

Criminal Sanctions Against Perpetrators of Misuse of Personal Data on Money Loans Based Technology: A Study in Bantul District Court, Indonesia



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ABSTRACT: Personal data protection is one of the privacy rights and human rights owned by every citizen, so that this right is guaranteed through the Constitution of the Republic of Indonesia in 1945, where with the enactment of Law Number 27 of 2022 concerning Personal Data Protection, it gives hope for Indonesia citizens related to the protection of their personal data from various forms of misuse, However, in practice, there are still cases of misuse of personal data used for money loans based technology to the detriment of the community. The purpose of this study is to find out the form of law enforcement of personal data misuse, as well as to be able to find out the effectiveness of law enforcement based on Law Number 27 of 2022. This research is a normative juridical research with a legal approach and a case approach. The results of the study are that, First, the form of law enforcement related to the misuse of personal data based on Law Number 27 of 2022 consists of administrative law enforcement regulated in Article 57 of Law Number 27 of 2022 and criminal law enforcement regulated in Article 67 and Article 68 of Law Number 27 of 2022. Second, law enforcement against perpetrators of misuse of personal data based on Law Number 27 of 2022 has not been effective because it is influenced by legal substance factors, legal structure, and community legal culture.

KEYWORDS: Law Enforcement, Perpetrator, Misuse, Personal Data, Loan, Technology

I. INTRODUCTION

The era of globalization is synonymous with the advancement of technology and information that is developing very rapidly. This phenomenon has occurred in all parts of the world regardless of whether it is a developed country or a developing country. Everyone is required to keep up with technological developments in order to compete in global competition that is starting to be practical and modern.

Information technology is considered important for the world because it can make economic improvements for a country, such as for example the demand for information technology products themselves in the form of computers, modems, smartphones, laptops and so on. Information technology can also facilitate business transactions throughout the country.¹

The development of technology has created a new habit in the global community that affects changes in people's lifestyles in the social and economic fields, which are usually transactions, business and socialization by meeting physically and turning into virtual transactions because it is believed that it can facilitate transactions and save time shorter

However, there is a consequence of this very rapid development of technology and information, namely changes in the behavior of society and human civilization globally, because information technology makes the world without borders. This also triggers the emergence of new modes and crimes through information technology, everyone will very easily access personal data and information from the internet.

Therefore, the Indonesia government made a law to protect the personal data information of the Indonesian people in order to avoid crimes arising from the development of technology. The creation of the Personal Data Protection Law in Indonesia has gone through a long history. The process began in 2013, when an idea emerged from academics to the government, namely the Ministry of Communication and Information

Every citizen has constitutional rights guaranteed by law in order to fulfill these constitutional rights, the State has an obligation to protect all citizens. This obligation is stated in the amendment of the 4th Paragraph of the Constitution of the Republic

¹ Agus Rahardjo, *Cybercrime-Pemahaman Dan Upaya Pencegahan Kejahatan Berteknologi*, Bandung: Citra Aditya Bakti, 2002. Hlm 8.

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of Indonesia in 1945, which affirms that the State has the responsibility to protect the entire Indonesia nation in improving general welfare, advancing the nation's life and maintaining world order based on independence, world peace, and social justice

One of the constitutional rights regulated in the 1945 Constitution of the Republic of Indonesia is the right to personal self-protection. Article 28 G Paragraph (1) generally states that every citizen has the right to protection of himself, family, honor, dignity, and property under his power. Although this article assumes that personal rights are property rights, with the advancement of information and communication technology, personal rights should go beyond the understanding of property rights alone.

Personal rights must also be interpreted as the right to privacy that is more sensitive and can represent the right of the individual right. As also regulated in Law Number 39 of 1999 article 29 which states that everyone has the right to personal protection, family, honor, dignity, and property rights.²

The right to privacy includes the protection of a person's personal data and identity. This includes various sensitive information in the form of Identity Cards (KTP), NPWP, Account Number, Fingerprints and so on. In this case, it is very important to ensure that a person's right to privacy must be respected and protected, especially in an era where information technology can easily collect and manipulate personal data.³

Loss, misuse, or illegal dissemination of personal data can have serious consequences for a person, including identity theft, financial fraud, and unwanted ad targeting. In addition, personal data in the hands of irresponsible persons can be used for adverse purposes such as extortion, fraud, dissemination of embarrassing personal information, and discrimination.

