

MISUSE OF PERSONAL DATA IN ILLEGAL PEER-TO-PEER LENDING FROM THE PERSPECTIVE OF *MAQĀṢID AL-SHARĪ'AH*

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Abstract: The phenomenon of illegal peer-to-peer lending and its use of personal data is a crucial issue discussed in this study. The impact of low public literacy, massive promotion of illegal fintech, and inadequate fintech regulations has led to a high number of illegal peer-to-peer lending transactions in Indonesia. This phenomenon is important to discuss, given the increasing number of personal data leaks resulting from the use of illegal fintech. The purpose of this study is to analyze illegal peer-to-peer lending in the distribution of customer personal data and analyze how the *maqāṣid al-sharī'ah* can protect humans in this phenomenon. This research is qualitative, namely, research that uses individual perceptions. Primary data were collected through the researcher's firsthand observations of illegal peer-to-peer lending. In contrast, secondary data were obtained from news posts across digital media and various related sources, such as Databoks and the Satgas Pasti website. Data were collected from 2017 to 2025. Data was limited by related content, not by clickbait. The analysis is based on the theory of *maqāṣid al-sharī'ah*, as a religious goal. The results of this study indicate that including personal data in illegal peer-to-peer lending presents various problems and targets for crimes such as fraud, intimidation, and extortion. From the perspective of *maqāṣid al-sharī'ah*, illegal peer-to-peer lending can undermine spiritual clarity by allowing the practice of usury (*ḥifẓ al-dīn*), psychological pressure through threats, and the elimination of mutual respect between humans (*ḥifẓ al-nafs*). The distribution of personal data can result in the customer's family and descendants being targeted, leading to household conflicts (*ḥifẓ al-nasl*). Disturbed clarity of thought due to the lack of transparency in the terms when taking out a loan (*ḥifẓ al-'aql*). Personal data is an asset for every individual that must be protected (*ḥifẓ al-māl*).

Keywords: Peer-to-peer lending; Personal Data; *Maqāṣid al-sharī'ah*

Abstrak: Fenomena peer-to-peer ilegal dan penyalahgunaan data pribadi menjadi permasalahan yang krusial yang dibahas dalam penelitian ini. Dampak

kurangnya literasi masyarakat, promosi fintech ilegal yang masif, dan regulasi fintech yang belum memadai menyebabkan angka peer-to-peer ilegal di Indonesia menjadi tinggi. Fenomena ini penting untuk dibahas, mengingat semakin banyaknya kebocoran data pribadi akibat dari penggunaan fintech ilegal. Tujuan penelitian ini adalah untuk menganalisis peer-to-peer lending ilegal pada penyebaran data pribadi nasabah dan menganalisis bagaimana *maqāṣid syari'ah* dapat melindungi manusia dalam fenomena tersebut. Penelitian ini bersifat kualitatif, yaitu penelitian yang menggunakan pengalaman persepsi individu. Data primer didapatkan dari pengalaman peneliti melakukan observasi terhadap peer-to-peer lending ilegal, sedangkan data sekunder didapatkan dari unggahan berita yang tersebar di media digital dan berbagai sumber terkait seperti Databoks dan website Satgas Pasti. Data diambil pada kurun waktu 2017–2025. Data dibatasi berdasarkan isi konten yang berkaitan, bukan berdasarkan klikbait. Di analisis berdasarkan teori *maqāṣid syari'ah*, sebagai tujuan agama. Hasil penelitian ini menunjukkan bahwa penyalahgunaan data pribadi pada peer-to-peer lending ilegal memberikan berbagai problematika dan sasaran kejahatan seperti penipuan, intimidasi dan pemerasan. Berdasarkan perspektif *maqāṣid syari'ah*, peer-to-peer lending ilegal dapat menjadi sebab rusaknya kejernihan spiritual dengan membiarkan praktik riba (*ḥifẓ al-dīn*), tekanan psikologis melalui ancaman, dan menghilangkan sikap saling menghormati antarmanusia (*ḥifẓ al-nafs*). Penyebaran data pribadi dapat mengakibatkan keluarga dan keturunan nasabah menjadi target penagihan yang menyebabkan pertengkaran rumah tangga (*ḥifẓ al-nasl*). Terganggunya kejernihan berpikir akibat tidak transparansinya syarat-syarat saat melakukan pinjaman (*ḥifẓ al-'aql*). Data pribadi merupakan harta bagi setiap individu yang wajib dilindungi (*ḥifẓ al-māl*).

