



Criminal Aspects of Illegal Online Lending Practices in Indonesia

Yanta Karona Subakti^{1*}, Rospita Adelina Siregar²

¹Master of Law, Universitas Kristen Indonesia, Indonesia.

²Universitas Kristen Indonesia, Indonesia.

Article Info

Article history:

Received 24 May, 2024

Revised 07 Jun, 2024

Accepted 15 Jul, 2025

Keywords:

Illegal Online Loan; Pinjol;
Criminal

ABSTRACT

The economic crisis, the increasing needs of society, and the development of the internet and digital world are seen as a golden opportunity for official banks and large financiers to gain greater profits. Banks that have existed so far provide loan facilities through applications and internet networks without collateral or guarantees and without complicated conditions. The interest is still affordable, the conditions are also in accordance with Bank Indonesia (BI) regulations and are under the supervision or supervision of the Financial Services Authority (OJK). In addition, there are also large investors, both individually and syndicated and in collaboration with banks that have made a financial technology (fintech) breakthrough in the form of providing online loan facilities or known to the public as "pinjol". This online loan is favored and utilized by people who need money quickly because the conditions are very easy, without collateral or collateral, and directly disbursed to the customer's bank account (borrower). Along with the development of online loans, there are also online loans that are not licensed and operate outside the stipulated provisions or often called illegal online loans. Based on the results of the research, these illegal online loans have mushroomed and operate in violation of criminal provisions and other applicable provisions such as the application of high interest rates, fraud, intimidating collection methods, and dissemination of personal data. If examined closely, the practice of illegal online lending is full of legal violations, especially criminal law, which makes its customers victims. Intimidation and the dissemination of personal data have caused suffering for customers caught up in illegal online loans, even causing someone in Jambi to commit suicide some time ago. This journal will discuss the various criminal offenses that occur in illegal online lending practices and the efforts that can be made to eradicate illegal online lending practices. The author hopes that this Journal can contribute ideas for lawmakers so that in the end a law regulating online loans can be created that provides justice, benefits, and legal certainty for the community, especially users of online loan services.

Corresponding Author:

Yanta Karona Subakti

Master of Law, Universitas Kristen Indonesia, Indonesia.

yks.yanta@gmail.com

INTRODUCTION

The Covid-19 pandemic for several years since 2020 still leaves an impact felt by the whole world, including Indonesia. The most felt is the economic crisis by all Indonesian people in all strata without exception. Even many large companies cannot avoid the crisis so they are forced to make efficiency by laying off their workers on a large scale and even stopping their activities completely. This has made people with the middle economic level shift down to the lower economic level, while people who have been at the weak or lower economic level have been forced to become worse off. The Covid-19 pandemic a few years ago made the world economy collapse and was inevitable. People were not allowed to carry out direct economic activities as usual with the large-scale social restriction (PSBB) policy at that time to prevent the transmission and development of the Covid-19 virus. Data from the Central Statistics Agency (BPS) shows

that the portion of people with middle-class economy has decreased since the Covid-19 pandemic in 2019. From 57.33 million (21.45 percent) of the middle class in 2019, there are now only 47.85 million (17.13 percent) in 2024, a decrease of nearly 10 million people. Relaxation and various programs launched by the government cannot significantly help the economic downturn of the community. Coupled with inflation, rising prices of various basic necessities, increasing public needs, taxes, and others not matched by an increase in the economy and people's income, the crisis is getting longer continues.

The development of the world of information technology and digital during the Covid19 pandemic was quite rapid. This is done by experts and digital companies to support social restrictions so that all community activities can still be carried out through the internet network and media provided online, such as teaching and learning activities for elementary, middle and high school students, as well as for students who are carrying out the lecture process. Buying and selling activities that are usually done face-to-face can also be done online through online shops such as Shopee, Lazada, Tokopedia, and others. People can order and transact online through the internet network, then just wait for the goods to be delivered to the buyer's address. Even the purchase of ready-to-eat food can also be purchased online such as Gofood, Grabfood, and others. People order food and drinks through the application according to their tastes and then just wait a few minutes, food and drinks according to the order will be delivered to the address of the orderer. The development of the internet and digital world has also spread to the banking world. Banks that already exist improve their services by creating banking applications for the convenience of their customers' transactions without having to go to the bank. All customer banking activities can be done only through applications on their cell phones.

