

Implementation of Criminal Sanctions Against the Perpetrators Criminal Acts of Personal Data Sales to Online Loan Apps

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ABSTRACT

Two years ago, Pandemic made conditions in the world stop because of some of the requirements in the house. Most activities are done online. This resulted in several less capable societies, especially in financial matters, which were shocking. Although the pandemic is over, its effects are still being felt due to the number of layoffs, a lack of ability in the digital world, and a number of families shrinking in size. The conomy of the community, which has not been thriving, makes the community look for solutions to survive. In Indonesia, it appears there are many illegal pin platforms. People continued to use pinuk for their financial problems despite being unaware of the importance of personal data to someone. Knowing personal information can lead to criminal behavior. New laws on personal data protection have now been published, and there are many other written rules. The authors in this article discuss the debtor data sold by creditors to others for personal benefit. Spam ads, fake gifts, hustlers, even threats—they're all impacts of self-data sales. Aim to know the shape. The rules are written in Indonesian. Personal data of salespeople over lenders can be viewed in Article 32 Parts (1) and (2). Threats to compliance can be criminalized Article 48 In Article 32, paragraphs 1 and 2,

ABSTRAK

Dua tahun lalu, Pandemi membuat kondisi di dunia terhenti karena beberapa kebutuhan di dalam rumah. Sebagian besar kegiatan dilakukan secara online. Hal ini mengakibatkan beberapa masyarakat kurang mampu, terutama dalam masalah keuangan, yang sangat mengejutkan. Meski pandemi sudah berakhir, efeknya masih terasa karena banyaknya PHK, kurangnya kemampuan di dunia digital, dan jumlah keluarga yang menyusut. Perekonomian masyarakat yang belum berkembang membuat masyarakat mencari solusi untuk bertahan hidup. Di Indonesia, ternyata banyak platform pin ilegal. Orang-orang tetap menggunakan pinuk untuk masalah keuangan mereka meskipun tidak menyadari pentingnya data pribadi bagi seseorang. Mengetahui informasi pribadi dapat mengarah pada perilaku kriminal. Undang-undang baru tentang perlindungan data pribadi kini telah diterbitkan, dan masih banyak aturan tertulis lainnya. Penulis dalam artikel ini membahas tentang data debitur yang dijual kreditur kepada pihak lain untuk keuntungan pribadi. Iklan spam, hadiah palsu, penipu, bahkan ancaman—semuanya adalah dampak dari penjualan data pribadi. Bertujuan untuk mengetahui bentuknya. Aturannya tertulis dalam bahasa Indonesia. Data pribadi tenaga penjual atas pemberi pinjaman dapat dilihat pada Pasal 32 ayat (1) dan (2). Ancaman terhadap kepatuhan dapat dipidana Pasal 48 Dalam Pasal 32 ayat 1 dan 2,

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I. INTRODUCTION

Since the horrendous Corona virus has been spreading around the world since the middle of 2019, the virus started in Wuhan, China. This condition makes the community stop all outgoing activities because this virus can be contagious and also result in a collapse. Dikuniti early Inaugurated, this virus is a community In China, a lot of people died suddenly. The human population in China also decreased drastically. slowly This virus spreads to other countries and will start entering Indonesia by the end of 2019. This all causes the government to issue new rules called PPKM. There is no human activity; even the hourly time is set to not exceed 21:00. Because of this PPKM, a lot of people are harmed, especially the merchants, because they cannot sell anything during the pandemic. The Kalang Kagung community manages its finances, trying even more desperately to find CaRa to keep any money. This virus causes someone to become africity, no matter if it's a family member.

Unaware of the consequences, some communities create technology-based innovations to still be able to communicate with faraway families and do some activities that are easier and that certainly do not transmit viruses. All public transportation is closed, so families away from home cannot go back home. Technology is developing and growing. The number of new creators in the digital world utilizes technology to survive in such a difficult environment. If, judging from the point of view of the person whose hers it is, what about orapoor ngit is difficult to match the perA rapid change? This actually makes the poor society poorer because there is no income and it is forbidden to leave the house. Such situations take place every two years. In early 2022, pandemics began to reduce and start returning to normal.