Kata kunci: *Peer-To-Peer Lending; Data Pribadi; Maqāṣid al-sharī'ah*

INTRODUCTION

According to OJK data, Indonesia will be the country with the fastest-growing digital economy in the world by 2025, with a transaction volume reaching 37 billion per year, totaling 60,000 trillion rupiah from e-commerce and digital transactions. (Warjiyo, n.d.) This data demonstrates Indonesia's significant potential for economic growth through technology. Fintech provides MSMEs with accessible, efficient financial services. Peer-to-peer lending is one such fintech. which provides loan capital without the need to go to the bank. (Widjaja, 2024)

However, unfortunately, it is not as easy as expected. Fintech certainly faces challenges. One of the challenges facing fintech in Indonesia is the emergence of illegal fintech companies operating without permits and oversight

from the relevant authorities (OJK). According to data from the Task Force for Eradicating Illegal Digital Finance (Satgas Pasti), a coordinating body for combating digital financial activity, from 2017 to May 31, 2024, they have blocked 9,888 illegal financial entities, consisting of 1,366 illegal investment entities, 8,271 illegal online lending entities, and 251 illegal pawnshop entities. This data demonstrates the widespread nature of illegal financial activity in Indonesia.

According to the Task Force's explanation, fintech companies that offer online lending are prominently featured in various advertisements. Attractive promotions and the promise of convenience convince people to use them. Illegal peer-to-peer lending, or online lending, uses tactics that mimic or duplicate the product names, websites, or social media accounts of licensed entities to attract customers. For the uneducated public, this can have a biased effect and be perceived as legal. Misplaced transfers are also a common tactic. Victims receive funds from illegal peer-to-peer lenders even though they are not applying for a loan.

Customers' lack of understanding of loan procedures, terms and conditions, and the amount of interest they will incur is a serious problem that can trap them in difficult-to-repay debt. Lack of transparency and high interest rates can be detrimental to customers. Problems arise when customers are unable to repay their debts. Illegal peer-to-peer lenders can commit crimes such as excessive collection of personal data. They exploit it for various purposes that are detrimental to customers, such as selling customer data, intimidation, blackmail, doxing, and distributing phone contacts. (Novianto, 2024) According to the Task Force, illegal peer-to-peer lenders use this data to commit threats and fraud. This is certainly very detrimental to customers. It violates personal data protection laws and religious rules.

From an Islamic perspective, this is prohibited and inconsistent with the goals of religion. According to the Islamic jurisprudence principle, "*La darar wa la dirar*" (in the case of harming oneself and others) prohibits harming or endangering oneself. This principle prohibits someone from engaging in actions that harm, endanger, or threaten themselves or others. This means that abusing others' rights is an unacceptable practice in carrying out various life activities, whether social, economic, cultural, or otherwise. This principle aligns with the goal of religion, which is to safeguard and protect humans from significant harm that does not provide benefits in life.

The research discussed by M. Abdul Rahmad Hakim (2025) on the safety of online loan customers based on the concepts of *ḥifẓ al-māl* and *maqāṣid al-*

shari'ah does not specifically address real cases of illegal fintech misuse of personal data in Indonesia. This needs to be discussed to ensure synchronization between the concept of *maqasid al-Shariah* and empirical reality in the field. Rohmatun and Ahmad's research (2019) analyzed the development of sharia fintech in Indonesia based on a *maqāṣid al-shari'ah* perspective, but did not discuss the misuse of personal data in illegal fintech. (Faih, n.d.)

This study aims to address gaps in the literature on personal data misuse in Indonesia and to analyze it based on the *maqāṣid al-shari'ah*. *Maqāṣid al-shari'ah* is used as a tool for analysis, because in the objectives of religion, humans are commanded to protect religion, life, mind, descendants, and property. The goal is to provide benefits for life, in this case, protecting personal data as an asset in modern life. Previous research has not covered in depth how illegal fintech misuses customer personal data for various digital crimes, such as fraud and data misuse that can be disseminated publicly. This study will answer the related questions: How does illegal peer-to-peer lending misuse customer personal data? How can *maqāṣid al-shari'ah* protect humans in this phenomenon?

