<u>ABSTRAK</u>

OJK menyusun kerangka administrasi terpadu untuk semua latihan di bidang jasa keuangan.Bisnis fintech adalah bisnis dimana diatur oleh OJK.Perkreditan online diarahkan oleh Pedoman Otoritas Jasa Keuangan Nomor 77/POJK.01/2016 mengenai Administrasi Perolehan Pinjaman Berbasis Inovasi Data.Dalam melakukan latihan bisnis, koperasi spesialis tekfin dimana terdaftar di OJK telah memutuskan tidak boleh melakukan latihan bisnis di luar yang diatur dalam pedoman OJK.Penulis menggunakan strategi yuridis standarisasi untuk eksplorasi ini, mengingat informasi yang sah, seperti halnya undang-undang.Pengancaman melalui media elektronik yang dilakukan oleh agen *fintech* terhadap debitur sering terjadi, baik perusahaan *fintech legal* maupun *ilegal*.Ancaman penyebaran data pribadi merupakan pelanggaran terhadap perlindungan privasi pribadi.Jika perusahaan pemberi pinjaman online melanggar pendistribusian data pribadi, berlaku ketentuan Pasal 32 dan Pasal 48 UU ITE.Debitur wajib mengembalikan pinjaman meskipun pinjaman berasal dari pinjaman *online ilegal*, karena telah terjadi perjanjian yang disepakati antara debitur dan perusahaan pinjaman online *illegal* tersebut.

Kata Kunci: Pengancaman Media Elektronik,Data Pribadi, *Fintech*

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<u>ABSTRACT</u>

OJK coordinates an incorporated administrative and administrative framework for all exercises in the monetary administrations area. The fintech business is a business that is directed by the OJK. Online advances are directed by the Monetary Administrations Authority Guideline Number 77/POJK.01/2016 concerning Data Innovation Based Acquiring Loaning Administrations. In carrying out business activities, fintech service providers registered with the OJK have rules that are not allowed to carry out business activities outside those regulated in OJK regulations. The author uses the normative-juridical method for this research, based on legal data, as well as legislation. Threats through electronic media carried out by fintech agents against debtors often occur, both legal and illegal fintech companies. Threats to disseminate personal data is an act that violates the guarantee of protection of one's privacy rights. Online credit organizations that disregard the dissemination of individual information are liable to Article 32 (jo) Article 48 of the ITE Law. The account holder is obliged to return the advance despite the fact that the advance comes from an unlawful online credit, because there has been an agreed agreement between the debtor and the illegal online loan company.

***Keywords:** Electronic Media Threats, Personal Data, Fintech.*