

Legal Education on the Risks of Online Lending from a Consumer Protection Perspective in the Community

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ARTICLE INFO

Article History:

Received February 25, 2026

Accepted March 20, 2026

Available online April 25, 2026

Kata Kunci :

Edukasi Hukum, Kesadaran Masyarakat, Perlindungan Konsumen, Pinjaman Online

Keywords:

Consumer Protection, Legal Education, Online Lending, Public Awareness

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ABSTRAK

Kegiatan pengabdian kepada masyarakat ini bertujuan untuk meningkatkan pemahaman masyarakat terhadap risiko hukum pinjaman online dalam perspektif perlindungan konsumen. Perkembangan teknologi finansial yang pesat telah mempermudah akses masyarakat terhadap layanan pinjaman digital, namun juga menimbulkan berbagai risiko hukum, seperti tingginya bunga, penyalahgunaan data pribadi, serta praktik tidak adil dari platform ilegal. Program ini menggunakan pendekatan edukatif partisipatif melalui sosialisasi, diskusi interaktif, dan pembelajaran berbasis kasus. Hasil kegiatan menunjukkan adanya peningkatan signifikan dalam kesadaran dan literasi hukum peserta, khususnya dalam membedakan platform pinjaman online legal dan ilegal, memahami hak dan kewajiban sebagai konsumen, serta pentingnya perlindungan data pribadi. Selain itu, kegiatan ini mendorong perubahan perilaku masyarakat menjadi lebih hati-hati, selektif, dan kritis dalam menyikapi tawaran pinjaman online. Dampak lebih luas dari program ini adalah meningkatnya ketahanan hukum masyarakat serta terbentuknya budaya literasi keuangan yang bertanggung jawab. Secara praktis, kegiatan ini berkontribusi dalam upaya pencegahan sengketa konsumen dan perlindungan masyarakat dari praktik fintech ilegal, serta dapat dijadikan model edukasi hukum berbasis komunitas yang aplikatif dan berkelanjutan.

ABSTRACT

This community service program aims to enhance public understanding of the legal risks associated with online lending from a consumer protection perspective. The rapid development of financial technology has facilitated easier access to digital lending services; however, it has also introduced various legal risks, including high interest rates, misuse of personal data, and unfair practices by illegal platforms. This program employed a participatory educational approach through socialization, interactive discussions, and case-based learning. The results indicate a significant improvement in participants' legal awareness and literacy, particularly in distinguishing between legal and illegal online lending platforms, understanding their rights and obligations as consumers, and recognizing the importance of personal data protection. Furthermore, the program encouraged more cautious, selective, and critical financial behavior among participants when responding to online loan offers. The broader impact of this initiative includes strengthening community legal resilience and fostering a culture of responsible financial literacy. Practically, this program contributes to preventing consumer disputes and protecting the

public from illegal fintech practices, while also offering a sustainable and replicable model of community-based legal education.

INTRODUCTION

The rapid development of financial technology has significantly transformed the landscape of economic transactions in society, particularly through the emergence of online lending services. These platforms provide fast and easy access to credit, especially for communities with limited access to formal financial institutions. However, behind this convenience lies a range of legal risks, including high interest rates, misuse of personal data, and abusive collection practices. In many cases, borrowers lack adequate legal knowledge to understand their rights and obligations, which increases their vulnerability to exploitation. This condition indicates a critical gap between the availability of digital financial services and the level of public legal awareness, particularly in the context of consumer protection. Therefore, community-based legal education becomes essential to bridge this gap and ensure safer participation in digital financial systems (Kornelis, 2022; Reni & Arrahman, 2024).

Previous studies have highlighted the importance of legal protection in various forms of economic transactions, particularly in the digital era. Research on consumer protection in online transactions emphasizes the responsibility of business actors and the need for legal safeguards against hidden risks and unfair practices. For instance, studies on online sales transactions demonstrate the importance of strict liability for defective products and the protection of consumer rights in digital marketplaces. Similarly, research on digital banking and online financial services underlines the challenges in ensuring consumer protection due to the rapid growth of technology and the complexity of regulatory frameworks. These findings suggest that although legal instruments exist, their implementation often faces significant challenges due to low public awareness and limited legal literacy (Ariyanto et al., 2021; S et al., 2025).