METHODS

This research is a qualitative study that uses individual perceptions and experiences. In this case, it concerns the widespread dissemination of information about illegal peer-to-peer lending in the digital space. (Rahma, 2023) This research provides insight into information circulating in the public sphere regarding the misuse of personal data. This insight is used to explore past cases and the losses users have experienced. The data sources used are primary and secondary.

Primary data were obtained from the researcher's experience observing this research study. In contrast, secondary data were obtained from online news posts related to the misuse of personal data, such as those published on *Kumparan*, *Antaranews*, *detik.com*, and the Financial Services Authority (OJK), as well as other related sources, such as *Databox*. In this study, researchers examined the misuse of personal data on peer-to-peer lending platforms, a widely used fintech platform. Data were drawn from data and cases that occurred between 2017 and 2025.

Data collection in this paper was obtained through observation and documentation. Observations were conducted through the researcher's observation of the research object, namely, illegal peer-to-peer lending. Documentation was obtained from online news circulating in the digital space and was limited to discussions contained in the content, not clickbait. The news

was in written form and accompanied by related image captions. A purposive technique was used to ensure information variation and validate the depth of information. The data were grouped by pattern and theme variation, and the resulting data were verified to ensure validity. The number of news items in this paper was not limited, but was limited in terms of the content presented, namely, the misuse of personal data in illegal peer-to-peer lending. (Khilmiya, 2016)

Data analysis uses descriptive analysis to describe the data obtained by the researcher. Described based on cases of misuse of personal data in illegal peer-to-peer lending. Describing cases in digital media and analyzing them based on the perspective of *maqāṣid al-sharī'ah* to answer the problem formulation that has been presented. This analysis technique helps researchers understand the picture and dynamics of the relationship between the misuse of personal data in illegal peer-to-peer lending in digital media and Sharia studies. This analysis makes it easier to categorize relevant patterns and themes, thereby validating existing findings.

RESULTS AND DISCUSSION

The Existence of Peer-To-Peer Lending Is Illegal in Indonesia

All financial services activities in Indonesia are supervised by Bank Indonesia and the Financial Services Authority (OJK), the guarantor institutions. These two authorities provide regulations and oversight to protect the Indonesian public from irresponsible fintech companies. The OJK regulates the operation of fintech companies in Indonesia. These regulations are outlined in POJK No. 77/POJK.01/2016 concerning Information Technology-Based Lending and Borrowing Services. Similarly, Bank Indonesia has issued PBI No. 19/12/PBI/2017 concerning the Implementation of Financial Technology and other related regulations. These regulations serve as guidelines for the implementation of fintech companies in Indonesia. Despite strict fintech regulations, many fintech companies still violate them. Some operate without implementing established regulations. This often leads to problems that create new issues in society.

