THE ROLE OF FINANCIAL SERVICES AUTHORITY (OJK) IN PROVIDING THE LEGAL PROTECTION FOR ONLINE LOAN RECIPIENTS BASED ON FINANCIAL SERVICES AUTHORITY REGULATION NUMBER 77/POJK.01/2016

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Abstract
Online loans, also known as Peer-to-Peer Lending, are financial services that leverage digital technology to connect borrowers and lenders. The Financial Services Authority (OJK) has issued regulations governing this service through OJK Regulation No. 77/POJK.01/2016 concerning Information Technology-Based Money Borrowing and Lending Services. The objective of this research is to explore the role of Financial Services Authority (OJK) in providing legal protection toward online loan recipients and identifying the obstacles faced by OJK in fulfilling the functions of legal protection. The research method used in this research is an empirical normative approach utilizing descriptive analysis. The data is collected using both primary and secondary methods. The primary method involves interviews, while the secondary method consists of literature review as well as document or archive studies at the office of OJK in Pekanbaru, Riau Province. Results show that OJK acts as a regulator and supervisor in consumer legal protection, establishing written regulations regarding technology-based money borrowing and lending services, as well as facilitating and assisting the public/consumers in filing complaints through Consumer Protection Portal Application (AAPK) of OJK. However, obstacles faced by OJK include access to information and intimidation of consumers. Therefore, this research emphasizes the importance of the role of OJK in ensuring a safe environment in technology-based money borrowing and lending services.

Keywords:
Loan, Legal Protection, Financial Services Authority

I. INTRODUCTION

The rapid advancement of technology and information has transformed the way people interact and adapt to technology (Maskun, 2013). This has expanded relationships among individuals in the social, economic, and cultural sectors, driving national economic growth and enhancing the welfare of the community. Therefore, it is advisable for society to keep up with these technological and informational developments, which facilitate communication, broaden perspectives on global interactions, markets, and new business networks, and enable access to activities such as e-commerce, e-banking, and m-banking through the internet or online platforms.

Advancements in technology and information on online platforms are used for business and political activities, but this easy access is also exploited by irresponsible parties (Sunaryo, 2013). Before the digital era, people relied on banks as a source of loans with agreements between customers and banks, known as contracts (Toguan, 2018). Banks, as the main lending channels, are very cautious and meticulous in determining creditworthiness (Admiral, 2017).

The development of information technology has spurred innovation in the non-banking financial sector, one of which is financial technology or fintech that has grown in Indonesia. Fintech utilizes modern technology to provide financial access to all segments of society, receiving positive responses due to its convenience and efficiency (Arifin, 2018). In the era of globalization, technology is the key to the transition of financial institutions towards digitalization, enabling remote transactions in a short time.

According to Bank Indonesia Regulation (PBI) No.19/12/PBI/2017, Financial Technology is the use of technology in the financial system that produces new products, services, technologies, and/or business models and can impact monetary stability, financial system stability, and efficiency, smoothness, security, and reliability of the payment system. Fintech is the use of technology to improve banking and financial services, provided by startups or start-ups to simplify payment processes and facilitate customers in various financial actions such as investing, saving, or paying bills (Nofie, 2016). Public interest in fintech development in Indonesia is increasing due to the need for online financial transactions, rapid growth of technology-based digital businesses, ease of navigation in the online financial industry for startup businesses, and fintech's ability to grow thanks to the utilization of data from social media to analyze customer risks.

The current era of globalization has both positive and negative impacts on people's lives. Technological advancements and easy internet access encourage innovation, especially in technology and online companies. The proliferation of online transactions drives technological innovation. Various types of online payments popular in this globalization era are Peer-to-peer (P2P) lending platforms like Kredivo, Asetku, and Koin Works, E-aggregators like Cekaja, Cermati, and Gogo Credit, as well as e-wallet services like OVO, GOPAY, and DANA.

Along with the growth of fintech, technology-based lending and borrowing service companies, or P2P lending, have emerged. P2P lending connects borrowers and lenders through digital platforms. Agreements between creditors and debtors in fintech must meet the requirements stated in Article 1320 of the Civil Code (Toguan, 2022), namely: 1) a binding agreement, 2) competence, 3) clear terms, and 4) a legitimate reason.