The economic crisis, the increasing needs of society, and the development of the internet and digital world are seen as a golden opportunity for official banks and large financiers to gain greater profits. Banks that have existed so far provide loan facilities through applications and internet networks without collateral or guarantees and without complicated conditions. The interest is still affordable, the conditions are also in accordance with Bank Indonesia (BI) regulations and are under the supervision or supervision of the Financial Services Authority (OJK). In addition, there are also large investors, both individually and syndicated and in collaboration with banks that have made a financial technology (fintech) breakthrough in the form of providing online loan facilities or known to the public as "pinjol". This online loan is popular and utilized by people who need money quickly because the conditions are very easy, without collateral or collateral, and directly disbursed to the customer's (borrower) bank account.

It cannot be denied that with the existence of this digital application-based online loan, the community feels very helpful because it can quickly and easily meet the community's need for fresh funds for various purposes. If viewed on Google Play on an android-based cell phone, it can be seen that there are many online loan applications. There are applications that are officially registered and supervised by the Financial Services Authority (OJK) and there are also applications that are not yet official and are not supervised by the Financial Services Authority (OJK) which freely offer online loans to the public. Even online loan providers also offer their services through advertisements spread across print and electronic media, social media, news pages, articles, and become sponsors at certain events that can attract the attention of many people. With advertisements, online loans are increasingly recognized by people in all socio-economic strata. However, the existence of illegal or unauthorized online loan applications cannot be underestimated because in practice they cause problems, violations of the law, and even crimes. In the end, it causes unrest in the community. The Financial Services Authority (OJK) has received 5,287 complaints from January 1 to May 23, 2025 and the majority are complaints related to illegal online loans. The number of applications providing illegal online loans is also not small, even numbering in the thousands. The PASTI Task Force (Illegal Financial Activity Eradication Task Force) formed by the Financial Services Authority together with ministries and institutions announced that it had succeeded in stopping 1,123 illegal online lending entities during the first quarter of 2025.

With the increasing number of unauthorized or illegal online loan applications, it will increase legal violations, especially criminal law in practice. Illegal online loan service providers do not apply the regulations and provisions stipulated in various laws and regulations. In plain sight, it can be seen and felt that the legal violations committed by illegal online service providers are applying very high interest rates. Interest that is far above the provisions makes people "suffocated" by interest so that the amount of interest that must be paid can be higher than the principal value of the loan. If not paid at the specified time, this interest will become the principal and interest many times over. When the customer is already suffering and getting problems from excessive interest, the customer will be difficult and unable to pay the loan, a new problem arises, namely the collection of the loan service provider which is carried out in an inhumane way. Collections are carried out in a rude and thuggish manner by shouting harsh and inappropriate words to customers and their family members. Loan providers also do not hesitate to spread the customer's personal data to other people, making the customer embarrassed.

Based on the description above, the author raises 2 (two) main problems in this journal, namely what are the criminal offenses arising from the practice of illegal online loans and what efforts can be made to

DISCUSSION

Crime

In general, a criminal offense is an act that is declared by the criminal law as a prohibited act and threatened with punishment. According to Prof. Moeljatno, SH. a criminal offense is "An act prohibited by a rule of law, which prohibition is accompanied by a criminal threat for those who violate it." Prof. Moeljatno, SH. also argues that criminal law is part of the overall law in force in a country, which establishes the foundations and rules for the criminal law:

1. Determining which actions should not be done, which are prohibited, accompanied by threats or sanctions in the form of certain punishments for those who violate the prohibition.
2. Determine when and in what cases those who have violated these prohibitions can be subjected to or sentenced to the punishment as threatened.
3. Determines in what way the imposition of punishment can be carried out if someone is suspected of having violated the prohibition.

In the Criminal Code, the actual term used is "criminal act" (*strafbaar feit*), which has three main elements:

1. Human action
2. Unlawful
3. Accountable to the perpetrator

Illegal Online Loans

Illegal online lending is any form of unlawful act committed by individuals or corporations through information technology-based money lending services (without official permission from the competent authority, such as OJK), and the act contains criminal elements, such as fraud, extortion, misuse of personal data, threatening, or defamation. In other words, illegal online lending is not only an administrative issue because it is unlicensed, but it can also enter the criminal realm if the practice involves:

1. Deception or manipulation of consumers (e.g., non-transparent interest and penalties).
2. Threats or intimidation of the borrower (e.g., sharing personal data, distributing obscene content).
3. Unauthorized dissemination of personal data, which is regulated under the ITE Law.
4. Falsification of identity or documents in its operations.
5. Violation of consumer rights, which can be charged through the Consumer Protection Law.