However, the community that began to get used to Pandemic felt slightly lazy to restart. But not with the increasingly shining and increasingly upgraded technology that resulted in a misuse of technology that triggers a crime. One example is the existence of penyalahgunaan personal data, which has been popular in society and is a reasonable way to maintain life. Man does all he can to maintain their lives, even in the aftermath of a pandemic, which is still one of the most important economic activities in society. Almost all activities still use the Internet, like learning and other similar activities. The big phenomenon is that there are still many people who are having economic difficulties; not a bit that have become unemployed in the past two years, and the more difficult it is to find a job, This position makes the community look for shortcuts to survive. The shortcuts they intended are looking for loans, let alone now. Loan Pinjaman has been big, starting from the conventional loan service provider applications such as banks and official online loan apps that have earned permission from OJK and AFFI, and now that is again popular since the pandemic of online-based illegal loans is getting more solidified and the community is indeed easier and the process is also faster. (Added, 2013).

With the development of community demands for information technology in the world, it is believed that information technology will bring good luck and attention to all places in the world. There are two things that make information technology look so important and can attract global economic growth. First, information technology stimulates the many wishes of the information technology products themselves, for example, the computer, the means of building an internet network, and the like. second, to facilitate other businesses. (Sinta Dewi, 2016)

The appearance of FINTECH is very influential, as are the changes that are going on. Fintech, also called information technology, has provided a lot of financial services with different varieties that are easy to find. In society, financial institutions supervised by the Financial Services Authority (OJK) have been offering services, and one of them is banking. And there are also items not yet overseen by OJK, such as the stubs of the stubby (start-up). By 2020, there will be 200 startups known to have violated the legal rule. Some of the finer points in the OJK or illegal count involve the absence of transparency on the part of the debtor, data leakage, and threats of action or even fraud.

To improve financial services that generally come from the top down, there is a need for FINTECH to implement and utilize technology for the top down. The development of rapidly evolving technology is inevitable. The next industry to be disrupted is the financial services industry, which is currently better known as FINTECH or financial technology (Tekfin). (Perekonomian & Berkembang, 2019).

In Indonesia, it is very important to have supervision and setting in the field of fintech. In the business and legality of the implementation of the final development of the charter that has been potentially associated with conservation protection, the payment system, and economic stability, the stability of the financial system OJK has a goal to minimize risks and support sustainable and stable economic growth. (Dwinanda, 2019).

The more dangerous technology develops, the more daring it is for the community to take a high-risk decision without reducing the risk. Just demi gets some money from society's desperate borrowing of money through an online loan app. CapitalizeThe data consist of the following: name (according to KTP), NIK, date of birth, address, bank account, work, ID card where work, photo self-portrait by holding the ID, and emergency contact. When it has finished completing the charging data, which is here to be referred to as "candidate debtor," a loan can then be filed accordingly with the total recommended by creditors pinjol, starting from Rp 400.000 and going up to Rp 1.200,000 more or more in 24 hours. After accessing debtor data, process borrowing money in progress.

There are somehow ways to repay most online loans through conventional bank services. Onto the general: loan of Rp1.500.000, most of the funds will be received differently from the filing in because of There is an administrative fee. Debtor is recommended to pay less than 7 working days or at least 15 days when time is up but has not paid a turn, the desk collector will login to debt data with their username and password for every possession. Dc must be able to login to the task feature, which is in the form of debtor data that will be contacted by billing. society that requires fast money without long thought to file a loan with how to online. Not most of those who are tempted will accept an offer from the creditor, so they do not think about the future. They're not thinking, can they refund the loan? What often happens is that they make loans again to other apps to pay off the other app. This poses the term "galih hole hole hole," which means they are borrowing to pay off the B B & B and more without realizing this is not a good solution to free themselves from online loans.

Because of the many applications online loans in Indonesia, which is a problem, is when one person has more than one application that makes their data accessible by many unemployed people more than the debtor is often paying approaching the time of the specified maturity. It makes the debtor's number start being contacted by many unknown numbers and tend to disturb. The bad again is that this creditor is unnecessary; the time maturity is still less than 5 days, but it has been more than 20 times calling with different numbers. (Pertiwi et al., 2022)

Actionables cause the debtor to often get the spam of the message in the form of advertising or even the wildest draw. Links that the sellers send in the form of this message can produce pundiies of money. Not only do sponsors sometimes pose a fraud or threat that can trigger further crime, But again, not many people know how important their personal data is, especially those with minimal knowledge of technology, who even tend to dismiss it.