To protect the privacy and security rights of the people of Indonesia, the government finally issued Law Number 27 of 2022 concerning Personal Data Protection, which aims to provide stronger protection for the people of Indonesia regarding the collection, use, and dissemination of their personal data. With the enactment of Law Number 27 of 2022 concerning Personal Data Protection, it is important to understand the implications of criminal law related to personal data protection within this new legal framework.

In this era where personal data is becoming increasingly valuable and risks to privacy and security are becoming more complex, the protection of personal data has become a major concern. In an environment driven by ever-evolving information and communication technologies and the increasingly easy use of them, there are serious consequences for privacy and an increased risk of misuse of data by irresponsible parties.⁴

For this reason, the author examines how law enforcement against perpetrators of misuse of personal data in technology-based money loans is currently rampant in people's lives, and whether law enforcement against perpetrators of misuse of personal data in technology-based money loans has effectively provided a deterrent effect to the perpetrators in order to protect the community.

II. RESEACRH METHODS

Research methods are indispensable in a research to determine the direction of a research. Method is a method in a research. Meanwhile, research is systematic thinking about various types of problems whose solutions require the collection and interpretation of facts, against a legal paradigm or a thought. So research methods are methods or methods of conducting a form of research and research activities. Considering that this research is included in the field of Law, the method used is a qualitative method.⁵

According to Saiffudin Anwar, the qualitative approach emphasizes more on the deductive and inductive inference process as well as on the analysis of the dynamics of the relationship between observed phenomena using scientific logic. According to Bisri, qualitative research methods are also referred to as qualitative approaches, qualitative paradigms, naturalistic and natural paradigms.⁶

The method used in the analysis of this study is the analytical descriptive method, the descriptive research method is a research that intends to provide as accurate data as possible about the state of the research object in the research, the author analyzes the data that has been collected, then draws conclusions and provides an overview of the results that have been analyzed.

² Komnas HAM, Undang-Undang Nomor 39 Tahun 1999 tentang Hak Asasi Manusia.

³ Sekaring Ayumeida Kusnadi, "Perlindungan Hukum Data Pribadi Sebagai Hak Privasi," *Al Wasat Jurnal Ilmu Hukum*, Nomor 1 Tahun 2021: 9-16.

⁴ Elfian Fauzi and Nabila Alif Radika Shandy, "Hak Atas Privasi Dan Politik Hukum Undang-Undang Nomor 27 Tahun 2022 tentang Pelindungan Data Pribadi," *Jurnal Lex Renaissance* 7, no. 3 (2022): 445-461.

⁵ Beni Ahmad Saebani, *Metode Penelitian Hukum*, Bandung: Pustaka Setia, 2009, Hlm 13.

⁶ Cik Hasan Bisri, *Op Cit*, Hlm 268.

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III. RESULT AND DISCUSSION

Overview of Criminal Sanctions, Perpetrators of Criminal Acts, Personal Data, and Money Load Based Technology

The existence of law in community life has a fairly important role, which in principle has the purpose of making people's lives run well and in an orderly manner, where each individual respects and appreciates the rights of others in community life, and there is no deprivation of rights which has great potential to cause disputes and disputes between individuals and society.⁷

In the criminal law system, there are 2 types of sanctions, each of which has the same status, namely criminal sanctions and action sanctions. Criminal sanctions are the most widely used type of sanction in sentencing a person who is found guilty of committing a criminal act.⁸

The forms of criminal sanctions vary including the death penalty, life imprisonment, imprisonment, imprisonment, and fine which are the main crimes as well as crimes in the form of revocation of certain rights, confiscation of certain goods and the announcement of judges' decisions which are all additional crimes.⁹

Criminal punishment is suffering or punishment that is deliberately imposed on people who commit acts that meet certain elements of conditions.¹⁰ According to Roeslan Saleh, the crime is a reaction to the delicacy, and this is in the form of a crime which is deliberately delegated by the State to the delicacy maker.¹¹

Criminal sanctions or criminal law itself are essentially to achieve justice, certainty and usefulness where justice is the main legal goal, besides that legal certainty is another purpose of law, and no less important is usefulness is a legal purpose that provides usefulness, positive results and brings goodness to society, which means that the law can provide benefits for human life.¹²

Furthermore, regarding the perpetrator of a criminal act (Dader) according to the doctrine is whoever carries out all the elements of a criminal act as these elements are formulated in the law according to Article 55 of the Criminal Code, that Those who do, who tell to do, and who participate in doing deeds, and Those who, by giving or promising something, by abusing power or dignity, by violence, threats, misdirection, or by giving opportunities, means, or information, deliberately encourage others to commit acts.