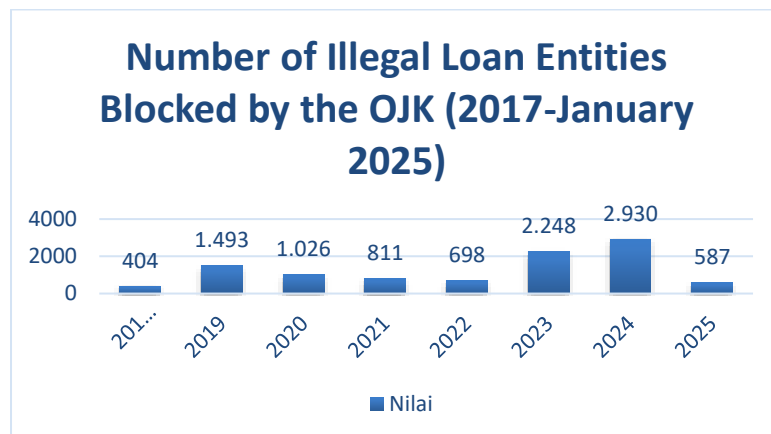


Figure 1. Graphic Fintech Illegal

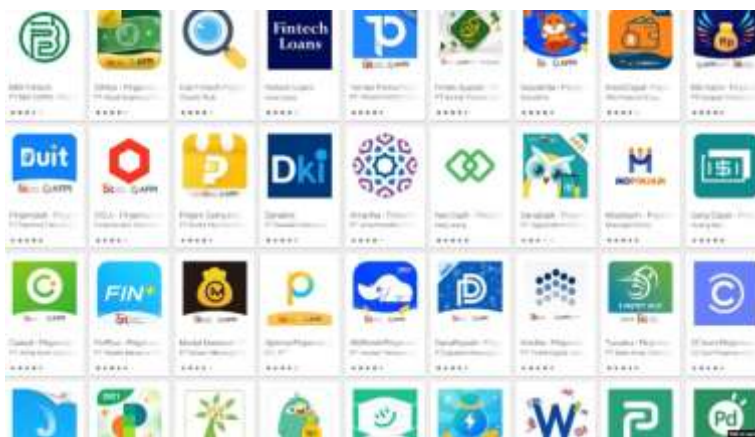


Figure 2: Illegal Peer-To-Peer Lending That Is Widespread In Society

Based on data obtained from Databox, the Financial Services Authority (OJK) blocked a staggering number of illegal peer-to-peer lending fintech companies from 2017 to January 2025. This means that during this period, illegal fintech companies attempted to act as financial services providers in Indonesia. The 2024 period saw the highest number of illegal fintech companies, with 2,930 illegal peer-to-peer lending entities. (Muhamad, 2025) Bank accounts, virtual accounts, and debt collector contacts are evidence of this illegal financial activity. The image above shows several illegal peer-to-peer lenders operating in Indonesia and blocked by the OJK. (Jannah, 2025) This illegal peer-to-peer lending activity will undoubtedly impact the country's economy and reflect negatively on P2P lending fintech.

According to the Financial Services Authority (OJK), the high prevalence of illegal peer-to-peer lending in Indonesia is due to several factors—first, low public awareness of illegal peer-to-peer lending and its risks. Peer-to-peer lending is a type of fintech widely used by lower-middle-class individuals

when they need emergency funds. Easy access to services and fast processing make it a popular choice for people seeking quick cash, compared to using conventional banks with more complex requirements. Funds can be disbursed in minutes using a smartphone. Relatively simple loan requirements make P2P lending a viable solution when needing quick cash. The growth of peer-to-peer lending has drawn public attention, leading to the development of numerous illegal fintech platforms. This bias can lead to the assumption that there is no difference between legal and illegal P2P lending.

Second, the promotion of illegal peer-to-peer lending is very aggressive. Illegal peer-to-peer lending offers have penetrated personal spaces such as WhatsApp and SMS, as well as social media advertisements. People receive various loan offers with different terms, including loans without conditions. POJK No. 1/POJK.07/2013 prohibits financial service providers from making offers to customers through private communication without their permission. The regulation explains that any fintech offering loans via private messages should be wary. (Chrisjanto, Tajsgoani, Hukum, & Widya, n.d.) Furthermore, offering loans without conditions is certainly identified as illegal peer-to-peer lending. This is because legal peer-to-peer lending requires conditions in the financing process as a risk mitigation measure.

Third, fintech regulations have not been optimal in addressing societal issues. This is due to regulations that are still sector-specific, not comprehensive, and not responsive enough. Often, these regulations lag behind the rapid pace of technological development. As a result, there are gaps in consumer protection in the fintech sector that are inadequately addressed. In many illegal fintech cases, consumer (customer) protection is not yet fully optimized. Evidence shows that many peer-to-peer lenders still collect debts using unethical methods. Instead, customers are subjected to intimidation and threats of disclosure of personal data. Although authorities have attempted to eradicate illegal peer-to-peer lending in Indonesia, through the Task Force for the Eradication of Illegal Financial Activities, the development and impact of illegal fintech continue to be felt by the public. (Sari, 2025)

Personal Data Security in Illegal Peer-to-Peer Fintech Lending

Personal data is a customer's entry point for using fintech peer-to-peer lending. Generally, this data is used to verify user identity, document authenticity, and assess funding risk. Through this data, individuals will receive financial services from peer-to-peer lenders. The identity data in question includes National Identity Cards (KTP), Taxpayer Identification Numbers

(NPWP), Driver's Licenses (SIM), selfies, and account numbers. This information is in accordance with the fintech platform's requirements for its users. (Theresa, 2024)