Consumer protection in this case is very needed, and there are many accompanying questions about this consumer protection. In this case, the sign does not sell goods. In the consumer protection law, consumers are those who get goods or services. In this case, the denominators of the pinch are included in the consumer where he receives money according to what the difference needs when the purchase of goods as it usually directly exchanges between goods and money, but in the on-loan consumer receives the money first in advance of a new day paying to the business actor where it is creditors. A creditor here is entitled to protect their customers, who are also debtors. Protection of pesAdapting's data should be safe. (Novinna, 2020)

One of the pinwic apps that have been viral in 2018 is Rupiahplus. As the director of Rupiahplus, Bimo Adhi prabowo, says, "there has been a billing violation that violates the standard operating procedure." Bimo also said the offense that occurs is an appointment conducted by the CEO of Rupiahplus, Rebecca Wang, to collectors, where Rebecca promises to give a Bonusian bonus if the collector manages to charge the money from the borrower. This triggers the collectors to do everything possible to get the promised bonus. As it is, Bimo allows collectors to access contacts that are not registered by the debtor and make threats and evenings.

From the case of the rupiah plus described, the existence of the HP number, not that the debtor number, and the threat and meaning received by the number concerned resulted in the personal data of the number being abused. In this article, we describe the sale in which RupiahPlus has sold data, allowing free access to the number that does not belong to the debtor to the collectors in order to get a bonus. The way that the bait is very easy to do for the fintech is that easily broken contacts the debtor to search for access to what only the debtor did. Not just the existing contact number, but even a recording like a video or photo that debtors have can be taken by them, so the debtors are expected to be careful in making their PIN applications.

From the description above, this article is written to Criminal acts of personal data theft are sold to creditors from online loan applications to earn personal profits and get criminal sanctions that refer to the current laws. What are the forms of criminal acts involving personal data on the loan application? What are the criminal sanctions against the act of criminally selling personal data?

II. RESEARCH METHODS

By using a normative legal research method, also called library science, where the law and the rules are in accordance with normlaw, there is an approach to the constitutional approach. Relatedthethe problemthe law, the one to be Primary discussion is then followed by a legislative approach so the law can answer the problem that is being discussed. After assessing issues related to the problem being discussed, the result will be an argument to address the legal issues faced. As with the conceptual method, the authors refer to the legal principles that can be obtained from the perspective of law degrees or legal doctrine.

Law concept: Who can answer the question? In addition to legal methods, there is the use of the conceptual method. useful To be able to answer the legal question that the subject matter requires, through legal doctrine and legal perspective, use a conceptual approach to gain a deeper understanding of what is relevant to these principles. the concept of Related to consumer protection against data When used when applying for loans through online credit applications, it will be able to answer the legal question of the subject matter.

III. RESULTS AND DISCUSSION

1. Criminal Forms of personal data sales on online loan applications

The emergence of various online loan applications creates interest in society due to the easy and fast process of applying for loans online. No wonder bonds are common with the number of online loan applications as an alternative to traditional loans. Behind the easy loan process online, the community forgets that the easier an application is, the greater its risk. One of them is the spread of personal data, and sometimes our personal data is also traded with the party that has no accountability for the deeds.

Of the many cases circulating, those related to online loans have been much disadvantaged by their disturbed and terror-based territory data. Moreover, information is developing very rapidly. Where the credits can sell personal debtor data, this resulted in a violation of related personal data. Performs step for the security of personal data protection data as well as terms of imposition in the use of individual personal data. (Ridayani, 2019).

The number of opportunities and challenges since the skyrocketing use of information and communication technology has facilitated humans' establishment of relationships with various countries and even states with the distance of the distance, resulting in the emerging electronic commerce. Similar to trade, e-ducating leads to education, e-health is in the health field, and e-government refers to the government sector. Utilizing the technology can facilitate one's self-data without the other party's approval, so that it can threaten the constitutional rights of personal subjects. (Shofiyah & Indri Fogar, 2019).

In accordance with the Law 27 of 2022 on PDP, self-data is a data that identifies about a person or can be mixed with other information, whether it is directly or non-electronic via an electronic or non electronic system. secret And memansage personal data on the digital era is actually very difficult because the data has become a file and lies in various places while the security of the data is completely located outside the power of the owner. The discretion of personal data placement is only for yourself, although manyhowever this is done in the first-level security of our data.