This means that the perpetrator of a criminal act is an individual or group who commits an act that violates the law or the norms that apply in a society. They commit a wide variety of criminal acts that can range from minor crimes such as petty theft to serious crimes such as murder. Perpetrators of criminal acts can come from various backgrounds and have diverse motives to commit crimes.¹³

Then related to personal data, in the Indonesian dictionary the definition of data is true and real information that can be used as the basis for study.¹⁴ Meanwhile, the definition of the person itself is human as a person (self or human self).¹⁵ So that if the conclusion is made simply, then personal data is true and real information that is possessed by humans as individuals.

Personal data is data related to a person's characteristics, name, age, gender, education, occupation, address and position in the family. According to Purwanto, data is a raw material for information, which is defined as an orderly group of symbols that represent the quantity, action of objects and so on. Data is formed from characters that can be in the form of alphabets, numbers or special symbols. Data is compiled to be processed in a data structure, file structure, and data base.

The definition of Personal Data is also enshrined in Article 1 number 1 of Law Number 27 of 2022 concerning Personal Data Protection, namely Personal data is data about an individual person that is identified or can be identified separately or combined with other information either directly or indirectly through electronic or non-electronic systems.

Then related to money loans based technology, based on article 1 number 3 of the Financial Services Authority Regulation (POJK) Number 7/POJK.01/2016 concerning Information Technology-Based Money Lending Services Technology, that Based Money Lending Services are Information Technology Based Money Lending Services are the implementation of financial services to bring together lenders and borrowers in order to carry out lending and borrowing agreements in rupiah currency directly through an electronic system using the internet.

Money loans based technology or online loans are one of Bank Indonesia's financial technology products, because they are innovative, can be widely used, and are beneficial to the wider community or online loans are financing solutions in a more effective

⁷ Rahman Amin, *Pengantar Hukum Indonesia*, Yogyakarta: Deepublish, 2019, Hlm 124.

⁸ Mahrus Ali, *Dasar-Dasar Hukum Pidana*, Jakarta: Grafika, 2012, Hlm. 193.

⁹ *Ibid.*

¹⁰ Tri Andirsman, *Asas-Asas dan Dasar Aturan Hukum Pidana Indonesia*, Bandar Lampung: Unila, 2009, Hlm 8.

¹¹ Admi Chazawi, *Pelajaran Hukum Pidana I*, Jakarta: Raja Grafindo Persada, 2011, Hlm 81.

¹² Rahman Amin, *Op. Cit.*, Hlm 127.

¹³ Nawawi Barda Arif, *Kuliah Hukum Pidana II*, (Bandung, 1984), 37.

¹⁴ KBBI. "Pengertian Data".<https://kbbi.web.id/data> diakses pada tanggal 1 Agustus 2024 Pukul 16.30 WIB.

¹⁵ KBBI. "Pengertian Pribadi".<https://kbbi.web.id/pribadi> diakses pada tanggal 1 Agustus 2024 Pukul 16. 40 WIB.

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and efficient way.¹⁶ Money loans based technology or online loans are one of Bank Indonesia's financial technology products, because they are innovative, can be widely used, and are beneficial to the wider community

Law Enforcement Against Perpetrators of Criminal Acts of Misuse of Personal Data Based on Law Number 27 of 2022

Law enforcement is an effort to realize the ideas of justice, legal certainty and social justice into reality. Criminal law enforcement is an effort to realize the ideas of justice in criminal law in legal certainty and social benefits into legal facts in every legal relationship.¹⁷ There are at least three elements in law enforcement, the first is that there must be legal certainty (*rechtssicherheit*), usefulness (*zweckmassigkeit*), and justice (*gerechtigkeit*).¹⁸

Universally, the implementation of law enforcement has a correlation with legal protection, namely law enforcement can be carried out in two ways, namely prevention (preventive) and countermeasures (repressive). Prevention (preventive) is by conducting strict supervision of the system and procedures for permitting the use of personal data, urging the public to be more careful in the use of personal data. Then countermeasures (repressive), repressive actions are real actions taken by law enforcement officials against an act that has deviated or has violated an applicable law and regulation so that with repressive actions it can be expected to stop the deviation that occurs and reduce the same act in the future