In the distribution of credit, there is an agreement that contains the rights and obligations of the parties involved. If agreed upon, the agreement can be continued; conversely, if not agreed upon, the agreement cannot be executed. If the agreement is approved by both parties, it will create responsibilities that must be fulfilled (Admiral, 2017). According to Firdaus and Ariyanti in their book "General Bank Credit Management", every loan application procedure in the banking industry must follow the basic principles of lending, such as the 5C and 3R concepts. These principles are as follows:

The 5C Principles are:

1. Character: Assessment of the morality and commitment of potential borrowers.
2. Capital: Examination of the capital structure to determine the loan repayment period.

3. Capacity: Evaluation of the ability of potential borrowers to manage business.
4. Condition of Economic: Evaluation of macro and microeconomic factors affecting the business prospects of potential borrowers.
5. Collateral: Assessment of the collateral offered to determine its ease of sale.

Then, the 3R Principles are:

1. Return: Evaluation of the returns to be achieved by the potential borrower and the profits gained by the creditor.
2. Repayment: Evaluation of the period in which the borrower can repay the loan according to their payment ability.
3. Risk Bearing Ability: Evaluation of the potential borrower's ability to withstand the risks of failure.

Before the existence of online lending technology, people had to go through a lengthy process to obtain loans from banks or other financial institutions. However, with the development of fintech applications, consumers can now easily access loans through websites or applications. Although fintech can disburse funds quickly compared to banks, which require more time, people prefer fintech due to the speed of access. In fact, fintech also has its own risks that need to be considered.

The Financial Services Authority (OJK) was established as an institution responsible for the supervision and regulation of the financial services industry. According to Law Number 21 of 2011 concerning OJK, Article 1 Paragraph (1) states:

> *"The Financial Services Authority, hereinafter referred to as OJK, is an independent institution free from interference from others, which has functions, duties, and authority in regulation, supervision, inspection, and investigation as intended in this Law".*

The Financial Services Authority (OJK) was established to foster an efficient financial services industry that meets contemporary demands and requirements (Christiani, 2016). As outlined in Article 4 of the OJK Law, its primary objective is to ensure financial service activities adhere to principles of order, justice, regularity, transparency, accountability, and to develop a financial system that grows stably, is durable, and protects consumer interests.

To regulate the burgeoning online lending sector, OJK issued Regulation No. 77/POJK.01/2016 concerning Information Technology-Based Lending and Borrowing Services (POJK). This regulation defines information technology-based lending and borrowing services as financial services that connect lenders with borrowers through an electronic system with an internet network.

Despite the official registration of many fintech companies with OJK, illegal operations persist. Article 7 of POJK mandates that service providers must register and obtain licensing from OJK. However, numerous fintech companies operate without proper registration, violating POJK provisions (Ningrum, 2019).

The Investment Alert Task Force (SWI) has been instrumental in combating these illegal financial entities, preventing 6,894 illegal entities between July 2017 and July 2023, with 5,450 being illegal online lending entities (CNBC Indonesia). Notably, some cases have led to tragic outcomes, such as a debt collection incident that resulted in a customer taking their own life. Despite OJK's issuance of Regulation No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Industry, concerns about legal protection for fintech users persist (Vernandito, 2018).

The number of businesses registered with OJK, including online lending services, has grown significantly. In 2018, 63 businesses were registered, which nearly quadrupled to 164 by December 2019. In 2020, there were 154 registered online loans, facilitating more than 9 million transactions in Indonesia. As of October 2023, 102 peer-to-peer lending fintech companies are registered with OJK, while 105 illegal online loan platforms operate. Since 2018, 4,265 illegal online loans have been shut down.

The prevalence of illegal online lending underscores the need for coordinated efforts to close regulatory loopholes. The absence of comprehensive fintech laws has resulted in ongoing risks and security concerns. Negative impacts include lost tax revenue, OJK's limited ability to investigate violations, eroding public trust, and risks of harassment from debt collectors.