In addition, several studies have examined legal issues related to credit and debt relationships, including disputes between debtors and creditors, execution of collateral, and the legal consequences of credit agreements. These studies reveal that many legal conflicts arise from a lack of understanding of contractual obligations and legal procedures. Furthermore, research on the application of prudential principles in digital-based lending highlights the importance of careful risk assessment by financial institutions to prevent potential losses and legal disputes. However, these studies tend to focus more on institutional or regulatory aspects, with limited attention to community empowerment through legal education as a preventive approach (Agustini et al., 2021; Kurniajati, 2021; Marpaung, 2023).

From the perspective of Islamic economic law, financial transactions must adhere to principles of justice, transparency, and the prohibition of exploitation, such as *riba* and *gharar*. Studies in this field emphasize the role of Islamic economic law in regulating ethical and fair business transactions, which are highly relevant in addressing the issues found in online lending practices. Additionally, Islamic teachings on credit and debt highlight the importance of mutual consent, fairness, and responsibility in financial dealings. These principles can serve as a moral and legal foundation for strengthening consumer protection in digital financial transactions, particularly in Muslim communities (Damanik, 2024; Siregar & Rafly, 2024).

Despite the growing body of literature on consumer protection, digital finance, and credit law, there remains a significant gap in the integration of legal education, consumer protection, and community empowerment in addressing the risks of online lending. Most existing studies focus on normative legal analysis or institutional frameworks, while practical community-based

interventions are still limited. This community service activity offers a novel approach by combining legal education, consumer protection perspectives, and participatory methods to enhance public awareness and behavioral change. The novelty of this study lies in its focus on preventive legal education as a strategy to reduce the risks of online lending, particularly by empowering communities with practical legal knowledge and awareness (Darnela & Rusdiana, 2025; Ikhwan et al., 2025).

Based on these considerations, the objective of this community service activity is to provide legal education on the risks of online lending from a consumer protection perspective, to increase public awareness and understanding of their legal rights and obligations, and to promote more responsible and informed financial behavior. Through this initiative, it is expected that communities will be better equipped to identify illegal lending practices, protect their personal data, and make safer financial decisions in the digital era.

METHOD

This community service activity employed a participatory and educational approach aimed at enhancing public legal awareness regarding the risks of online lending from a consumer protection perspective. The program was conducted in a selected community with characteristics indicating limited access to legal information and a growing exposure to digital financial services. The target participants consisted of community members, particularly those who actively use mobile applications and are potentially vulnerable to online lending practices.

The implementation of this program was carried out through several systematic stages. The first stage was the preliminary assessment, which involved observation and informal interviews to identify the level of public understanding of online lending and the common problems faced by the community. This stage also included the administration of a pre-test to measure participants' initial knowledge related to legal aspects, consumer rights, and the risks associated with online lending.

The second stage was the implementation of legal education activities. This phase included interactive lectures, group discussions, and case-based learning methods. The materials presented covered the definition and types of online lending, distinctions between legal and illegal platforms, potential risks such as high interest rates and misuse of personal data, as well as relevant legal frameworks on consumer protection. In addition, participants were introduced to practical guidelines for identifying safe financial services and avoiding fraudulent practices.

The third stage involved mentoring and assistance, where participants were guided in analyzing real-life cases and simulating decision-making processes when dealing with online lending offers. This approach aimed to strengthen participants' critical thinking and practical understanding of legal protections in digital financial transactions.

The final stage was evaluation and reflection. A post-test was administered to assess the improvement in participants' knowledge and awareness after the educational intervention. The results of the pre-test and post-test were then compared to measure the effectiveness of the program. In addition, feedback from participants was collected to evaluate the relevance and impact of the activities.

RESULTS AND DISCUSSION

Public Understanding of Online Lending and Its Legal Risks

Public understanding of online lending and its legal risks remains relatively limited, particularly among communities that are newly exposed to digital financial services. The rapid growth of financial technology has made online lending platforms easily accessible; however, this accessibility is not always accompanied by adequate legal literacy. Many individuals perceive online lending as a quick solution to financial problems without fully understanding the legal implications, such as high interest rates, unclear contractual terms, and the potential misuse of personal data. This condition reflects a significant gap between technological advancement and public awareness, which ultimately increases the vulnerability of consumers in digital financial transactions (Kornelis, 2022; Darnela & Rusdiana, 2025).