The form of repressive law enforcement in the misuse of personal data can be seen through the decision of the Bantul District Court Number: 270/Pid.Sus/2023/PN.Btl. in this case, Berlian Bestari committed a criminal act, namely knowingly and without the knowledge and permission of the data owner to use personal data in the form of an identity card with the aim of obtaining profits in the form of goods or cash through the SPaylater and SPinjam facilities, which is the act causing losses to Hani Aulia Larassakti, namely in the form of not being able to apply for a loan to the bank and being considered as a debtor who does not comply with the collectibility predicate because there are non-current or bad payment arrears from financing institutions PT Commerce Finance and PT Bank Seabank Indonesia with a total bill amount of at least Rp. 6,541,143,- (six million five hundred and forty-one one hundred and forty-three)

Because of his actions, the Panel of Judges of the Bantul District Court sentenced the defendant Berlian Bestari to 10 months in prison for having legally and legally violated article 67 paragraph (3) jo article 65 paragraph (3) of Law Number 27 of 2022. In the decision, the Bantul State Judges' Panel has considered several things, namely in the trial the Panel of Judges did not find things that could abolish criminal liability, either as justifying reasons and/or excuses, then the defendant must be held accountable for his actions. Because the Defendant is able to be responsible, he must be found guilty and sentenced to a criminal sentence, in addition to that in the decision the Panel of Judges has also considered the circumstances involved, namely:

First, The aggravating circumstances are that the Defendant's actions harmed Hani Aulia Larassakti and PT. Shopee International Indonesia. Second, mitigating circumstances: the defendant is straightforward so as to facilitate the course of the trial, the defendant regrets his actions and promises not to repeat them, the defendant has never been convicted, the defendant has 3 (three) minor children.

However, the author is of the opinion that the verdict that has been decided by the Panel of Judges of the Bantul District Court Number: 270/Pid.Sus/2023/PN Btl is inappropriate because the defendant Berlian Bestari was only sentenced to 10 months in prison even though in the article charged, namely article 67 paragraph (3) jo article 65 paragraph (3) of Law Number 27 of 2022 has a maximum prison sentence of 5 years, It is feared that this will not create a deterrent effect for perpetrators of personal data misuse to repeat their actions. In addition, it is quite unfortunate that the Bantul District Court's decision did not impose an additional penalty in the form of payment of compensation because the actions of the defendant Berlian Bestari had caused losses experienced by Hani Aulia Larassakti, in the form of Hani Aulia Larassakti's inability to apply for a loan to the Bank and was considered a debtor who did not comply with the collectibility predicate of 5 (there were arrears of payment that were not current or jammed) from the institution financing of PT. Commerce Finance and PT Bank Seabank Indonesia with a bill amount of at least Rp.6,541,143.00

The Effectiveness of Law Enforcement Against Perpetrators of Criminal Acts of Misuse of Personal Data has been effective Based on Law Number 27 of 2022 concerning Personal Data Protection

The enactment of Law Number 27 of 2022 concerning Personal Data Protection is a hope for legal protection from the many cases of crimes of misuse of personal data in Indonesia stemming from leaks and theft of personal data. The presence of this law gives the government the authority to supervise the governance of personal data carried out by electronic system operators, in addition to the passage of this law guarantees the right of citizens to personal self-protection and fosters public awareness as well as guarantees recognition and respect for the importance of personal data protection.

¹⁶ Edi Spriyanto, *Sistem Informasi Fintech Pinjaman Online berbasis WEB*, Jurnal Sistem informasi, teknologi informasi dan komputer, 2019.

¹⁷ Peter Mahmud Marzuki, *Pengantar Ilmu Hukum*, Jakarta: Kencana Prenada. Hlm 15.

¹⁸ Sudikno Mertokusumo, *Mengenal Hukum*, Yogyakarta: Liberty, 1999, Hlm 145.