Protection of personal data requires a thorough effort in maintaining personal data for every individual. There are two properties in personal data: those that are specific, such as information, biometrics, genetics, etc., and those that are common, such as general identity, name, complete gender, etc. In the PDP Law, it is explained that absolute personal data cannot be bullied; it is the person's property. Therefore, when the personal data is used as a sales material that can harm the owner, it is clearly violating the provisions described in Law 27 of 2022 on the protection of personal data listed in Articles 5 to 13 of a rug. The presence of identity clarity on the subject of personal data, improvement or repair if there is any personal data that does not match the purpose of data processing, a copy according to the written in the Act, personal data can be removed from its processing in accordance with the provisions of law, invite to re-integrate the contribution even if it is given to the personal data controller, the owner of the personal data may apply minded by generating by law, Having the right to delay the processing, the subject of personal data can sue and ask for compensation according to the written regulation if there is a mistake for the processor, which is to use his personal data in accordance with the unreadable structure by the electronic system. He may send more than one other data controller during no clash or still communicate well in accordance with the PDP Law.

However, for the benefit of state defense and security, the rights of subject data are personalized according to the interests of the law enforcement process, the general interest in the national administration framework, the financial services sector, the interest of the national administration framework in monitoring the stability of the system, or the interest in statistics and ilmiah research.

The protection of personal data is also concerned with human rights. So, UU No. 39 (1999) About Article 29 (1) states that "anyone has a reserved right to personal self-protection." From the information in the article, it is clear that the person has the right to himself, is entitled to protect himself, and can gain protection for himself and all the data that identifies him. Therefore, the PDP Law is needed to help protect a person's personal data.

PDP Law is a mandate of Article 28g (1) of the 1945 Constitution of the Republic of Indonesia and states: "Everyone is entitled to self-protection, family honor, dignity, and property under its power and is Acquire the right to feel safe and free of the threat of fear of doing or not doing something. TheviolationRelated dataThe person of others or legal entities has become a very serious issue, so it comes to concern to keep protecting personal data, as the violations of personal data are very detrimental to both material and nonmaterial materials.

Not only is there the PDP Law, but there is also Law No. 8 of 1999, which regulates consumer protection. Where the consumer is not only a consumer, those are the purchases that are good to see and hold. But consumers under the law—this too applies to the receiving service, including in debt of receivables with pinuk (debtor included in consumers). In general, relationships between

consumers and business actors generally occur due to the need for services or goods offered, especially in conditions where the relationship is often done in writing without face-to-face contact.

One of the cases where viral is used is the application of Rupiah plus Pinnacle, known by the name Ali Akbar. Getting Whatsapp messages that contain rough words and threats to convey messages to SMP friends named Satria (debtor Rupiah Plus) to pay off its debt. Here Ali feels uncomfortable because he gets the treat that he thinks is very disturbing. Ali immediately called attention to the things he experienced. Ali initially thought Satria had made his number an emergency contact, but it turns out Satria did not make Ali an emergency contact. In this incident, the bailiff intentionally stole Semria's friend's number without the knowledge of Satria, harming Ali.

In addition to the case of RupiahPlus, there are several specifications for personal data in online loans during 2021. In May, a victim of the coach of Ka claimed that his ID had been used for purchases without his knowledge and suffered a loss of Rp. 1.7 million. Via a WhatsApp message, Ka claimed to be threatened with being faced with his face and ID card if he did not make the payment that was intended. Continuing in May, also the victim that initiated DP KTP has borrowed his friend's computer to register Pinj and experienced a loss of Rp. 2.5 million, which in the case of this DP is included in the sale of self-data conducted by his friend to Pin. In April, Initial MM KTP also used his friend list of PINUL even for 3 times and suffered a loss of Rp. 5 million, which is how the billing with threats will spread the face and its CTP. In April, with the initial RR also undergoing the sale of IDR without his knowledge for 2 times through WhatsApp messages with the same threat spreading the face and its CTP, the RR suffered a loss of Rp. 2.4 million.

Of some cases that occurred in 2021, especially at Pandemic, where almost all transactions are done online, there are 182 that have been reported by the public to the police about the theft of personal data. Every year the figure increases to 27, up 3% from the previous year when there were only 143 reports. The case of bondage also increased by 810% of 20 reports in 2016.