Data is information directly or indirectly associated with each individual that must be stored, maintained, and the accuracy and confidentiality of which must be maintained. (Prastyawan, 2024) However, in illegal fintech peer-to-peer lending practices, this data is often misused. General data such as full name, gender, nationality, religion, residential address, photo, and marital status can be obtained from ID cards. If this data is leaked and used by irresponsible parties, it will undoubtedly harm the owner. (Undang-Undang No. 27 Tahun 2022 Tentang Perlindungan Data Pribadi, 2022)

Figure 3. Personal Data Case



Source: www.detik.com

Figure 4. Data Distribution Case



Source: www.antaranews.com

Figure 5. Extortion Case



Source: [www. antaranews.com](http://www.antaranews.com)

Figure 6. Pinjol Terror Case



Source: [www. kumparan.com](http://www.kumparan.com)

Illegal peer-to-peer lending fintech companies frequently misuse personal data, including doxing, photo sharing, blackmail, intimidation, and terrorizing family members. Doxing is an online threat that involves publicly disseminating someone's personal information. In several cases presented, misuse of personal data occurred because customers failed to make timely payments to their creditors. This was carried out by debt collectors using inhumane collection methods, such as sending messages to all customer phone contacts and sending messages containing personal data and obscene language. In some cases, debt collectors send doctored photos containing obscene content and replace them with the victim's face. According to several victims, they have paid and repaid their loans to illegal fintech companies. However, they continue to be blackmailed and terrorized repeatedly, with threats even sent to the victims' families, causing them shame and psychological distress. (Rahmani, 2025) Furthermore, illegal peer-to-peer lending platforms contain malware designed to harvest more customer data. The obtained data is used for criminal activities. For example, personal data is used to create fake accounts for fraud, money laundering, and illegal transactions, which will certainly result in losses for customers. (Wijayanto, Hariyadi, & Muhammad, 2020)

Customer data protection is mandatory. Law No. 10 of 1999 concerning banking states that customer data must be kept confidential. This confidentiality is an effort to protect customers from actions that may result in losses. In fact, the presence of illegal peer-to-peer lending raises concerns about the spread of data. The unauthorized spread of personal data for debt collection can result in

criminal penalties. Article 65, paragraph (3), of the Personal Data Protection Law prohibits everyone from intentionally and legally exploiting another person's personal data for personal gain. This article explains that using personal identity is part of fraud because it falsifies someone's identity and uses data to commit blackmail.

This threat to personal data can become a serious problem and compromise customer security if left unchecked. Personal data protection must be enforced, as it is part of a person's privacy. Article 28G, paragraph 1, of the 1945 Constitution guarantees a person's right to the protection of personal data, family, honor, dignity, and property, as well as the right to a sense of security and Protection from fear for doing or not doing something. Therefore, every citizen has the right to the protection of their identity and the inherent privacy of a person. (Sari, 2025) Protection of these personal rights will enhance humanitarian values and prevent discrimination. These include the right to enjoy a private life and be free from interference from any party, the right to interact and communicate with others safely, and the right to monitor access to information. (Rachmawati & Alessandra, 2023)

Illegal Fintech Risk Analysis from *Maqāṣid Al-Sharī'ah* Perspective

Islam does not specifically explain the law on the dissemination of personal data in digital financial activities. Nor does it address how illegal fintech seeks to corrupt humanity. However, Islam has a noble mission: to bring a blessing to all people on earth. In the study of *maqāṣid al-sharī'ah*, Islam has a final goal: to provide benefits, goodness, and prosperity for humanity, both in the short and long term, for one's own life and for society at large. To realize the benefits of this world and the hereafter, five main elements must be maintained and realized: *ḥifẓ al-dīn* (maintaining religion), *ḥifẓ al-nafs* (maintaining the soul), *ḥifẓ al-'aql* (maintaining the intellect), *ḥifẓ al-nasl* (maintaining offspring), and *ḥifẓ al-māl* (maintaining wealth). (Miswanto, 2019)

Someone who maintains these five things will benefit, and if he doesn't, he will be harmed. In al-syathibi's book "*al-Muwafaqat fi ushul al-ahkam*", the five needs (*al-kulliyat al-khams*) are divided into three levels, namely *daruriyyat* (primary needs), *hajjiyyat* (secondary needs), and *tahsiniyyat* (tertiary needs). In today's modern world, everything is digital. Personal data is crucial for every individual. When personal data is used and disseminated by irresponsible parties, it can be damaging and disrupt a person's life. This means that personal data protection can be categorized as a primary need (*daruriyyat*). It must be met;

without it, the public interest will be lost and the happiness of the hereafter will be lost. (Izzomidin, 2018)