According to Ahmad Sofian, an expert in criminal law and consumer protection: "Illegal online lending is not just an administrative violation because it is not registered with OJK, but can be categorized as a criminal offense if accompanied by elements such as threats, verbal violence, misuse of personal data, and fraud."

Criminal Liability

Criminal responsibility means that a person can only be convicted if they meet certain conditions, even though they have committed a criminal offense. According to the doctrine of culpability, a person can be held criminally responsible if:

1. He committed a criminal act (*actus reus*),
2. With fault (either intentional or negligent) - called *mens rea*,
3. There is no justification (e.g. forced defense) or excuse (e.g. incapability of responsibility due to mental disorder).

In relation to illegal online lending practices, the perpetrator can be held criminally liable if :

1. He knowingly and intentionally committed criminal acts such as fraud, threatening, and spreading his customers' personal data to others,
2. Realizing that the operations of online lending practices that are carried out do not have official permits and are carried out with actions that meet the elements of criminal acts that harm the community, especially their customers,
3. There are no legitimate justifications or excuses.

Criminal Offenses in Illegal Online Lending Practices in the Criminal Code and Other Related Regulations

Unauthorized or illegal online loans violate various existing laws, both in regulations regarding consumer protection, the financial sector, as well as civil and criminal regulations. The characteristics of illegal online loan services that are very easy to detect are not having an official license, unclear identity with changing office addresses and contact numbers, very easy disbursement of funds against loans, high fines and interest, access to all borrower data as collateral, and terror if the borrower is in arrears . If examined further,

some of the violations that often occur in illegal online loan applications are as follows :

1. Not registered in Financial Services Authority (OJK)

Illegal online loans are not registered with the Financial Services Authority (OJK), even though online loan providers in Indonesia must be registered in accordance with the Financial Services Authority Regulation (POJK) No. 77/POJK.01/2016 concerning Information Technology-Based Money Borrowing Services. Providing loan services without a valid license or registration with the OJK. Illegal online loan service providers may be subject to legal sanctions for operating without clear supervision.

2. Unreasonable Interest (Too High)

One of the characteristics of illegal online loans is the setting of very high interest rates, exceeding the limits set by the regulator. OJK Regulation No. 77/POJK.01/2016 stipulates that interest rates for legitimate online loans must have reasonable and transparent limits . Setting interest rates that do not comply with the limits set by the Financial Services Authority (OJK) can often reach very high figures (for example, more than 1% per day) and cause borrowers to be trapped in mounting debt.

3. Unethical Billing Methods

Illegal online loans often engage in collection practices that do not comply with existing regulations, including abusive collection practices, intimidation, and threats to borrowers. Collection practices that violate legal and ethical norms, including threats of violence, extortion, or unauthorized sharing of borrowers' personal data. Such actions violate criminal law and personal data protection regulations.

4. No Clarity and Transparency in the Agreement

Illegal online loans usually do not provide clear and transparent information about the terms of the loan, including interest, additional fees, late fees, and loan term. Not providing transparent and clear information in the agreement, and not providing a copy of the agreement to the borrower. This is contrary to the principle of consumer protection, which requires clear and understandable information for consumers.

5. Misuse of Personal Data

In many cases, illegal online lenders tend to misuse borrowers' personal data, such as accessing mobile phone contacts, photos and other personal information without permission or using the data for unauthorized purposes. Misuse or leak personal data without the borrower's consent. These violations are against the Personal Data Protection Law (PDP Law) which regulates the use and processing of personal data in Indonesia.

6. Provision of Loans Without Verification of Borrower's Ability

Illegal online lenders often provide loans without checking the borrower's ability to repay the debt. This can lead to the borrower getting trapped in a debt that gets bigger and bigger over time, and even the amount of interest becomes greater than the principal amount of the loan. Not conducting adequate verification of the borrower's financial capability. This should be done by the loan servicer to ensure that the borrower is able to repay the loan without burdening them.

7. Misuse of Technology to Evade Surveillance

Some illegal online lenders use apps or platforms designed to avoid scrutiny by regulators and law enforcement. They often use disguise methods or unauthorized identities to hide their operations. Using unauthorized platforms or apps to conduct lending activities without complying with Financial Services Authority (OJK) regulations and avoiding supervision or audits from the authorities.