There is anyway Invite-Inkangan 21, 2011 on OJK, where in Chapter III has reflected on the goals, functions, and authority of OJK as listed in Article 4. (UU Nomor 21 tentang otoritas jasa keuangan) Meaning OJK must be responsible in the financial system in full, applicable also in terms of digital as a PIN. In the Regulation of the Financial Services Authority Number 77 (Pojk.01/2016) on Borrowing Services Borrowing money-based information technology In Article 26 explained, the data obtained should be maintained and intended until the data is destroyed. Perform the corresponding data verification in accessing, processing, and transacting while managing its financial data, ensuring data obtained for use or used already has the approval of the data owner unless it has been determined in legislation, Provide an electronic system of borrowing money and borrowing-based information technology to ensure the continuity of debtor services that can be in the form of electronic mail, call centers, or other communication media, and provide written notice when there is data that leaks or occurs unexpectedly when doing financial execution. (Peraturan Otoritas Jasa Keuangan Nomor 77/PJOK.01/2016 2016)

The number of people who trusted more compounds than borrowing from the bank This triggers evidence of online, so many are starting to make a connection to the OJK and LBH. The crime resulting from increasing years of primarily in the middle area The city of Jakarta, where he claimed to have a lot of his data, has been sold and misused. Although not yet explained by secrete about the rules of the debtor is a victim, because in this show the debtor diverse their personal data is accessible and less careful in making the sound. (Situmeang, 2021)

One case again is 2021, when one of the debtors, who was originally only tempted by a good offer, finally did a loan to one of the unskeptical borrowers of OJK Quick money. This debtor takes a loan of Rp. 400.000,00 and must be paid within 12 days with a total liability of Rp. 550.000,00 that has been calculated with the flowers. The problem that occurs is when the debtor has paid off his loan; he can even tell if it is paid, but after a few days, the debturge claimed to get a bid intimidation that claimed to be fast money, and the debtor was called to pay off the rumor of Rp.

50.000,00. Deburve feels very confused and cheated by the quick money on the amount to be returned.

As it has been explained, to be able to know the criminal act of personal data sales, the author describes the elements, which element is gained from some of the rules in Indonesia. Here are the elements of the author:

a. Actions or ac behavior of

In criminal law, the act is the absolute thing because the beginning of the error is due to the wrong action. In this case, the creditors sell the personal data of the debtor to the other party. Usually the other party Wearing personal data for promotional interests or business ads is sometimes also a party when it's a hanker, or the buyers could come from the dark market community. For a common example, we must have received an SMS that we have won a gift for so and are directed to visit the web already included in the SMS. Logically, how does this person get our number? Literally, we register our number by using No. KK and No. NIK, where it can be known to others without our knowledge and do spam. Clearly, this privacy of someone has spread unnoticed to its owners. In Rupiahplus, Ali is not part of Kastem, but he earned whatsapp rough and threats to make his friend pay off the debt; moreover, he was not an emergency contact given to Rupiahplus. How is this related to sales? can be Judging Rupiahplus makes it easy for the bulling to retrieve data from debtors and even see the contents of the debtor contact; indirectly, Ali data has been sold by the bulling to be able to launch his action while collecting from its debtor. The other side of the action experienced by this Ali can also be called the "Odeline theft" of personal data in the form of HP numbers.

Based on the above description, it can be deduced that there has been a follow-up of the person's sales to the parties that can be argued to be illegal, very annoying, and already included in the shipment of criminal goods.

b. Error

Element error is a related element of the inner criminal acts with the form of deed to be done and everything or something about the object of the act, the way the act is, the nature of the defendant of the act, and there are still many other things. Its relationship to the sale of this personal data is that, namely, before doing the sale, the creditor has already known what they will do. This is a mistake, but they will just sell debtor data and benefit personally. This has referred to the criminal perpetrators. The collector has the rupiah plus in billing, but the collapsing keeps the data from the debtor.

c. Intentional

The delivery element is the element undertaken by a creditor, accidentally or consciously, without command or coercion from anyone, to sell the Default Private Belt. On purpose and consciously, the rupiahplus marking took the contents of the box from Satura's debtor without the knowledge of contacting Ali, who is not in a relationship with her. Once related to the debt of receivables, Ali was Semria's brother.

d. Criminal Object Object

related to a law that will be protected and the formation of the actual crime. Placation Objek behind the element of behavior He has been related to the object of criminal offenses. The sale of this personal data has an object that makes it a criminal offense when the creditors provide personal data to the other party without the approval of the legitimate owner so as to infringe on the rights of the original owner. If it's a threat, it may indicate a person's mental instability or a high risk of fraudulent action. As perion, Ali suddenly gets a message with a non-unclapped tone.