The practice of sharing personal data in peer-to-peer activities is illegal and contradicts the *maqāṣid al-sharī'ah*. Illegal fintech does not at all reflect humanity's benefit; instead, it causes harm that leads to greater problems. Fintech fundamentally aims to provide convenience and benefit in economic activities. However, when personal data becomes a threat, this is certainly not in line with its original purpose. (Asyifana, Fitriani, & Info, 2024) Therefore, it is necessary to comprehensively study the protection of personal data in illegal peer-to-peer lending from the five main elements, namely religion, soul, mind, descendants, and property.

Maintaining Religion (*Hifẓ al-dīn*)

Maintaining religion is the primary aspect of the *maqāṣid al-sharī'ah* (the obligatory duties of Sharia). This aspect is the primary foundation for human life in this world and the hereafter. Protecting religion includes maintaining faith, practicing religious teachings, and combating actions that insult or damage faith. This also includes safeguarding personal data in digital financial activities, such as peer-to-peer lending in fintech. These activities must be based on religious principles and free of actions prohibited by religion. Islam permits economic transactions and provides methods that align with its religious teachings. It emphasizes the principle of justice and prohibits transactions containing elements of usury, *gharar*, and *maysir*. (Hakim, Fatmawati, & Kahfi, 2025) In Surah An-Nisa, Verse 161:

واخذهم الربوا وقد نكحوا عنه واكلهم اموال الناس بالباطل واعتدنا للكافرين منهم عذابا

 الیما

"Committing usury, even though they have been forbidden from it; and consuming people's wealth in an unlawful way (batil). We have prepared for the disbelievers among them a very painful punishment."

This verse describes inhumane acts, such as engaging in usury and consuming wealth through unlawful and fraudulent means, including bribery and other practices. This relates to how illegal peer-to-peer lenders profit by multiplying interest rates, strangling their customers. This compounding of interest pressures customers to engage in actions prohibited by sharia, such as lying.

Nurturing the Soul (*Hifẓ al-nafs*)

Preserving the soul is part of the *maqāṣid al-sharī'ah*, which focuses on protecting human survival and physical and mental health from harm. Islam requires the protection of human life and honor from threats of intimidation. Debt collectors often commit violent acts that threaten life in illegal peer-to-peer lending. Islam emphasizes proper debt collection to foster mutual respect between borrowers and lenders. (Faiḥ, n.d.) Debt collection is not justified in an abusive manner, threatening, blackmailing, or committing fraudulent acts. In Surah Al Baqarah, verse 280:

وان كان ذو عسرة فنظرة الى ميسرة وان تصدقوا خير لكم ان كنتم تعلمون ٢٨٠

"If he (the debtor) is in difficulty, give him time until he finds relief. That you should give charity (forgiving debt) is better for you if you only knew."

This verse explains that if someone has a debt and is having difficulty repaying it, they are commanded to grant a grace period to repay it until they can find the means to do so. The verse also prohibits coercive debt collection. Islam teaches how to collect debts properly, not through intimidation that can harm others. This is especially true if the debt collection process involves pressure to disseminate personal data, such as photos of the borrower's ID card and face. This practice does not reflect the values of the public good, but rather fosters a lack of mutual respect and lacks peace of mind. (Hakim et al., 2025)

Protection of the Intellect (*Hifẓ al-'aql*)

Maintaining reason is crucial to maintaining peace of mind and common sense. People need to think clearly about their decisions. (Hakim et al., 2025) In the context of illegal peer-to-peer lending, this is to prevent mental and psychological damage caused by fraud, high interest rates, threats, and the terror of debt collection. (Wahid, 2023) In illegal peer-to-peer lending practices, customers are promised convenience. However, they hide the terms and conditions that ensnare them. Reason is essential for identifying harm and making wise decisions. (Widjaja, 2024) Surah Al-Maidah Verse 91:

انما يريد الشيطان ان يوقع بينكم العداوة والبغضاء في الخمر والميسر ويصدكم عن ذكر الله وعن الصلوة فهل انتم منتهون

"Satan only intends to cause enmity and hatred between you through alcohol and gambling and to prevent you from remembering Allah and from praying, so will you not desist?"

