

# POP-UP ADS LEGAL, ILLEGAL, AND THE ROLE OF THE FINANCIAL SERVICES AUTHORITY

---

Zahra Nurizki Widyasari<sup>1\*</sup>, Arief Budiono<sup>2</sup>, Tomás Mateo Ramon<sup>3</sup>

<sup>1,2</sup> Faculty of Law, University of Muhammadiyah Surakarta, Indonesia

<sup>3</sup> Master of Legal, Universitat Internacional de Catalunya, Spain

\*sharawidyasari@gmail.com (*corresponding*)

**Abstract :** Pop-up ads are notifications on the smartphone window when opening a website or application that are useful for attracting users when crossing the web. Legal and illegal online loans also utilize this feature in marketing their services. The Financial Services Authority has a vital role in eradicating these pop-up ads so as not to cause unrest in the community. The aim is to find out how the role of the Financial Services Authority in controlling the circulation of online loan pop-up ads and what the consequences are. This literature study research uses normative juridical research methods. The data combines primary, secondary, and tertiary legal sources, then processed through descriptive analysis to obtain detailed and structured results. The results show that pop-up ads for online loans, especially illegal ones, can bring unrest to the community. Therefore, people can be easily tempted to take out loans and end up badly when they cannot repay them. The reasons behind a person making a loan vary, such as attractive advertisements or urgent economic circumstances. The Financial Services Authority and other government agencies are working together to eradicate illegal online loans, one of which is blocking them so that only verified online loan pop-up ads remain. The hope is that the public does not need to worry about accessing online loans through pop-up ads because it can be ascertained that these loans are legal. This research concludes that online loan pop-up ads are still so troubling that the role of the Financial Services Authority and other government agencies needs to be improved. The Financial Services Authority must not be careless in eradicating them to create a healthy and safe economic environment for the community.

Keywords: Pop-up Ads; Online Loans; OJK

## I. INTRODUCTION

Internet use at this time is straightforward; anyone can access various things with a smartphone. Moreover, in the post-COVID-19 period, all circles have smartphones, plus the economy has decreased drastically due to the reduction in workers, and the amount of time at home makes people use smartphones more often. (Masriansyah, 2020). Starting from ordering food and buying goods on e-commerce, even smartphones can lead someone to easily borrow funds via the internet, which will be directed to install the loan application.

An advancement in finance is currently adapting to FinTech (Financial Technology). FinTech comes from the term Financial Technology. According to The National Digital Research Center (NDRC), FinTech is a breakthrough in the financial sector. Of course, this breakthrough gets a touch of modern technology. The existence of FinTech can bring a more practical and secure financial transaction process (Christmastianto, 2017, p. 137). Fintechs offer payments, lending, investment management, financial product information providers, and insurance (Ika, 2018). Then, one of the most popular services and a sub-sector of FinTech itself is financial lending. It opens up opportunities for online lending companies, both legal and illegal, by marketing these online loans through pop-up ads on applications such as YouTube, TikTok, Instagram, or other websites.

These online loans are marketed through pop-up ads, or what we commonly know as advertising windows, often encountered when visiting a web page or application with the term pop-up ads. The display format of pop-up ads is in the form of static images or animated images that follow the scroll-up and scroll-down movements made by news accessors (Sekarwangi & Triharyanto, 2023). Legal and illegal online loans certainly have differences, such as financial services authority licenses, transparent information, and borrowing and collection mechanisms. One of the Financial Services Authority's (OJK) roles in dealing with illegal online lending is supervising the loan company. Online loan marketing is often found when opening an application or website and makes someone want to open it.

*II. USUALLY, PEOPLE WILL BE MORE EASILY TEMPTED BY LOAN OFFERS WITH EASY PREREQUISITES AND A FAST APPLICATION PROCESS. WITH ONLY A PHOTO ID CARD, ONE CAN BORROW FUNDS AS DESIRED. THE LOAN TERMS ARE MORE ACCESSIBLE THAN BANK LOANS, MAKING MANY PEOPLE USE ILLEGAL LOANS WITHOUT PAYING ATTENTION TO THE MOU OF THE LOAN COMPANY. IN THE END, THE COMMUNITY IS TRAPPED BY ILLEGAL LOAN COMPANIES THAT ARE NOT REGISTERED WITH THE FINANCIAL SERVICES AUTHORITY (OJK) TO TAKE ADVANTAGE OF SITUATIONS SUCH AS HIGH INTEREST RATES, IDENTITY SPREAD, THREATS OF VIOLENCE, NON-TRANSPARENT ADMIN FEES, AND EVEN DISTURBING TERROR FROM THE BORROWER TO THE CLOSEST PEOPLE (PURWANTO ET AL., 2022).*