e. Deeds against the law

This deed contains covenant when sourced from two things: the first is called "against the formal law" if the act is done by the law. The second is against the maternal law if the acts have been done in Cela with conscious knowledge of the law and the community. This is due to the element against

the law (could it be attached to the elements of the act?) or a certain result that is banned. In this case, from the obvious deeds and objects, it can be well known that this sale contains an element against the law. In order to ban's Erta Discussion contained in the Law PDP as well as the ITE law that explains the prohibition of ban for everyone who spreads, distributes, or transmits personal data.

f. The accompanying circumstan

The element of accompanying circumstances, which is the state in which the act is done, has been included in the formulation of criminal offenses. This situation can be improved with some It is spread, for example. In relation to the way in which one does the acts of oneself. With the element of the way to do the deed itself, that element becomes less visible and more concrete due to restrictions on how to do the act. In the case of personal data sales, there are elements of deeds: sending messages to default private data recipients or other people for the sake of personal gain. Ali's personal data has been stolen from the Rupiahplus debtor to obtain a bonus agreed upon by the CEO of Rupiahplus. As can be seen, data from Satria's debtor has been misused by Rupiah Plus.

2. Criminal sanctions against criminal acts of sales datapersonal

The presence of laws caused violations of personal data. The result of laws is that the subject of the law is doing so. The sanctions will be charged to the online loan organizers because of the primary violation of the data.

The need to grant protection to the debtor from the unilateral actions undertaken by the creditor stems from the fact that the debtor has the right to the full force of the law. For the achievement of legal protection then requiring sanctions at the time of its implementation, this was constrained by the presence of the community for the crime and violations undertaken around the surrounding areas. This sanction is given to the creation of security and order in the community itself.

The association with the dissemination of Debtur's personal data is classified as an act of criminality because it is done with the aim to benefit yourself and others, which can result in the disadvantage of the subject of the personal data of the debtor. Here are the sanctions that the creditors will get if you have a criminal offering of the personal data of the debtor derived segment through the loan application:

a. The Criminal Code (KUHP)

Basically, in the Criminal Code, it is not explained that specific rules relate to sanctions for creditors who commit criminal acts with personal data without the approval of the Bible, but the Criminal Code only describes the loss obtained by the debtor. Article 368 of the Criminal Code claims that everyone who is with unauthorized advantages, with the threat of violence or violence, submits to others, all or partially, ordinary or otherwise, or has debt or debt deletion, is subject to extortion and threatens the extension of the prison maximum of nine months. (Kitab Undang Undang Hukum Pidana) The explanation of the article provides the emphasis of the creditor-based part of the law beneficial to themselves with how to sell debtor's personal data to other parties, one example being a partial promotion media company in order to reach more consumers, and can also be traded in the illegal or dark market. Or like Ali, who uses WhatsApp without the knowledge of the debtor to get the bonus of the Lebaran. In the Criminal Code of Conduct taken by this binach, if entering, the organizer can be exposed to Article 480 that can be failed for jarfal for four years or fined Rp. 900.000. But this is still vague. In this article on stolen goods, the author does not discuss this because she does not know whether personal data is included in the category of goods.

b. Law Number 19 of 2016 Concerning Amendments to Law no. 11 of 2008 concerning Information and Electronic Transactions (ITE)

The first paragraph of Article 26 of the "Information Technology Act" states that, unless otherwise determined by legislation, the use of electronic media for information involving personal information should be approved by the parties. In the use of information