The verse above explains that alcohol and gambling can create enmity and hatred among people. However, in this context, it is not just alcohol and gambling that can corrupt the mind; actions that paralyze one's cognitive abilities are also corrupting the mind. This causes a person to forget to remember Allah due to a confused mind. A corrupted mind makes one's thinking unclear and loses awareness.

Protection of Offspring (*Hifẓ al-nasl*)

Caring for descendants is an aspect of maintaining continuity, honor, and lineage. Caring for descendants is defined as protection from actions that damage lineage and self-esteem. Using illegal peer-to-peer lending to misuse personal data can damage a person's honor and affect the integrity of their family. In practice, peer-to-peer lending collects personal data, including the contact numbers of family, friends, and neighbors. Therefore, when a customer fails to pay a bill, debt collectors will terrorize them by contacting the people they have obtained, threatening, and disclosing the amount of the debt to family, neighbors, and friends. This will certainly damage the customer's and their family's reputation. This will impact the customer's future children and grandchildren. In Surah At-Tahrim, Verse 6:

يا ايها الذين امنوا قوا انفسكم واهليكم نارا وقودها الناس والحجارة عليها ملكة غلاظ
شداد لا يعصون الله ما امرهم ويفعلون ما يؤمرون

"O believers, protect yourselves and your families from the fire of hell whose fuel is people and stones. The guardians are rough-and-tough angels. They do not disobey Allah for what He commands them and always do what He commands."

This verse explains the command to protect oneself and one's family from things that could lead to national discord. This means that maintaining the confidentiality of personal data in illegal peer-to-peer fintech lending is not simply about avoiding technical issues, but also about obeying to protect the safety and dignity of one's family from marital discord. Therefore, when conducting digital financial transactions, it is important to avoid contracts that could destroy harmonious household relationships or cause social issues in the community. (Hakim et al., 2025)

Property Protection (*Hifẓ al-māl*)

Wealth is a tool for fulfilling human mandates in this world. Through wealth, a person can meet family needs and carry out religious activities. (Abasir et al., 2024) Wealth is not only in the form of jewelry and money, but also in other things, such as personal data. (Rachmawati & Alessandra, 2023) Surah Al-Kahf, Verse 46:

المال والبنون زينة الحياة الدنيا والبقيت الصلحت خير عند ربك ثوابا وخير املا ﴿٤٦﴾

"Wealth and children are the adornments of worldly life, while eternal good deeds (their rewards) are better rewarded with your Lord and better as a hope."

Personal data becomes a treasure when it has value, can be stored, and is valuable. KTPs contain personal data, such as name, gender, place of residence, age, religion, and occupation. Of course, if misused, it will harm the owner. In the digital era, personal data has become a person's gateway to many things, including digital financial services. However, it is often misused for various cybercrimes, fraud, and identity theft. Assets in the form of personal data need to be protected so they do not fall into the wrong hands. (Yohana, Marbun, Rahma, Sulasno, & Chrisanta, 2021) Confiscation of the security of personal data is part of protecting assets. It is one of the crucial ways of accessing a person's finances that needs to be protected as best as possible. Taking other people's property and committing fraud are not in accordance with the Shari'a and cause harm.

Conclusion

Peer-to-peer lending should not be allowed to operate amidst the development of fintech in Indonesia. Illegal peer-to-peer lending creates various problems in digital financial activities. This practice has harmed customers in various ways, including disrupting customer activities due to inhumane debt-collection pressure and defamation through the use of personal data. Personal data becomes the target of various fraudulent crimes, doxing, extortion, and intimidation that harm customers. Misuse of personal data is the most disturbing risk in illegal fintech practices. Based on the principle of *maqāṣid al-shari'ah*, this practice has damaged human welfare. Aspect of religious protection: Illegal peer-to-peer lending can undermine spiritual clarity by enabling usury. Aspect of soul protection: It eliminates mutual respect between humans and causes psychological pressure. Aspect of offspring protection: In many cases, peer-to-peer lending can lead to broken households and divorce due to debt. Aspect of mind protection: It disrupts clarity of thought due to the lack of transparency in

loan terms. Asset protection: Personal data is valuable in today's modern era, and access to digital services is paramount. Therefore, avoiding illegal peer-to-peer lending and properly safeguarding personal data are crucial.

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