In this case, the Financial Services Authority (OJK) issued a regulation on the Licensing and Supervision of Financial Technology Institutions in Indonesia, which can be found in the Financial Services Authority (OJK) Regulation No.13/POJK.02/2018 on Digital Financial Innovation (Fintech). This regulation regulates the licensing and supervision of technology financial institutions.

Fintech lending, alternatively known as Fintech Peer-to-Peer Lending (P2P Lending) or Information Technology-Based Money Lending and Borrowing Services (ITBMLBS), represents a groundbreaking advancement in the financial domain. By harnessing technology, this innovation enables lenders and borrowers to engage in lending and borrowing activities without needing physical interaction. The lending and borrowing processes are facilitated through a platform provided by the fintech lending facilitator, typically accessible via an application or website interface (Otoritas Jasa Keuangan, n.d.). Fintech companies are experiencing rapid growth in today's globalized landscape, and Indonesia is no exception to this trend. This surge is deemed crucial because the financial technology sector is anticipated to be pivotal in driving economic growth in Indonesia (Ichwan & Kasri, 2019).

Therefore, the author intends to research "Legal, Illegal Online Loan Pop-Up Ads and the Role of the Financial Services Authority (OJK)" with two problem formulations: the first is how pop up-ads affect the comfort of users, and the second is how pop up-ads verification and the role of the financial services authority (OJK). The purpose of this study is to determine the

requirements for legal online loan Pop-Up ads from the Financial Services Authority (OJK) to the Ministry of Communication and Information Technology (Kominfo), as well as the negative impact of illegal online loan pop-up ads on society and the role of the Financial Services Authority (OJK).

## **II. RESEARCH METHOD**

The research used in this writing is normative juridical (Al-Fatih, 2023). Normative or doctrinal legal research methodology is an approach that focuses on the internal study of positive law (Ansari & Negara, 2023). This approach is taken because law is an autonomous entity separate from other social institutions. The problems considered in this kind of research are limited to issues in the legal structure itself, without involving the behavior of individuals who apply legal rules. This research focuses on legal concepts, principles, and legal norms. It relies on the analysis of laws and regulations relevant to the legal issues that are the focus of the research.

The data is obtained through a literature study by analyzing previously existing library materials relevant to the research. The data to be analyzed consists of at least primary data sources in the form of data and reports related to the problems studied, then refined with secondary data sources consisting of primary legal materials such as legislation, secondary legal materials such as books, journals, and other literacy. All data is analyzed using a descriptive method to answer the problem formulation. The steps taken are tracing the rule of law, laws, and other regulations, then analyzing based on related research.

## **III. RESULTS AND DISCUSSION**

### **1. Online Loan Pop-up Ads Affect the Convenience of Users**

Pop-up ads are notifications on the smartphone window when opening a website or application, which help attract users when crossing the web (Aripin, 2021). Pop-up ads feature that users must close before continuing to use the application or website. Pop-up ads appear in a new window above the web page window and appear on the video we watch. Pop-up ads function as a menu to make it easier for users to interact with the device, application, or website being used; one of the means of promoting pop-up ad windows commonly encountered by users includes legal online loans and illegal online loans.

The types of pop-up ads for interaction purposes consist of pop-up ads applications that display notifications to warnings such as WhatsApp notifications, pop-up ads dialogue boxes that display a box containing dialogue, and specific options such as in Microsoft Word, pop up ads advertisements that usually appear on applications or websites to promote particular products or events, pop up ads system notifications often appear when the system detects new activity on smartphone users, pop up ads settings appear when users choose various settings, ranging from access to features, commands or specific options. The results prove that online advertising is need-driven, interest-driven, entertainment-driven, sociability-driven, and novelty-driven (Rachbini & Hatta, 2018).

Pop-up ads do not violate the user's privacy but disturb the user's comfort because of their sudden and forceful appearance. Often, when pop-up ads appear on the user's cellphone and are clicked accidentally, users who are not initially interested can become interested. In addition to disturbing the user's comfort while surfing the web, pop-up ads also hurt website owners because they make users reluctant to open the website unless needed. Despite the impact on users and website owners, pop-up ads still appear because website owners prioritize profits over user convenience (Omblogging, n.d.).