technology, personal data protection is part of the rights of individuals, namely the right to enjoy a personal and free life free of all kinds of disorders. Not only that, the individual has the right to communicate with others without being spied on. Privacy is also the right to monitor access to personal life and data information. If personal data is used without my permission, the person whose rights were violated can file a lawsuit for the loss caused. With the word "other," The bell can know the contacts of anyone in HP debtor without having to hold HP debtor because, in the cribcycle, Satria does not register the Ali number as an emergency contact. As explained also in Article 29, they can be convicted for more than 4 years and be fined Rp. 750.000.000, like What is also explained in Article 45B is that everyone who consciously sends electronic information poses a threat. in order to protect yourself from many disturbances related to the personal data of the data. Besides in article 32(1) Set, everyone deliberately is not entitled or against the law to change, add, reduce, send, damage, delete, transfer, or hide in any way electronic information and/or other electronic or public files. Paragraph (2) also states that everyone deliberately and without the right or against the law sends or transmits electronic information and/or electronic documents with anything to other electronic systems that are not authorized. In interpretation of Article 32 may be subject to legal traps under Article 48 which explains that everyone who meets the elements as referred to in Article 32 (1) is convicted by prison criminal at 8 (eight) years and / or the fine of the Rp. 2.000.000.000, 00(2,000,000,000 rupiah), while in paragraph 2 (two), prison criminal 10 c (ten) year and / or the best of the Rp. 3.000.000.000, 00 (three billion rupiah). (UU No. 11 tahun 2008 tentang informasi dan transaksi elektronik (ITE) 2008)

c. Law Number 27 of 2022 Data Protection Personal

President Joko Widodo officially authorized the PDP Law on October 17, 2022.No. UNDOG 27 years 2022 contains information about the protection of personal data, or what we call the PDP law. The PDP law is a general standard for personal data protection laws that covers both non-electronic processing and electronic processing, depending on the industry's related characteristics. The provisions of Law Number 27 of 2022 on the Protection of Personal Data aim to protect and ensure the basic rights of citizens related to individual self-protection, ensure access to services from companies, public institutions, and governments, encourage digital economic and industrial development activities, and support the increased industrial competitiveness of the domestic industry. Because of the need to protect personal rights in the life of society, either electronically or non-electronically, while it uses data devices, the personal data protection rules were required. In order not to have claspent against the provisions of this PDP law, this law has the general standard. Criminal provisions for creditors who sell personal data can be seen in Article 67 of Law 27 of 2022. which can result in imprisonment for up to 5 years and a fine of approximately Rp. 5.000.000.000 (five billion rupiah). Followed by Article 68: "Any person who deliberately creates fake personal data or forces personal data with the intent to benefit yourself or others and who can lead to a disadvantage for others as referred to in Article 66 shall be punished by imprisonment for six years and/or a fine of Rp6,000,000,000.00 (six billion rupiah). continued to Chapter 69, which says, "In addition to the criminally referred to as in question 67 and Article 68, persons may also be sentenced to additional criminations in the form of profit and/or property obtained or resulting from criminal offenses and payment of losses." (UU no 27 tahun 2022 tentang perlindungan data pribadi 2022)

d. Law Number 08 of 1999 On Consumer Protection

To use the community's words, the Consumer Protection Law has been underestimated; it has remembered the technology of technology, especially in the productivity or efficiency of business actors to the goods or services that have been offered to earn their business

benefits. (Arvante, 2022). In the Consumer Protection Act, it is explained if there is an error in transactions and provides protection for consumers. Explained for business actors who make mistakes, in the case of personal data, the creditor must be responsible and can be denied as punishment as shown in Article 62, imprisoned at least two billion rupiahs for the last five (five) years of the fund. There are also administrative sanctions in Article 60, paragraphs (1), (2), and (3). (UU no 8 tahun 1999 tentang perlindungan konsumen 1999)

IV. CONCLUSION

Personal data is specifically regulated in Law 27 of 2022, which was only authorized in October. In the PDP Law, the importance of one's personal data was clearly explained. The form of criminal witnesses can be seen from the elements that exist in criminal offenses, such as error, deliberation, object, legal nature, and accompanying act. In the case of personal data sales conducted by creditors, these are obviously criminal acts. In addition to the PDP Law, there is also the ITE Law, KUHP, and PERoll protection. The error in the case of Rupiah Plus is alleged to fall under the category of criminal offenses but has not been discussed, so more details about remuneration can get left out of the discussion. There are several cases that occur in 2021 regarding billing with threats, including "dissemination of face" and "KTP daadapula" cases of unusually rapid OBK. Sanctions against the sale of criminal goods the datapRIVA is a stunning set of present-day unwritten rules in Indonesia. In the Criminal Code, the sale of personal data is not explained in detail, but more refers to electronic transactions. Article 26 paragraph 1; Article 32; and Sanctions are in Article 48. 'SSpecial e cara is also set forth in Law Perlindungan Data Pribadi Articles 67 and 68. In the Consumer Protection Act, there are administrative sanctions and also prison sentences in Article 62.

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