Addressing these challenges, the Legal Aid Foundation (YLBH) was established as a platform for public complaints related to legal protection, particularly concerning online lending, in Pekanbaru, Indonesia. In 2018, LBH Pekanbaru received 127 complaints from Justice Seekers, yet only 51 cases received legal assistance, which varied from consultations to litigation and non-litigation aid. The diverse issues reported include unauthorized payments, threats to divulge personal information, and aggressive debt collection tactics, including sexual harassment.

Despite societal concerns, many individuals continue to use online loans, primarily driven by urgent needs. Students are the main users of online lending services, often overlooking the high interest rates charged when funds are insufficient. The Financial Services Authority Law (OJK) stipulates that loan business operators must not treat customers arbitrarily. Therefore, this situation requires extensive and ongoing research. Thus, the researchers are interested to conduct research entitled “The role of financial services authority (OJK) in providing the legal protection for online loan recipients based on Financial Services Authority regulation number 77/POJK.01/2016“.

Furthermore, based on the problems described above, the research questions can be formulated as follows:

1. What is the role of the Financial Services Authority (OJK) in providing legal protection to loan recipients who use online-based lending and borrowing services?
2. What are the obstacles faced by the Financial Services Authority (OJK) in providing legal protection to loan recipients who use online-based lending and borrowing services?

II. RESEARCH METHODOLOGY

This research is a Normative Empirical Research aiming to generate analytical descriptive data through written or oral questions and actual behavior as the object of research. The objective of this research is to explore the role of financial services authority (OJK) in providing the legal protection for online loan recipients based on Financial Services Authority regulation number 77/POJK.01/2016. This research was conducted in Pekanbaru, Riau, Indonesia.

To collect the data, the researchers administered interviews with OJK officials as the primary data source. Additionally, secondary data was obtained from OJK Regulations and the Civil Code (KUHPerdata). Tertiary legal sources, including the internet, websites, legal dictionaries, and mass media publications, were also used as references. The data collection technique involved interviews with OJK officials, literature research, document studies, and a search for literature relevant to the research problem.

Furthermore, the data analysis was conducted qualitatively for data clarification, and quantitative analysis based on OJK Regulations and the Civil Code. Lastly, the method used for drawing conclusions was an inductive approach. With the values contained in the facts as a basis, the researchers formulated generalizations about the role of OJK in providing legal protection to online loan recipients.

III. RESULTS AND DISCUSSION

3.1. The Role of Financial Services Authority (OJK) in Providing the Legal Protection for Online Loan Recipients based on Financial Services Authority Regulation Number 77/POJK.01/2016

The principle of consumer protection against attempts to shift responsibility or obligations of the Organizer that may harm consumers is explained in Article 36 paragraph (1). The principle of consumer safety and security is emphasized in Law Number 8 of 1999 concerning Consumer Protection Article 2. This principle relates to the guarantee of customer data confidentiality violated by businesses when collecting loans, such as sharing personal information without consumer consent.

Since the enactment of POJK 77/2016, online loan companies are required to register and obtain a license from OJK (Financial Services Authority). Companies must be registered with OJK and apply for a permit within a maximum of 1 year after registration. Peer-to-peer lending and online loan businesses must be regularly monitored by OJK, with requirements such as providing a track record or audit trail of all transactions, as well as submitting monthly and annual financial performance reports. POJK 77/2016 regulates the basic principles of user protection, including openness and honesty, fair treatment, reliability, data security, and easy and quick dispute resolution for users or consumers.

However, customers are not entirely confident in the availability of these online loans solely because of the existence of POJK. Many people complain about issues with Online Loan application services, including the dissemination or sending of personal data without the owner's consent, resulting in unpleasant treatment from lenders to customers, especially threats and intimidation from collectors or debt collectors if the business process does not meet the customer's wishes.