There is data in the study that out of 20 internet user respondents, 18 consider that pop-up ads interfere with browsing activities, not to mention the appearance that suddenly appears and blocks the website being opened (Otoritas Jasa Keuangan, 2023). Pop-up ads appear suddenly and frequently enough to be a nuisance to users (D. R. Pratama, 2021). Most users skip the pop-up ads, but some keep watching because the actors in the pop-up ads are brand favorites or the ads are considered attractive. When it turns out that the visual or video displayed matches the interest of the internet user who sees it, it will usually be seen or even follow the instructions in the pop-up ad (Widiatmoko & Tohir, 2020). Pop-up ads for online loans, whether legal or illegal, often appear when users are opening websites and applications that are not even relevant to what they are watching or visiting if users open a website to watch a movie or just look for the latest news, pop-up ads for illegal loans appear (Kao & Wang, 2013). A person will initially consider online loan pop-up ads spam and ignore them because they interfere with the cellphone's main activity, but this differs from someone who needs funds quickly. This online loan can be used for various needs (Pardosi & Primawardani, 2020).

Often, they will not be sure which online loans are legal or illegal because of the lure of easy loan terms with just a photo of their ID, a picture of themselves, and a pay slip, unlike applying for a loan to a conventional bank or other financial institution that requires a lot of documents and collateral (Darman, 2019). In addition, urgent circumstances and emergency needs often make users ignore the risks involved. In the beginning, everything is fine, such as easy loans and terms, and then problems will arise when the borrower cannot pay the debt bill (Agusta, 2020). If the customer is unable to pay, it will be presented through credit restructuring with the borrower, such as Extending the installment period, reducing the loan interest rate, reducing the principal debt, and adding loan funds if you have a business that is considered good and has potential, turning the loan into temporary capital. However, the above method can be used for legal (official) banks or Fintech that have been registered with the Financial Services Authority (OJK) (Gaji Gesa, 2022). Unlike illegal loans that dare to violate the law when collecting debts from customers, such as being subject to additional fines from the initial principal amount of debt, terror attacks on them, and even suicide because they cannot bear the shame (BBC News Indonesia, 2021).

Numerous infractions against legal norms are observed, encompassing fundamental violations, notably those concerning human rights (Noviandari, 2020), such as disseminating personal data as part of the right to privacy in the Declaration of the Union. Even though the state should protect it, Article 26 of the Law on Electronic Information and Transactions requires the use of any personal data in electronic media to obtain the data owner's consent (Latumahina, 2014). Everyone is entitled to legal protection against such interference or infringement (Rahmatullah, 2021). The terror that often occurs to customers is cursing, intimidation, threats from debt collectors, dissemination of personal data, and siphoning off customer smartphone data. This terror causes psychological disorders such as stigma, stress, depression, anxiety, social relationship problems, and even mental disorders.

Debt collectors can be criminalized and regulated by Article 27 paragraph (3) to Article 45 paragraph (3) of Law No. 11 of 2008 and Law No. 19 of 2016 concerning Electronic Information and Transactions (ITE). Article 27, paragraph (3) reads, "Every person intentionally, and without the right to distribute and transmit and make accessible Electronic Information and/or Electronic Documents that contain insults and/or defamation.". "Every person who intentionally and without the right to distribute and/or transmit and/or make accessible Electronic Information and/or Electronic Documents that have insulting and/or defamatory content as referred to in Article 27 paragraph (3) shall be punished with a maximum imprisonment of 4 (four) years and/or a maximum fine of Rp 750,000,000.00 (seven hundred and fifty million rupiah).".

In Law Number 21 of 2011 concerning the Financial Services Authority Article 6, the regulation of online loans, The Financial Services Authority (OJK) has a vital role in supervising financial services institutions, including online loans (Pranita & Suardana, 2019).