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The implementation of law enforcement against the misuse of personal data based on Law Number 27 of 2022 can indeed be said to be ineffective, this is because several articles and supporting factors that are very important in the law have not been implemented. We can see this from several factors, namely:

1. Legal substance

Law Number 27 of 2022 concerning Personal Data Protection aims to guarantee citizens' rights to personal protection and foster public awareness and ensure recognition and respect for the importance of personal data protection, but the fact is that until now there are still many cases of misuse of personal data. This can also be caused by the lack of optimal socialization of the importance of personal data. In fact, in Law Number 27 of 2022 regarding Personal Data Protection, there are criminal provisions for the misuse of personal data, namely in Article 67 as follows:

- (1) Any Person who intentionally and unlawfully obtains or collects Personal Data that does not belong to him or herself or others with the intention of causing losses to the Personal Data Subject as intended in Article 65 paragraph (1) shall be sentenced to imprisonment for a maximum of 5 (five) years and/or a maximum fine of Rp5,000,000,000, 00 (five billion rupiah).
- (2) Any Person who deliberately and unlawfully discloses Personal Data that does not belong to him as intended in Article 65 paragraph (2) shall be sentenced to imprisonment for a maximum of 4 (four) years and/or a maximum fine of Rp4,000,000,000.00 (four billion rupiah).
- (3) Any Person who deliberately and unlawfully uses Personal Data that does not belong to him as intended in Article 65 paragraph (3) shall be sentenced to imprisonment for a maximum of 5 (five) years and/or a maximum fine of Rp5,000,000,000.00 (five billion rupiah);

Then Article 68 of Law Number 27 of 2022 which states that: Any person who deliberately makes false Personal Data or falsifies Personal Data with the intention of benefiting himself or others that may cause losses to others as referred to in Article 66 shall be sentenced to imprisonment for a maximum of 6 (six) years and/or a maximum fine of Rp 6,000,000,000.00 (six billion rupiah).

In the formulation of criminal provisions in Law Number 27 of 2022 above, the formulation of criminal sanctions only lists the maximum criminal sanctions, namely in article 67 paragraph (1) a maximum of 5 years in prison, article 67 paragraph (2) a maximum of 4 years in prison, article 67 paragraph (3) a maximum of 5 years in prison and also in article 68 a maximum of 6 years in prison, so that the Panel of Judges in determining the severity of the sentence can move within the maximum limits of the sentence. Therefore, it is not impossible for the Panel of Judges to impose a criminal sentence on the perpetrator of the crime, in this case the misuse of personal data is too light, or the difference between the charges and the sentence imposed is too striking.

This is proven in the Bantul District Court Decision Number: 270/Pid.Sus/2023/PN Btl, the defendant for misuse of personal data was only sentenced to imprisonment for 10 months, which is quite far from the criminal threat contained in the article charged, namely Article 67 paragraph (3) jo Article 65 paragraph (3) of Law Number 27 of 2022, namely imprisonment for a maximum of 5 (five) years and/or a maximum fine of IDR 5,000,000,000, 00 (five billion rupiah). The things that are disturbing according to the panel of judges in the case are that the defendant was frank so as to facilitate the course of the trial, the defendant regretted his actions and promised not to repeat it, the defendant has never been punished, and the defendant has 3 (three) children who are still young.

2. Legal structure

In addition to the legal factor, in this case Law Number 27 of 2022 concerning Personal Data Protection, there are other factors in the effectiveness of a law enforcement, this factor is the Law Enforcement Officer factor, whether the law enforcement officials have really carried out their duties and obligations properly. In law enforcement, the mentality or personality of law enforcement officials plays a very important role. If a regulation is good, but the quality of law enforcement officials is not good, a problem will arise. Therefore, one of the keys to success in law enforcement is the mentality and personality of law enforcement officials. In the framework of law enforcement by every law enforcement institution (inclusive of its people) justice and truth must be stated, must be felt and seen, and must be actualized.

In this context, which concerns the personality and mentality of law enforcement officials, that so far there has been a strong tendency among the public to interpret the law as officers or law enforcers, which means that the law is identified with the real behavior of officers or law enforcers. However, it is unfortunate that in exercising their authority, problems often arise because attitudes and treatments that are seen as tarnishing the image and authority of law enforcement, this is due to the low quality of the law enforcement officials

3. Legal culture

Legal culture is an overall factor that determines how the legal system acquires its logical place in the cultural framework belonging to the general public. Legal culture is not what is roughly called public opinion of anthropologists, it

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does not just mean a set of fragments of behavior (thoughts) that are detached from each other, the term culture can be interpreted as the whole of social values related to law.¹⁹

The law that is made in the end is very determined by the legal culture in the form of values, views and attitudes of the community concerned. If the legal culture is ignored, then it is certain that there will be a failure of the legal system, which is marked by the emergence of various symptoms including misinformation about the content of legal regulations that are intended to be conveyed to the public, there is a difference between what is desired by the law and the implementation carried out by the community. It is certain that people will prefer to continue to behave in accordance with what has become their values, habits and views in their lives.

