pusbangkom SDM Legislatif

 Drs. Djaka Dwi Winarko, M.Si.

Appendix 5 Similarity Test