The advertising and promotional conditions for online loans are predetermined within the regulations of the Financial Services Authority (OJK), as articulated in Article 26 of OJK Regulation Number 77/POJK.01/2016 concerning Technology-Based Money Lending Services, which states:

- a. Maintain the confidentiality, integrity, and availability of personal data, transaction data, and financial data that it manages from the time the data is obtained until the data is destroyed;
- b. Ensuring the availability of authentication, verification, and validation processes that support non-denial in accessing, processing, and executing personal data, transaction data, and financial data that it manages;
- c. Guarantee that the acquisition, use, utilization, and disclosure of personal data, transaction data, and financial data obtained by the Provider is based on the consent of the owner of the personal data, transaction data, and financial data unless otherwise provided by the provisions of laws and regulations;
- d. Provide other communication media in addition to the Electronic System for Information Technology-Based Money Lending and Borrowing Services to ensure continuity of customer service, which can be in the form of electronic mail, call centers, or other communication media and
- e. Notify the owner of the personal, transaction, and financial data if there is a failure to protect the confidentiality of personal data, transaction data, and economic data it manages.

Minister of Communication and Informatics Regulation No. 3/2018 on the Use of Radio Frequency Spectrum Resources in Telecommunication-Based Systems and the Use of Telecommunication Devices regulates technical requirements related to radio frequency spectrum resources in telecommunication-based systems and the use of telecommunication devices in Indonesia. This regulation covers technical requirements for telecommunication-based advertising, including online advertising (Peraturan Menteri Komunikasi Dan Informatika Nomor 3 Tahun 2018, n.d.). An example of a pervasive case in the community is a consumer who gets online loan advertisements from unknown numbers even though the community gives the number to the party or gives permission to the cellular operator to allow the sender of advertising messages, which will become spam. Incidents like this are alarming because they not only occur once but can occur many times with different numbers. Law No. 8/1999 on Consumer Protection Article 29 paragraph 1 emphasizes that the government is undoubtedly responsible for implementing consumer protection that guarantees the rights of consumers and business actors. (Susanto, 2008)

## **2. Verification of Illegal Online Loan Pop-up Ads and the Role of the Financial Services Authority (OJK)**

The progression of technology has undeniably propelled us into an era of unprecedented convenience. A simple query such as “borrow money” in a Google search unveils many trending financial technology (Fintech) online loan applications and websites. The provision of credit loans through digital platforms is a testament to the heightened sophistication of digital financial technology. With a mere tap on a cellphone screen, akin to a flick of a finger, funds expeditiously transfer into the borrower's account. Financial Technology, more widely known to the general public as “online loans,” represents a facility for lending funds by both legal and illegal institutions conducted exclusively through online channels. This industry is referred to hereafter as Fintech,

which is dedicated to providing financial services utilizing software and state-of-the-art technology (FinTech Weekly, n.d.)

Information technology-based money lending and borrowing services represent the implementation of financial services to facilitate the convergence of lenders and borrowers. These services enable the execution of lending and borrowing agreements in the Indonesian rupiah currency directly through an electronic system utilizing the internet network. Not all online loans circulating in the community are safe to use. In the world of online loans, there are legal online loans and illegal online loans. People with low incomes and consumptive people prefer to make illicit loans with easy terms, and money can be disbursed immediately without taking a few days, like legal loans.

Legal online loans are officially registered with the Financial Services Authority (OJK) and under the supervision of the Financial Services Authority (OJK). Legal online loans have a precise address and office information readily available to the public. There is selection in lending and also transparency in information on loan fees and fines. Unlike illegal loans, legal online loans provide more security because legal online loans can only access cameras, microphones, and locations. Illegal online loans have characteristics such as not being registered or licensed by the OJK, Offers using SMS or WhatsApp, high interest and penalties reaching 1-4% per day, High other additional costs can get 40% of the loan value, Short repayment period not according to the agreement, request access to personal data such as contacts, photos and videos, location and several other personal data used to terrorize borrowers who default, conduct unethical Collection in the form of terror, intimidation and harassment and do not have identity complaint services in a clear office (Otoritas Jasa Keuangan, 2021a). The Collection is also carried out by different deb collectors with other numbers, making it difficult for someone to know the real culprit.

Before an online loan can be marketed massively, primarily through digital platforms, the online loan must first register and obtain permission from the OJK. This provision has been regulated in OJK Regulation Number 77/POJK.01/2016 concerning Information Technology-Based Money Lending and Borrowing Services from Article 7 to Article 11. Online loan business operators must register with OJK by attaching several documents such as deeds of establishment, proof of identity, taxpayer numbers, and other essential documents. The registration that has been submitted will then be processed no later than 10 (ten) working days from the receipt of the registration documents.