Research results show that Article 32 and Article 48 of the ITE (Information and Electronic Transactions) Law provide legal protection and sanctions for personal data violations. POJK 77/2016 contains specific regulations regarding legal protection and sanctions for personal data breaches in online loan services. Article 26 emphasizes that parties must maintain the confidentiality, availability, and integrity of personal data of users or consumers and must obtain consent from users or data owners before using it (Maharani, 20 C.E.). Article 47 paragraph (1) outlines the administrative actions that can be applied to violations involving personal data (Triasih et al., 2021).

Legal protection for Online Loan users is an important issue that needs to be addressed by the relevant authorities. User service protection is the main focus of Article 29 of POJK 77/2016, which obliges loan service providers to implement basic user protection principles. Consumers have certain rights according to Article 4 of the Consumer Protection Law, such as experiencing comfort, safety, and security in consuming products and/or services, obtaining accurate and transparent information, as well as receiving protection, advocacy, and conflict resolution efforts related to consumer protection (Haris, 2017).

Peer-to-peer or internet loan organizations often violate various consumer rights. Therefore, online loan service users must uphold and possess these rights, in accordance with the protection provided in Article 4 of Law Number 8 of 1999 concerning Consumer Protection.

Business actors or online loan service providers need to be aware of the rights held by consumers by referring to these regulations. Therefore, legislative regulations and proactive involvement of OJK (Financial Services Authority) are required to ensure consumer safety, especially in stopping the reckless actions of unlicensed internet lenders.

As a representative from the Banking Supervision Division of the Financial Services Authority (OJK), Mrs. Rahmadhani explained the protection applied to Fintech loan customers as follows:

> *"Currently, there are many cases of online loan businesses cheating their customers. Fintech P2P Lending companies, as providers of Fintech P2P Lending, should not be allowed to provide customer data or information to third parties without the customer's consent. And OJK does not let this happen because OJK is the legal guardian in the financial sector, authorized to impose administrative sanctions in the form of suspending business licenses until the company improves its operational procedures."* (Interview with Mrs. Rahmadhani, Banking Supervision Division of the Financial Services Authority, Pekanbaru, Thursday, February 1, 2024, 10:23 AM WIB).

The Financial Services Authority (OJK) acts as the supervisory institution in the financial services sector with the primary goal of protecting consumers from harmful actions, especially in the context of fintech companies. According to Article 36 paragraph (1), OJK regulates the rights of consumer protection against attempts to shift responsibility or obligations that have detrimental impacts. This protection provides a sense of security to fintech consumers and their rights to personal data protection. Therefore, OJK is crucial in ensuring that fintech companies comply with consumer protection standards and personal data security. OJK acts independently in accordance with legislative regulations to realize its vision as a supervisory institution that safeguards the interests of the public, consumers, and advances the financial services sector as the foundation of the economy that promotes general welfare.

Regarding the supervision of fintech loan business operators, explained by Mr. Nursalmi, an employee of the Sub-Administrative Division, as follows:

> *"OJK, through the Investment Alert Task Force, routinely coordinates with the Ministry of Communication and Information Technology to block websites and applications of illegal online loans. From this, OJK is actively involved in monitoring/supervising fintech online loan business operators. Through this supervision, these operators cannot arbitrarily take actions beyond the limits towards customers, as every activity of online loan operators is monitored by OJK. Especially actions like disseminating customer data, violent actions, all have consequences."* (Interview with Mr. Nursalmi, Sub-Administrative Division of the Financial Services Authority (OJK), Pekanbaru, Thursday, February 1, 2024, 10:20 AM WIB)

Regulations on online loans or peer-to-peer lending by the Financial Services Authority (OJK) are governed by OJK Regulation No. 77/2016 (POJK 77/2016). This regulation consists of fifty-two articles discussing important issues regarding the use of information technology in lending services. Article 1 number 3 of POJK 77/2016 regulates interactions between parties within the online loan system, focusing on cooperatives and limited liability companies (PT) as the only legal entities authorized in online lending activities.