The findings from the preliminary assessment conducted in this community service activity indicate that a large proportion of participants had only a superficial understanding of online lending mechanisms. Most participants were unable to clearly distinguish between legal and illegal online lending platforms, and many were unaware of the legal protections available to them as consumers. This lack of understanding is consistent with previous studies that emphasize the challenges of consumer protection in digital financial services, where rapid innovation often outpaces regulatory awareness and public education. As a result, consumers are frequently exposed to unfair practices without realizing their rights under the law (S et al., 2025; Reni & Arrahman, 2024).

In addition, participants demonstrated limited knowledge regarding the legal risks associated with personal data protection in online lending applications. Many admitted to granting access to their personal data, including contact lists and identification documents, without understanding the potential consequences. This behavior significantly increases the risk of data misuse, such as unauthorized dissemination of personal information and intimidation practices by debt collectors. Previous research has shown that the protection of personal data remains a critical issue in digital financial services, particularly in ensuring that borrowers' rights are safeguarded under civil and administrative law frameworks (Reni & Arrahman, 2021; Darnela & Rusdiana, 2025).

Furthermore, the lack of public understanding also extends to contractual aspects of online lending. Many participants were unfamiliar with the legal nature of loan agreements, including their rights and obligations as borrowers. This often leads to disputes between debtors and creditors, especially when borrowers fail to meet repayment obligations due to unclear or burdensome terms. Studies on credit agreements highlight that inadequate understanding of contractual provisions is one of the main factors contributing to legal conflicts in debt relationships. In many cases, borrowers are not fully aware of the legal consequences of default, including penalties, asset seizure, and legal enforcement mechanisms (Kurniajati, 2021; Marpaung, 2023).

From the perspective of consumer protection law, the situation reflects a broader issue of imbalance between business actors and consumers in digital transactions. Online lending platforms often possess greater access to information and legal resources, while consumers remain in a weaker bargaining position. This imbalance is further exacerbated by the lack of effective dissemination of legal information to the public. Research on online transactions emphasizes the importance of strengthening consumer protection mechanisms, including

transparency, accountability, and legal responsibility of service providers, to ensure fair and equitable transactions (Ariyanto et al., 2021; S et al., 2025).

Moreover, when viewed from the perspective of Islamic economic principles, the practices of some online lending platforms raise ethical concerns, particularly regarding elements of exploitation and injustice. Islamic teachings emphasize fairness, transparency, and mutual consent in financial transactions, as well as the prohibition of excessive uncertainty and unjust gain. However, the limited understanding of these principles among the community further contributes to the acceptance of potentially harmful financial practices. Strengthening public awareness of both legal and ethical dimensions of financial transactions is therefore essential to promote responsible economic behavior (Damanik, 2024; Siregar & Rafly, 2024).

The findings demonstrate that public understanding of online lending and its legal risks is still inadequate, which increases the likelihood of legal and financial problems. This situation underscores the urgent need for comprehensive legal education programs that not only provide information but also empower communities to critically evaluate financial services and make informed decisions. By improving legal literacy and awareness, it is expected that communities will be better equipped to protect their rights and avoid the risks associated with online lending practices.

Implementation of Legal Education on Online Lending Risks

The implementation of legal education on online lending risks in this community service activity was designed as a participatory and structured process aimed at increasing public awareness and strengthening legal understanding. The program began with a preliminary stage involving observation and informal engagement with community members to identify their level of exposure to online lending platforms and the specific issues they faced. This initial mapping revealed that most participants had interacted with digital financial services but lacked sufficient knowledge of the legal implications involved. Such conditions highlight the importance of educational interventions that are not only informative but also contextually relevant to the community's needs (Kornelis, 2022; Darnela & Rusdiana, 2025).

The core phase of the program consisted of delivering legal education through interactive and accessible methods. The educational sessions were conducted using a combination of lectures, discussions, and real-life case illustrations to ensure that participants could easily understand complex legal concepts. The materials covered key aspects of online lending, including the distinction between legal and illegal platforms, the characteristics of predatory lending practices, and the legal rights and obligations of consumers. Emphasis was also placed on the importance of reading and understanding digital agreements before accepting loan terms, as many disputes arise from a lack of awareness regarding contractual obligations. This approach aligns with previous studies that stress the need for strengthening consumer awareness to ensure fair and transparent digital transactions (Ariyanto et al., 2021; S et al., 2025).