8. Unreasonable Application of Fines and Fees

Many illegal online loans charge unreasonable penalties or late fees if borrowers are late in making payments. The imposition of unreasonable fines and surcharges is contrary to the principles of contractual fairness and consumer protection.

9. Business Practices that are Not in Accordance with Fair Lending Principles

Illegal online loans often do not pay attention to the principles of fairness in providing loans such as discriminatory lending or not in accordance with the borrower's ability. It is even said that the practice of predatory lending is the closest practice to this online lending problem, especially in online loans that are illegal or not registered with the Financial Services Authority because they do not have a license . Not paying attention to the principles of fair lending and the principle of fairness in lending and borrowing practices as stipulated in the Financial Services Authority (OJK) regulations.

10. Operations that do not comply with tax obligations

Many illegal online lenders do not comply with tax obligations, do not properly report their income, or even engage in tax evasion. Not fulfilling tax obligations governed by tax laws in Indonesia, which may be subject to administrative or criminal sanctions.

Furthermore, specifically regarding criminal acts, offense is the elements that must be fulfilled so that an act can be categorized as a criminal offense. In relation to illegal online lending practices, some violations of criminal provisions are as follows:

1. Article 378 of the Criminal Code on Fraud

This article regulates fraud, which includes acts with the intent to unlawfully benefit oneself or others, by using a false name, deceit, or a series of lies, which moves another person to deliver goods. In the practice of illegal online lending, this is relevant if the organizer of the illegal online loan uses false or deceptive information regarding interest or installments.

2. Article 368 of the Criminal Code on Extortion

This article regulates extortion, which is an act with the intention of unlawfully benefiting oneself or others, by coercing others with violence or threats. In illegal online lending, it is relevant if the organizer threatens the victim, such as by sharing personal data or taking actions that harm the victim socially.

3. Law Number 11/2008 on Electronic Information and Transactions (ITE), specifically Article 27 paragraphs (1) and (3), which regulates the dissemination of personal information or defamation through electronic media.

4. Law No. 8/1999 on Consumer Protection, which prohibits business actors from offering something that is not in accordance with reality, and allows fraud against consumers to be charged with criminal provisions in this law.

5. Law No. 27 of 2022 on Personal Data Protection which requires maintaining personal data security, consent to personal data processing, and prohibition of data use beyond the agreed purpose.

6. The Financial Services Authority (OJK) regulation stipulates that only institutions with OJK licenses may conduct online lending activities. Operating without a license can be considered an unlawful act, and the perpetrator can be subject to administrative sanctions or used as a basis for consideration in criminal law enforcement.

Efforts to Eradicate Illegal Online Lending

The phenomenon of online lending in Indonesia has complex juridical and sociological implications. Strict regulations and effective supervision are necessary to protect the public from negative impacts. Consumer protection and law enforcement must be strengthened to deal with abuses, especially those involving illegal online lending .

Illegal online lending has become a serious problem and a special concern of several ministries and state institutions. In order to increase public awareness of illegal pinjol offers and strengthen efforts to eradicate illegal online loans, the Financial Services Authority, Bank Indonesia, the National Police, the Ministry of Communication and Information, and the Ministry of Cooperatives and Small and Medium Enterprises have taken the initiative to make a joint statement. The signing of the Joint Statement is based on a Memorandum of Understanding on the Coordination of Prevention and Handling of Allegations of Unlawful Acts in the Field of Public Fund Raising and Investment Management. The statement contains three parts, namely prevention, handling of public complaints, and law enforcement .

To combat illegal online lending, the government needs to take real strategic steps involving various aspects, from stricter law enforcement, to raising public awareness, to strengthening financial sector regulations. The following are some of the steps that can be taken:

Maximize law enforcement

1. Crackdown on illegal online lenders.

The government should strengthen law enforcement by shutting down websites and applications that provide illegal online loans. Authorities such as the Financial Services Authority (OJK) and the Police need to coordinate to take firm action against perpetrators of illegal online lending business practices.

2. More severe sanctions.

The government needs to ensure that there are sufficiently severe sanctions for illegal online loan providers, both in the form of hefty fines and criminal penalties for perpetrators proven to commit fraud or unauthorized practices.

3. Blocking of apps and web pages.

Collaboration with internet service providers and technology companies to block apps and webpages involved in illegal online lending practices is essential. This can reduce access to illegal online loans circulating in the community.

4. Conduct cyber patrols.

Routinely blocking illegal online lending sites and applications, curbing savings and loan cooperatives that offer online loans, banning payment gateways, and conducting legal proceedings against illegal online loans .