Online loan business operators whose registration has met the requirements and is declared accepted by the OJK are charged with the obligation to report information containing the number of lenders and loan recipients, quality, and any activities carried out after being registered with the OJK every 3 (three) months with a maximum submission time of 10 (ten) days from the due date. In addition to these obligations, online loan providers must apply for licensing to the OJK starting from a maximum of 1 (one) year from the date of registration with the OJK. Suppose the organizer does not submit a license during this period. In that case, the proof of registration from the OJK that has been owned will automatically be permanently canceled and cannot be submitted again.

Similar to registration, in the licensing application process, the organizer must include several important documents such as the deed of establishment, list of ownership, shareholder data, and other completeness. The licensing process takes at least 20 days maximum since the documents are received. Within this time frame, OJK will review the existing records. The license

application will be automatically valid if the maximum time limit has been exceeded while OJK has not decided.

After the organizer obtains proof of registration and license from OJK, as a legal consequence, they must submit to and comply with the provisions contained in this OJK Regulation, along with other legal provisions related to implementing electronic-based transaction systems. Being registered as an online loan provider and having an operating license from OJK shows that the Provider is legal in the eyes of the law. This allows them to market their services widely to the public through Pop-up ads on various digital platforms. In addition, any legal consequences that may arise will be thoroughly protected by the law.

Registration and licensing from OJK is a legal obligation that must be carried out by online loan providers before marketing their services widely. If this obligation is ignored, it clearly shows that the organizer has violated the law and made the online loan business illegal. Illegal online loan services can be used to commit criminal acts of money laundering. Misuse of data and information of service users or consumers, in this case, the community. People do not realize that online loan service companies also record various personal data contained in their smartphones when registering (Budiyanti, 2019). The lending company must request a customer's data to assess the prospective borrower and confirm the customer's true identity in legal lending. However, in some cases, contact access is used for Collection (Priliasari, 2019).

The existence of legal online loans has a positive and negative impact; the positive impact is a temporary solution to overcome financial problems. The negative impact of legal online lending is that it increases the consumptive nature of the community to borrow money through online services. The existence of legal and illegal online loans has a positive and negative impact because both have the potential to misuse user data (Nurhayati & Utaminingsih, 2021). There are several negative impacts of illegal online loan pop-up ads on the public, such as:

1. **Increased Debt:** Illegal online loans often offer very high interest rates, encouraging individuals who borrow money quickly to get trapped in an intractable debt cycle (Syafi'i & Bashori, 2020).
2. **Personal Data Disclosure:** Illegal online loans often request access to borrowers' data, which can be used unethically or illegally (Kompasmania, 2023).
3. **Aggressive Collection:** Illegal online loans often use abusive and aggressive collection practices to force borrowers to pay. This can create psychological stress on the borrower.
4. **Unfairness and Exploitation:** Illegal online loans often do not publish complete or precise information about interest rates and associated fees, making it difficult for borrowers to decide.
5. **Mental Impact:** Borrowers trapped in illegal online loan debt may experience stress and anxiety, which can negatively impact their mental well-being.

In addition to the negative impact of online loans from pop-up ads, there is a positive impact if the loan recipient is not negligent in paying the bills borrowed. The positive impacts are: (Wati & Syahfitri, 2021)

1. There is convenience in applying for a loan online through a gadget or application the lender has provided.
2. Fast and secure fund disbursement process.
3. Loans without collateral.

The Financial Services Authority (OJK), Bank Indonesia (BI), the Indonesian National Police (Polri), the Ministry of Communication and Information of the Republic of Indonesia (Kominfo) and the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia (Kemenkop UKM) are working together to eradicate illegal online loans and were formalized in a cooperation agreement on November 25, 2021. This action received support from Google by adding conditions for personal loan companies or Fintech peer-to-peer lending to be on the PlayStore service (W. P. Pratama, 2021). The Investment Alert Task Force (SWI) also assists in conducting cyber patrols. Cyber patrols and daily blocking with the Indonesian Ministry of Communication and Information Technology continue to be carried out to narrow the space for illegal online lenders. However, thousands have been closed, and illegal online loans in the community remain rampant (Otoritas Jasa Keuangan, 2022). However, the cooperation between the Financial Services Authority and the ministry still seems to have to work hard because the number of illegal loans is still high, as evidenced by the fact that from 2018 to July 2021, SWI has closed 3,365 Illegal Fintech Lending (Otoritas Jasa Keuangan, 2021b). From 2017 until October 31, 2023, SWI managed to stop 7,502 illegal financial entities consisting of 1,196 illegal investment entities, 6,055 illegal online loans/personal loans, and 251 illegal pawn entities (Otoritas Jasa Keuangan, 2023).