In addition, the program incorporated discussions on the legal framework governing online lending, particularly in relation to consumer protection and personal data security. Participants were introduced to the concept of legal protection under civil and administrative law, including their rights to privacy and the obligation of service providers to safeguard personal information. This aspect is particularly crucial given the increasing number of cases involving the misuse of borrower data by illegal lending platforms. By understanding these legal protections, participants were encouraged to become more cautious in granting access to their personal

information when using digital financial applications (Reni & Arrahman, 2021; Reni & Arrahman, 2024).

Another important component of the implementation was the use of case-based learning and simulation. Participants were presented with scenarios involving common problems in online lending, such as harassment by debt collectors, hidden fees, and unclear repayment terms. Through guided discussions, they were encouraged to analyze these situations and identify appropriate legal responses. This method proved effective in enhancing participants' critical thinking and enabling them to apply legal knowledge in practical contexts. Educational approaches that involve active participation have been shown to significantly improve understanding and retention of legal concepts in community-based programs (Anudiwanti & Ahmad, 2022; Ikhwan et al., 2025).

Furthermore, the program emphasized the importance of ethical considerations in financial transactions, particularly from the perspective of Islamic economic principles. Participants were introduced to the concepts of fairness, transparency, and mutual consent, which are fundamental in Islamic financial practices. The discussion also addressed the prohibition of exploitative elements such as excessive interest and uncertainty, which are often found in illegal online lending schemes. By integrating legal education with ethical values, the program aimed to provide a more holistic understanding of responsible financial behavior in the digital era (Damanik, 2024; Siregar & Rafly, 2024).

The mentoring phase further strengthened the impact of the program by providing participants with opportunities to seek clarification and discuss their personal experiences related to online lending. This interactive engagement allowed the facilitators to address specific concerns and provide tailored guidance based on real-life situations faced by the participants. In many cases, participants shared their experiences of financial difficulties and expressed concerns about legal consequences, which were then discussed within the framework of applicable laws and consumer protection principles. This process helped to build trust and foster a deeper understanding of the relevance of legal knowledge in everyday financial decisions (Kurniajati, 2021; Marpaung, 2023).

The implementation of legal education on online lending risks demonstrated that a comprehensive and participatory approach is essential in enhancing public legal awareness. By combining theoretical explanations, practical simulations, and ethical perspectives, the program was able to address both the cognitive and behavioral aspects of learning. This integrated approach not only increased participants' understanding of legal risks but also encouraged more cautious and responsible use of online lending services. Therefore, such initiatives are crucial in promoting safer digital financial practices and strengthening consumer protection in the rapidly evolving landscape of financial technology.

The Role of Consumer Protection Law in Addressing Online Lending Issues

The role of consumer protection law in addressing online lending issues is increasingly crucial in the context of rapid digital financial development. Online lending platforms have created new opportunities for financial inclusion; however, they have also introduced complex legal challenges that require comprehensive regulatory responses. Consumer protection law serves as a fundamental framework to ensure that the rights of borrowers are safeguarded, particularly in situations where there is an imbalance of power between service providers and consumers. In many cases, online lending users are placed in vulnerable positions due to limited access to legal

information, making them susceptible to unfair practices such as hidden fees, excessive interest rates, and coercive collection methods (Kornelis, 2022; S et al., 2025).

One of the primary functions of consumer protection law is to establish clear standards of responsibility for business actors in digital transactions. In the context of online lending, service providers are required to ensure transparency, fairness, and accountability in their operations. This includes providing accurate information about loan terms, interest rates, repayment schedules, and potential risks. However, the implementation of these principles often faces significant challenges, particularly with the proliferation of illegal lending platforms that operate outside the formal regulatory framework. As a result, many consumers are exposed to practices that violate their legal rights, highlighting the need for stronger enforcement and public awareness of consumer protection laws (Ariyanto et al., 2021; Agustini et al., 2021).

Furthermore, consumer protection law plays a vital role in safeguarding personal data in online lending transactions. The use of digital platforms requires consumers to provide sensitive personal information, which can be misused if not properly regulated. Legal frameworks governing data protection are intended to ensure that personal information is collected, stored, and used in a lawful and responsible manner. However, studies indicate that the effectiveness of these regulations is often limited by low public awareness and weak enforcement mechanisms. Consequently, borrowers frequently experience violations of privacy, including unauthorized access to personal data and its misuse for intimidation or harassment purposes (Reni & Arrahman, 2021; Darnela & Rusdiana, 2025).

