

ABSTRACT

**LEGAL STUDY ON CUSTOMERS IN ONLINE LOAN TRANSACTIONS
BASED ON THE PERSPECTIVE OF LAW NUMBER 8 OF 1999
REGARDING CONSUMER PROTECTION**

By:
Rinaldi
Hurairah S. H., M. H
Ferawati Royani S. H., M. H

Loan practices that do not comply with existing regulations often involve very high interest rates, aggressive debt collection practices, and violations of consumer rights. Customers are the most disadvantaged parties in such transactions. This research uses normative legal research methods through literature studies, an approach carried out through legislation, legal theory, and case studies of lending practices. The research results are presented in a systematically arranged description. The legal material analysis used in the research is interpretation, namely using juridical methods to discuss a legal issue. Based on the research results, it can be concluded that Consumer Protection Related to Online Loans, Law No. 8 of 1999 Regarding Consumer Protection has provided a legal basis to protect consumers in online loans, by guaranteeing consumer rights to clear information and secure services. However, online loan practices themselves still have significant weaknesses. One aspect that deserves attention is the protection of customer information and data confidentiality, which are still vulnerable in online lending practices, as well as the debt collection system applied by online loan service providers. It is also concluded that there is a lack of regulations related to online loans. The current rules are still not strong enough to address all issues related to online lending practices.

Keywords: *Borrowing Money, Lenders, Borrowers, Consumer Protection.*