This is a severe job for the Financial Services Authority (OJK) and Kominfo to pay more attention or improve ways so that illegal online loans do not exist anymore and disturb the public. Verification of illegal online loan pop-up ads and the role of the Financial Services Authority (OJK) can start by controlling illegal loan pop-up ads, often on smartphones. Illegal loan pop-up ads often appear when someone opens a website or application platform on Safari or Google; even in games that are not paid, illegal loan pop-up ads often cover almost all platforms that are being opened. It is not uncommon when clicking on pop-up ads to be directed to the Google Play Store to download the application or to loan testimonials from advertisements that disbursement is easy and safe.

Someone who is not interested can become interested in how opinions are in pop-up ads, exciting storylines, and good background music coupled with advertisements that show actors can live luxuriously and comfortably only through loans, indirectly teaching someone to get into debt for a lifestyle. Usually, pop-up ads appear for 5 seconds, forcing users to watch them even though they interfere with the user's comfort when opening a platform or game. Ad copy plays a vital role in effectively conveying promotional messages and influencing consumers to act by the purpose of the ad (Hariyanto, 2023). Illegal loans are without buildings, so the company assesses whether or not a person deserves a loan when they can access the entire contents of a smartphone, such as galleries, contacts, WhatsApp, camera, microphone, and location when the user has installed an illegal loan application in contrast to legal loans that can only access the camera, microphone, and location then usually illegal loan companies have more than one website, illegal loan applications to anticipate if illegal loan companies are closed by OJK.

The cooperation between the Financial Services Authority (OJK), Bank Indonesia (BI), the Indonesian National Police (Polri), the Ministry of Communication and Information of the Republic of Indonesia (Kominfo) and the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia (Kemenkop UKM) to close pop up ads for illegal loans is still not optimal, as evidenced by the more illegal loan websites are blocked, the more and faster illegal loans circulate through pop-up ads.



The Financial Services Authority (OJK) observed a notable increase in reports concerning illicit fintech Peer-to-Peer (P2P) lending activities. Among the reported cases, several highlight issues such as exorbitant loan interest rates, unauthorized alterations of fintech applications' identities accompanied by continual escalation of loan interest rates, coercive debt collection methods including threats and defamation, reaching out to emergency contacts listed by borrowers for collection purposes, persistence of loan records despite borrowers' repayment, unlawful dissemination of borrowers' personal information by illicit fintech enterprises, and the misuse of borrowers' ID card data by unauthorized fintech application providers for loan applications across different platforms (*Hasil Wawancara Dengan Andrei Romario Selaku Staf Di Bagian Deputi Direktur Kebijakan Penyidikan OJK, 2020*).

#### IV. CONCLUSION

Pop-up ads are one of the many electronic-based marketing media used to offer goods and services to the public. Pop-up ads are often found when someone opens a particular web. This often disturbs a person's comfort in finding the information needed because pop-up ads are not uncommon to appear irrelevant to the web being opened. Legal and illegal loans are 2 (two) products that often use pop-up ads. If examined from a marketing point of view, this pop-up ad feature benefits a company in introducing its products and services to the public. However, it cannot be denied that the negative impact is also significant, especially if someone is tempted to make illegal online loans.

Pop-up ads from illegal online loans in circulation must be made legal and verified by the Ministry of Communication and Information (Kominfo) and the Financial Services Authority (OJK) so that people no longer need to verify manually to distinguish between legal and illegal. The efforts made by the Financial Services Authority (OJK), together with other government agencies, are expected that when people face emergencies and need quick access to loans, the presence of pop-up ads can be considered a safe and secure action. The enforcement of this regulation will also increase the public's trust in OJK, reducing the risk of them falling into illegal online lending practices that lead to the closure of the service provider's website. In addition, the negative impact on the reputation of people who have already been affected by illegal loans can also be minimized, and people can avoid being trapped by unreasonable interest rates.