In addition, consumer protection law provides mechanisms for dispute resolution between borrowers and lenders. Legal instruments allow consumers to seek remedies in cases of unfair treatment, contractual violations, or financial losses. However, the effectiveness of these mechanisms largely depends on the level of public understanding and access to legal resources. Many borrowers are unaware of the legal avenues available to them, which often results in unresolved disputes and prolonged financial difficulties. Research on credit agreements demonstrates that disputes between debtors and creditors frequently arise due to a lack of clarity in contractual terms and insufficient legal knowledge among consumers (Kurniajati, 2021; Marpaung, 2023).

From a broader perspective, the application of consumer protection law in online lending must also consider the principles of justice and fairness in economic transactions. In this regard, Islamic economic law offers valuable insights by emphasizing ethical conduct, transparency, and the prohibition of exploitative practices. These principles are highly relevant in addressing the issues commonly found in online lending, particularly those related to excessive interest and unequal bargaining positions. By integrating legal frameworks with ethical considerations, it is possible to create a more balanced and equitable system that protects consumers while promoting sustainable economic practices (Damanik, 2024; Siregar & Rafly, 2024).

Moreover, the role of consumer protection law extends beyond regulation to include preventive and educational functions. Legal education initiatives are essential in enhancing public awareness and empowering consumers to make informed decisions. Community-based programs that focus on legal literacy have been shown to be effective in reducing the risks associated with digital financial services. By providing practical knowledge and raising awareness of legal rights, such initiatives can help bridge the gap between normative legal frameworks and real-world practices, ultimately strengthening consumer protection in the digital era (Anudiwanti & Ahmad, 2022; Ikhwan et al., 2025).

Despite the existence of comprehensive legal frameworks, challenges remain in ensuring their effective implementation. Factors such as limited enforcement capacity, the rapid evolution of technology, and the proliferation of unregulated platforms continue to hinder the effectiveness of consumer protection laws. Therefore, a multi-dimensional approach is required, combining regulatory enforcement, technological innovation, and public education. This approach is essential to address the complex nature of online lending issues and to ensure that consumer protection laws can effectively respond to emerging challenges in digital financial ecosystems (Rintaningrum et al., 2025; Stroube, 2022).

In conclusion, consumer protection law plays a central role in addressing the legal risks associated with online lending by providing a framework for safeguarding consumer rights, regulating business practices, and promoting fair and transparent transactions. However, its effectiveness depends not only on the existence of legal provisions but also on the level of public awareness and the strength of implementation mechanisms. Therefore, continuous efforts are needed to enhance legal literacy and ensure that consumer protection laws can function effectively in protecting communities from the risks of online lending.

The Impact of Legal Education on Increasing Public Awareness and Behavior

The impact of legal education on increasing public awareness and behavior in relation to online lending risks is highly significant, particularly in communities with limited prior exposure to legal knowledge. The implementation of this community service program demonstrated that structured and participatory legal education can effectively enhance both cognitive understanding and behavioral attitudes toward digital financial services. Initially, many participants exhibited a limited awareness of their rights as consumers and the potential risks associated with online lending. However, following the educational intervention, there was a noticeable improvement in their ability to identify legal and illegal lending platforms, understand contractual obligations, and recognize the importance of protecting personal data. This transformation indicates that legal education plays a crucial role in bridging the gap between normative legal frameworks and public comprehension (Darnela & Rusdiana, 2025; Kornelis, 2022).

One of the most evident impacts of the program was the increase in participants' legal literacy. Through interactive learning methods, participants gained a clearer understanding of consumer protection principles, including transparency, accountability, and fairness in financial transactions. This improvement was reflected in the post-test results, which showed a significant increase in participants' knowledge compared to the pre-test phase. The findings are consistent with previous studies that highlight the effectiveness of educational interventions in improving legal awareness and empowering communities to engage more responsibly in socio-economic activities. Legal education, when delivered in an accessible and contextually relevant manner, can significantly influence how individuals perceive and respond to legal issues in their daily lives (Anudiwanti & Ahmad, 2022; Ikhwan et al., 2025).

In addition to cognitive improvements, the program also influenced participants' attitudes and behavioral intentions regarding online lending. Many participants reported a greater level of caution in considering online loan offers, particularly in terms of verifying the legality of the platform and carefully reviewing the terms and conditions. This behavioral shift is crucial in reducing the risk of exploitation by illegal lending services, which often rely on consumers' lack of awareness and impulsive decision-making. By fostering critical thinking and encouraging

informed decision-making, legal education contributes to the development of more responsible financial behavior within the community (S et al., 2025; Agustini et al., 2021).