Stricter regulation of online lending operations

1. Develop a clear policy for online lending. The government through the Financial Services Authority already has regulations related to online lending (P2P lending), but stricter supervision is needed to ensure that all online loan providers operate in accordance with existing regulations. Strengthening

regulations to ensure that online lending is only conducted by registered and supervised companies can prevent illegal practices.

2. Stricter supervision of P2P Lending companies. The government needs to implement stricter oversight mechanisms for legitimate online lending companies, to ensure that they do not violate established restrictions, such as reasonable interest rates and cost transparency.

Community education and counseling

1. Socialize to the public about the risks of illegal online lending.

The government should conduct a massive education program to raise public awareness about the risks and dangers of illegal online loans. This can be done through media campaigns, seminars and workshops on how to choose legitimate loans and avoid uncontrollable debt traps. This can be done through a direct approach of socialization or counseling. Through the delivery of interactive and easy-to-understand materials, this socialization succeeded in increasing public knowledge about the characteristics of illegal online loans, the risks that come with them, and the preventive measures that can be taken .

2. Financial literacy empowerment.

The government needs to invest in financial literacy programs to improve people's understanding of personal financial management and how to borrow money wisely. This will help people avoid illegal online loans and choose safer financial institutions.

Strengthen legal and technological infrastructure

1. Enhanced cooperation between financial institutions and law enforcement. Closer cooperation between law enforcement agencies, the Financial Services Authority, Bank Indonesia, and digital payment platforms is essential to establish a more transparent and secure ecosystem for the public.

2. Utilization of Technology for Surveillance.

The government can use technology to monitor and identify illegal lending sites and apps. Technologies such as AI and big data can be used to detect suspicious transaction patterns and take quick action before illegal loans harm more people.

Encourage the empowerment of legitimate online lending

1. Facilitate access to legitimate financial institutions to reduce reliance on illegal online loans.

The government needs to expand access to legitimate financial institutions, especially for people who are underserved by the formal banking system. This can be done by encouraging banks and non-bank financial institutions to provide more inclusive and accessible loan products.

2. Incentives for legitimate online lenders.

The government can provide incentives, such as easy licensing or financing, for online lenders that operate legally and transparently. This may encourage companies to follow applicable regulations and provide loans at reasonable interest rates.

Improved consumer protection

1. Preventive and repressive actions by the Financial Services Authority. The preventive efforts that are carried out are by educating the public by conducting socialization programs to the middle of the community. This socialization aims to educate the public regarding financial literacy and at the same time increase awareness about illegal investments. Repressive efforts made in providing legal protection to online loan consumers, especially illegal online loans, are to facilitate people who feel they are victims of illegal online loans by reporting their complaints to the Financial Services Authority contact center .

2. Oversight of unethical billing practices.

One of the big problems with illegal online lending is the highly aggressive and unethical collection methods. The government needs to ensure that debt collection by legitimate lenders is done in accordance with applicable regulations and does not harm consumers.

3. Provision of consumer protection services.

The government should provide a complaint channel for consumers who feel aggrieved by illegal online lending practices. In addition, legal support and recovery for consumers trapped in debt can ease their burden.

Collaboration with digital and e-commerce platforms

Cooperation with digital platform providers. The government can work with digital and e-commerce platforms to block or remove illegal lending apps on their platforms. These platforms should be given an active role in detecting and removing unlawful content.

CONCLUSION

Illegal online loans are in high demand by the public due to practical considerations, easy terms, no collateral, and fast so that people's need for fresh funds is immediately fulfilled. However, illegal online loans are a violation of the law and have more negative impacts on society.

More specifically and in the long term, illegal online lending is fraught with criminal offenses in practice. This is very detrimental to the community of service users and also detrimental to the state. Illegal online loans damage the financial stability of individuals, psychological and mental losses, leakage of personal data, photos, and defamation triggers deep social shame, especially in the work environment or family, very high interest rates and fines make victims entangled in multiple debts, family relationship breakdown, household conflicts, and social exclusion. In addition, the impact on the state is economic loss because illegal online loans are not registered with the Financial Services Authority and do not pay taxes, resulting in a potential loss of state revenue. Funds swirling in illegal activities can come from illegal or unmonitored sources risking money laundering. Illegal online lending also affects labor security and public order as the practice of threats, intimidation, and unauthorized sharing of personal data can lead to social unrest and disruption of public order. It is therefore important to continue to strengthen regulation and supervision of the online lending sector, as well as educate the public on the risks and their rights regarding loans.