#### REFERENCES

- Agusta, H. (2020). Perlindungan Data Pribadi Penerima Pinjaman Dalam Transaksi Pinjam Meminjam Uang Berbasis Teknologi Informasi (Peer to Peer Lending). *Krtha Bhayangkara*, 14(2), 156–183. <https://doi.org/https://doi.org/10.31599/krtha.v14i2.189>
- Al-Fatih, S. (2023). *Perkembangan Metode Penelitian Hukum di Indonesia* (1st ed.). Malang: UMM Press.
- Ansari, T., & Negara, S. (2023). Normative Legal Research in Indonesia: Its Originis and Approaches. *Audito Comparative Law Journal (ACLJ)*, 4(1), 1–9. <https://doi.org/10.22219/ACLJ.V4I1.24855>
- Aripin, Z. (2021). *Marketing Management*. Deepublish.

- BBC News Indonesia. (2021). Pinjol Ilegal Bermunculan Akibat Lemahnya Sistem Hingga Perilaku Masyarakat Konsumtif Sehingga Terjerat ‘Lintah Digital’.
- Budiyanti, E. (2019). Upaya Mengatasi Layanan Pinjaman Online Ilegal. *Jurnal Pusat Penelitian Badan Keahlian DPR RI*, 11(4), 19.
- Chrismastianto, I. A. W. (2017). Analisis Swot Implementasi Teknologi Finansial terhadap Kualitas Layanan Perbankan di Indonesia. *Jurnal Ekonomi Dan Bisnis*, 20(1), 133–144. <https://doi.org/https://doi.org/10.24914/jeb.v20i1.641>
- Darman, D. (2019). Financial Technology (FinTech): Karakteristik dan Kualitas Pinjaman pada Peer to Peer Lending di Indonesia. *Jurnal Manajemen Teknologi*, 18(2), 130–137. <https://doi.org/https://doi.org/10.12695/jmt.2019.18.2.4>
- FinTech Weekly. (n.d.). FinTech Definition.
- Gaji Gesa. (2022). Seram! Ini 7 Pengalaman Pengguna yang Tidak Membayar Utang Pinjaman Online.
- Hariyanto, D. (2023). Buku Ajar Komunikasi Pemasaran. *Umsida Press*, 1–142. <https://doi.org/https://doi.org/10.21070/2023/978-623-464-068-7>
- Hasil Wawancara dengan Andrei Romario Selaku Staf di Bagian Deputy Direktur Kebijakan Pendidikan OJK*. (2020).
- Ichwan, I., & Kasri, R. A. (2019). Why Are Youth Intent On Investing Through Peer To Peer Lending? Evidence From Indonesia. *Journal of Islamic Monetary Economics and Finance*, 5(4), 741–762. <https://doi.org/https://doi.org/10.21098/jimf.v5i4.1157>
- Ika, A. (2018). 5 Layanan Tekfin yang Patut Diperhatikan di 2018.
- Kao, C.-T., & Wang, M.-Y. (2013). The right level of complexity in a Banner Ad: Roles of construal level and fluency. *Human Interface and the Management of Information. Information and Interaction Design: 15th International Conference, HCI International 2013, Las Vegas, NV, USA, July 21-26, 2013, Proceedings, Part I 15*, 604–613. [https://doi.org/https://doi.org/10.1007/978-3-642-39209-2\\_67](https://doi.org/https://doi.org/10.1007/978-3-642-39209-2_67)
- Kompasmania. (2023). Bahaya Pinjaman Online (Pinjol) dan Dampaknya bagi Masyarakat.
- Latumahina, R. E. (2014). *Aspek Hukum Perlindungan Data Pribadi di Dunia Maya*.
- Masriansyah, L. (2020). Go Digital And Customer Relationship Marketing Sebagai Strategi Pemulihan Bisnis Umkm Yang Efektif Dan Efisien Di Masa Adaptasi New Normal. *Equator Journal of Management and Entrepreneurship*, 8(4), 126–140.
- Noviandari, A. (2020). *Perlindungan Hukum Terhadap Nasabah Dalam Pinjaman Online Dengan Fidusia*. Universitas Islam Kalimantan MAB.
- Nurhayati, I. I., & Utaminingsih, S. (2021). Analisis Dampak dan Resiko Hukum Terhadap Praktik Pinjaman Online di Masa Pandemi. *Rechtsregel Jurnal Ilmu Hukum*, 04(01).
- Omblogging. (n.d.). Pengaruh Iklan Pop Up Bagi Pengunjung dan SEO.
- Otoritas Jasa Keuangan. (n.d.). FAQ Fintech Lending.
- Otoritas Jasa Keuangan. (2021a). Waspada! Pinjaman Online Ilegal.