In Indonesia, there are still many violations of personal data protection, both those that concern only ordinary data, and very personal data that can be used as verification of banking transactions, these violations of personal data protection are still ongoing, because there are very few reports or lawsuits for violations of personal data protection in Indonesia, victims prefer to remain silent as long as there are no very detrimental consequences for them.

In addition to being indifferent to actions such as lawsuits or reporting related to their personal data, the people of Indonesia are also still indifferent to the protection of their personal data, such as the distribution of cheap basic necessities from the private sector which requires a photocopy of the Identity Card in order to get cheap basic necessities, many Indonesian people are willing and happy to exchange their personal data and even their families for cheap basic necessities, Even though this is not comparable to the personal data that is used as a condition.

The misuse of personal data for people who do not understand can occur unknowingly due to the negligence of potential victims (people) who are minimally literate. Apart from the examples mentioned earlier, examples of habits that fall into the category of negligence in personal data protection are when buying a new registration card and then asking the counter guard to register which in this case can be unknowingly abused by the counter guard which can later potentially cause losses to the data owner.

One of the efforts that can be made in order to improve legal culture and legal awareness is through education and also socialization of various laws and regulations in order to comply with and obey the law and enforce the rule of law.²⁰ One of the ways that is considered quite effective is by conducting legal counseling.

The law enforcement factors that have been mentioned are related to each other, this is because these factors are the main thing in law enforcement, as well as a benchmark for the effectiveness of law enforcement. From the factors mentioned above, if it can be optimized, at least law enforcement is considered to be able to run effectively. This systematics means that to be able to build an effective law enforcement needs to start by paying attention to how the law or the law, then how the law enforcement officials, then how the community responds and the culture that is built.

Therefore, the role of the government is very important to ensure and strive to optimize these law enforcement factors. One of them is educating and socializing related to how important personal data is, how important personal data is so that there is a sense of caution in using their own personal data, so that cases of misuse of personal data in Indonesia can decrease often with public awareness of personal data protection.

CONCLUSION

Based on the description of the previous discussion, conclusions can be drawn, First, that law enforcement against perpetrators of the crime of misuse of personal data is regulated in Articles 67 and 68 of Law Number 27 of 2022 concerning Personal Data Protection, the form of law enforcement of the misuse of personal data can be seen through the decision of the Bantul District Court Number: 270/Pid.Sus/2023/PN.Btl. in which the Panel of Judges of the Bantul District Court sentenced to prison for 10 months against Berlian Bestari who was legally and convincingly proven to have committed the crime of misusing personal data without knowledge and without permission using Hani Aulia Larassakti's personal data for the purpose of obtaining profits in the form of goods and cash through SPLater and SPinjam facilities. Which caused losses experienced by Hani Aulia Larassakti. Second, the enactment of Law Number 27 of 2022 brings hope for the legal protection of personal data misuse for the people of Indonesia. However, the implementation of Law Number 27 of 2022 still cannot be said to be running effectively, because several articles and several important factors supporting the Law have not been implemented. For example, the lack of socialization regarding Law Number 27 of 2022 concerning Personal Data Protection, the lack of maximum imposition of criminal sanctions as a deterrent effect for perpetrators of personal data abuse, the lack of socialization related to Personal Data Protection for Law Enforcement Officials, and the legal culture of Indonesia society where the level of legal awareness related to personal data protection is still weak.

¹⁹ Soerjono Soekanto, *Hukum dan Masyarakat*, Surabaya: Universitas Airlangga, 1977. Hlm 56.

²⁰ Jawardi, (2016), Strategi pengembangan budaya hukum, *Jurnal Penelitian Hukum De Jure*, Volume 16, Nomor 1, 2016, Hlm 77-93.

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Suggestions that can be given, First, the role of the community in this case users or owners of personal data is also very necessary in terms of acting more carefully and more carefully when it comes to personal data and the use of electronic systems that are currently closely related to personal data. Second, it is necessary to carry out socialization and education to the public by the government related to the protection of their personal data and also other people so that there are fewer cases of misuse of personal data in Indonesia.

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