To combat illegal online lending, the government should combine a strict legal approach with educational efforts and strengthened regulations in the financial sector. Effective law enforcement along with raising public awareness and empowering the legitimate financial sector will go a long way in creating a safer environment for consumers and supporting sustainable economic development. Online lending will thus become a means of fulfilling needs for the community that provides benefits, justice, and legal certainty.

Advice

In order for online loans to operate in accordance with the law and not harm the public, the government needs to take strategic steps to ensure clear regulations, strict supervision, and effective consumer protection, namely strengthening regulations and standard operating procedures, improving regulations related to online loans, increasing supervision and law enforcement, in this case by the Financial Services Authority (OJK), conducting education and socialization to the public, increasing efforts to protect personal data and privacy, creating a special dispute resolution mechanism for online loans, encouraging the use of safe technology, collaborating with the private sector and international institutions to create common standards that benefit both parties and protect consumers.

Some of the strategic steps to ensure clear regulation, strict supervision, and effective consumer protection mentioned above should be codified into a new regulation such as a law that specifically regulates online loans. This can make online loans run normatively and not cause new losses for the community, especially online loan customers.

REFERENCES

- Moeljatno, Azas-Azas Hukum Pidana, Bina Aksara, Jakarta, 1987
- Ahmad Sofian, SEMINAR HUKUM UI, 2022
- Artha Mahendra Putra, Rani Apriani, PERLINDUNGAN HUKUM TERHADAP KONSUMEN JASA LAYANAN PEMINJAMAN ONLINE ILLEGAL, Jurnal Ilmu Hukum "THE JURIS" Vol. VI, No. 2, Desember 2022
- Rila Kusumaningsih, Dwi Yulianingsih, Tantangan Regulasi Dan Perlindungan Hukum Dalam Pinjaman Online, JISHUM (Jurnal Ilmu Sosial dan Humaniora) Vol. 2, No. 2 Desember 2023
- Agung Nugroho, Aris Setyo Radyawanto, Kajian Yuridis dan Sosiologis tentang Fenomena Pinjaman Online dan Judi Online di Kalangan Masyarakat Indonesia, Jurnal Pendidikan Tambusai Volume 8 Nomor 2 Tahun 2024
- Tri Utami, Dila Angraini, Ahmad Sigit Adiwibowo, EDUKASI PERILAKU KEUANGAN BAHAYA PINJAMAN ONLINE ILEGAL BAGI MASYARAKAT, PROSIDING SEMBADHA VOL.5 (2024)
- Oktha Wardi Purba, Si Ngurah Ardhya, Komang Febrinayanti Dantes, PERLINDUNGAN KONSUMEN TERHADAP PENGGUNA PINJAMAN ONLINE ILEGAL DI KOTA DENPASAR, Jurnal Ilmu Hukum Sui Generis Volume 3 Nomor 4, Oktober 2023
- Peraturan Otoritas Jasa Keuangan No. 77/POJK.01/2016 Tentang Layanan Pinjam Meminjam Uang Berbasis Teknologi Informasi
- Kitab Undang-undang Hukum Pidana
- Undang-Undang (UU) Nomor 27 Tahun 2022 Tentang Perlindungan Data Pribadi
- Undang-Undang (UU) Nomor 11 Tahun 2008 Informasi dan Transaksi Elektronik
- Undang-Undang (UU) Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen
- Diskusi Publik, Bahaya Pinjaman Online Ilegal Bagi Penduduk Usia Muda, Jakarta 11 September 2023
- <https://aptika.kominfo.go.id/2021/08/perkuat-upaya-berantas-pinjol-ilegal-5-k-l-buat-surat-pernyataan->

bersama/
<https://www.tempo.co/ekonomi/kelas-menengah-jatuh-miskin-bps-buat-perekonomian-tidak-tahan-guncangan-10289>
<https://keuangan.kontan.co.id/news/daftar-537-pinjol-ilegal-terbaru-2024-dari-ojk>
<https://www.hukumonline.com/berita/a/memperkuat-penegakan-hukum-terhadap-pinjaman-online-ilegal-lt611f5f810ac5f/?page=1>
<https://keuangan.kontan.co.id/news/1123-pinjol-ilegal-diblokir-tw-1-2025-simak-daftar-pindar-legal-terdaftar-ojk-april>