- Otoritas Jasa Keuangan. (2021b). Waspada Investasi Perkuat Penegakan Hukum Berantas Pinjaman Online Ilegal.
- Otoritas Jasa Keuangan. (2022). Waspada Investasi Kembali Temukan 10 Entitas Investasi Ilegal Dan 100 Pinjaman Online Ilegal.
- Otoritas Jasa Keuangan. (2023). *Satgas Pasti blokir 302 Pinjol Ilegal dan Pinpri [Siaran Pers]*.
- Pardosi, R., & Primawardani, Y. (2020). Perlindungan Hak Pengguna Layanan Pinjaman Online Dalam Perspektif Hak Asasi Manusia (Protection of the Rights of Online Loan Customers from a Human Rights Perspective). *Jurnal Ham*, 11(3), 353–367.  
<https://doi.org/https://doi.org/10.30641/ham.2020.11.353-368>
- Peraturan Menteri Komunikasi dan Informatika Nomor 3 Tahun 2018.*
- Pranita, N. K. P., & Suardana, W. (2019). Perlindungan Hukum Terhadap Nasabah Pengguna Layanan Fintech (Financial Technology). *Kertha Semaya Jurnal Ilmu Hukum*, 07(02), 1–16.
- Pratama, D. R. (2021). ANALISIS DAYA TARIK IKLAN POP-UP YOUTUBE DI KALANGAN MAHASISWA. *Jurnal Kaganga: Jurnal Ilmiah Sosial Dan Humaniora*, 5(1), 39–48. <https://doi.org/https://doi.org/10.33369/jkaganga.5.1.39-48>
- Pratama, W. P. (2021). Basmi Pinjol Ilegal, Google Syaratkan Lisensi OJK untuk Aplikasi Pinjaman Pribadi.
- Prihasari, E. (2019). Pentingnya Perlindungan Data Pribadi Dalam Transaksi Pinjaman Online. *Majalah Hukum Nasional*, 49(2), 1–27.  
<https://doi.org/https://doi.org/10.33331/mhn.v49i2.44>
- Purwanto, H., Yandri, D., & Yoga, M. P. (2022). Perkembangan dan Dampak Financial Technology (Fintech) Terhadap Perilaku Manajemen Keuangan di Masyarakat. *Kompleksitas: Jurnal Ilmiah Manajemen, Organisasi Dan Bisnis*, 11(1), 80–91.  
<https://doi.org/https://doi.org/10.56486/kompleksitas.vol11no1.220>
- Rachbini, W., & Hatta, I. H. (2018). E-lifestyle and internet advertising avoidance. *Jurnal Manajemen*, 22(3), 435–448. <https://doi.org/https://doi.org/10.24912/jm.v22i3.432>
- Rahmatullah, I. (2021). Pentingnya Perlindungan Data Pribadi Dalam Masa Pandemi Covid-19 Di Indonesia. *ADALAH*, 5(1), 11–20.  
<https://doi.org/https://doi.org/10.15408/adalah.v5i1.19811>
- Sekarwangi, M., & Triharyanto, A. (2023). Iklan Sebagai Faktor Pengganggu Kenyamanan Pengguna Media Daring. *Yos Soedarso Economic Journal (YEJ)*, 5(1), 1–19.
- Susanto, H. (2008). *Hak-hak Konsumen Jika Dirugikan*. Jakarta: Visimedia.
- Syafi'i, M., & Bashori, D. C. (2020). Sosialisasi Produk Pinjaman Dan Investasi Online Ilegal Berdasarkan Penilaian Otoritas Jasa Keuangan (OJK) Pada Anggota Dasa Wisma Perumahan Alam Hijau Jember. *Jurnal Pengabdian Masyarakat Iptek*, 6(1), 48–52.
- Wati, D., & Syahfitri, T. (2021). Dampak Pinjaman Online Bagi Masyarakat. *Community Development Journal: Jurnal Pengabdian Masyarakat*, 2(3), 1181–1186.

<https://doi.org/https://doi.org/10.31004/cdj.v2i3.2950>

Widiatmoko, D., & Tohir, M. (2020). Perangkap Visual Pop Up di Smartphone. *Jurnal Desain Komunikasu Visual& Multimedia*, 06(02), 142.