Furthermore, the program enhanced participants' awareness of the importance of personal data protection in digital transactions. Prior to the intervention, many participants were unaware of the risks associated with granting access to sensitive personal information. After the educational sessions, participants demonstrated a more cautious approach to data sharing and a better understanding of their rights to privacy. This shift is particularly important given the increasing prevalence of data misuse in online lending practices. Studies have shown that strengthening public awareness of data protection laws is essential in preventing violations and ensuring that digital financial services operate within ethical and legal boundaries (Reni & Arrahman, 2021; Reni & Arrahman, 2024).

Another important impact of the program was the increased confidence of participants in addressing legal issues related to online lending. Through case-based discussions and mentoring sessions, participants were able to develop practical skills in identifying legal problems and exploring appropriate solutions. This empowerment is critical in enabling communities to respond effectively to legal challenges and to seek appropriate remedies when their rights are violated. Research on legal disputes in credit agreements indicates that a lack of legal knowledge often prevents individuals from pursuing justice, highlighting the importance of educational initiatives in strengthening access to legal protection (Kurniajati, 2021; Marpaung, 2023).

From a broader perspective, the integration of ethical values, particularly those derived from Islamic economic principles, also contributed to shaping participants' behavior. The emphasis on fairness, transparency, and the prohibition of exploitative practices provided participants with a moral framework for evaluating financial decisions. This approach not only reinforced legal understanding but also encouraged ethical awareness in economic activities. As a result, participants became more critical of online lending practices that involve elements of injustice or exploitation, aligning their behavior with both legal standards and ethical considerations (Damanik, 2024; Siregar & Rafly, 2024).

Moreover, the program fostered a sense of collective awareness within the community, where participants began to share information and experiences related to online lending risks with others. This social impact is essential in creating a broader culture of legal awareness and mutual support. Community-based education has been shown to have a multiplier effect, where knowledge dissemination extends beyond direct participants to the wider community. Such outcomes are crucial in addressing systemic issues related to consumer protection in the digital era, where individual awareness alone is not sufficient to counter widespread risks (Rintaningrum et al., 2025; Stroube, 2022).

The findings indicate that legal education has a substantial impact on increasing public awareness and shaping behavior in relation to online lending risks. By improving legal literacy, influencing attitudes, and promoting ethical considerations, the program contributes to the development of a more informed and responsible society. These results underscore the importance of continuing and expanding similar initiatives as part of a comprehensive strategy to strengthen consumer protection and ensure safer participation in digital financial systems.

CONCLUSION

In conclusion, this community service activity demonstrates that legal education plays a vital role in enhancing public understanding and awareness of the risks associated with online

lending. The findings reveal that prior to the intervention, most participants had limited knowledge of legal protections, contractual obligations, and data privacy risks in digital financial transactions. Through a structured and participatory educational approach, participants showed significant improvement in their legal literacy, including the ability to distinguish between legal and illegal lending platforms, understand their rights as consumers, and recognize the importance of protecting personal data. Moreover, the integration of legal principles with ethical considerations, particularly from the perspective of Islamic economic values, further strengthened participants' awareness and encouraged more responsible financial behavior.

The program not only improved cognitive understanding but also influenced participants' attitudes and behavioral intentions toward online lending practices. Participants became more cautious, critical, and informed in making financial decisions, thereby reducing their vulnerability to exploitative lending schemes. The results highlight that legal education is an effective preventive strategy in addressing the challenges of consumer protection in the digital era. Therefore, strengthening legal literacy at the community level is essential to bridge the gap between legal frameworks and real-world practices, ultimately contributing to the development of a more informed, responsible, and legally aware society.

As a recommendation, it is important to conduct continuous and sustainable legal education programs that involve broader community participation, including collaboration with local governments, financial institutions, and educational institutions. Future activities should also incorporate digital literacy training, practical simulations, and the development of simple educational modules to ensure long-term impact. In addition, policymakers are encouraged to enhance the dissemination of consumer protection regulations and strengthen supervision of online lending platforms to prevent illegal practices. By combining education, regulation, and community empowerment, it is expected that the risks associated with online lending can be effectively minimized while promoting safe and responsible financial inclusion.

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