To ensure the security of electronic systems, the government issued regulations through the Government Regulation in Lieu of Law (PP PSTE), which acts as implementing regulations for the provisions of Article 10 paragraph (2) and Article 11 paragraph (2) of the Electronic Information and Transaction Law (UU ITE). PP PSTE ensures the security of electronic systems in online lending in accordance with applicable provisions. Fundamental clauses in agreements between parties based on electronic systems include rights and obligations, responsibilities, complaint procedures, dispute resolution, term, fees, service coverage, and legal domicile, which have legal force according to the Civil Code Article 1320 and Article 47 paragraph (2) of PP PSE.

OJK, as the supervisory organization for the fintech sector, oversees the development of P2PL Fintech, which is part of the Non-Bank Financial Industry (IKNB). Legal protection for borrowers in

P2PL Fintech has become a concern due to increasing public worries. OJK Regulation No. 77/POJK.01/2016 regulates institutionalization, registration, licensing, loan limits, governance of information technology, activity limits, risk management, reporting, and consumer protection education.

Despite the existing regulations such as POJK No. 77/2016, there are still issues in technology-based lending activities. The Jakarta Legal Aid Institute (LBH) noted that from May 2018 to March 2019, they received nearly 3,000 complaints related to P2PL Fintech. Legal violations found include the dissemination of personal information through electronic means violating UU ITE Article 32 and 48, threats based on the Criminal Code Article 368, fraud according to the Criminal Code Article 378, and electronic sexual harassment based on UU ITE Article 27 Paragraph (1) and Article 45 Paragraph (1).

Based on an interview with Mr. Muhammad Luthfi, the head of the Financial Services Authority (OJK) office in Pekanbaru, regarding the investigation into the high number of debtors who have become victims, the statement is as follows:

> *"In response to this issue, OJK as the regulator conducts an investigation to uncover the problems that have occurred, and from the results of this investigation, it was found that many debtors who became victims are users of loan applications that are not legal or do not have a business permit registered with OJK. OJK urges the public to be cautious when applying for loans, including before submitting a loan application, to first find out about the business permit from the P2PL Fintech provider that will be chosen, whether it is legal or not."* (Interview with Mr. Muhammad Luthfi, Head of the Financial Services Authority in Pekanbaru, Thursday, July 21, 2022, 09:25 AM WIB)

OJK has conducted an investigation into complaints from debtors who feel exploited by illegal P2PL Fintech. Many debtors are lured by attractive online loans through spam texts or online advertisements without considering the terms and conditions. As a result, they accumulate debts and face difficulties in repayment. Some even apply for loans from more than ten different platforms, eventually getting trapped in debt. Illegal Fintech providers now use illegal methods in debt collection, such as threatening and abusing debtors' personal data.

According to the Regulation of the Minister of Communication and Informatics No. 20 of 2016, personal data is identifiable information that must be protected. The identity of a debtor in P2PL Fintech loans, including personal data, is controlled by the debtor. Personal data protection includes the acquisition, processing, storage, display, and destruction of data. P2PL Fintech providers may only use debtor data with their consent, except for law enforcement purposes.

Article 26 Paragraph 1 of Law No. 19 of 2016 states that the use of information through electronic media related to personal data must be done with the consent of the data owner. Data owners have the right to data confidentiality, file complaints, access personal data, and request the destruction of certain data. If there is a breach of data confidentiality, the P2PL Fintech provider will face administrative sanctions, such as warnings, fines, operational restrictions, and license revocation.

Debtors whose rights are violated can claim compensation for the damages suffered in accordance with Article 26 Paragraph (2) of Law No. 19 of 2016. If it is proven that a third party misused personal data and meets the criteria for a criminal offense, the violator can be imprisoned for up to 12 years or fined a maximum of Rp12,000,000,000.00.

In accordance with Article 29 of POJK 77/2016, OJK as the regulator has outlined basic principles in efforts to protect debtors or consumers. Operators are obliged to implement these principles, namely transparency, fair treatment, reliability, data confidentiality and security, and user disputes can be resolved easily, quickly, and affordably. In addition, you should also be aware of other legal regulations, such as POJK Consumer Complaint Services, POJK Consumer Protection, and the Consumer Protection Law.

The financial services authority has issued several new regulations related to the peer-to-peer lending fintech online loan platform. These regulations were issued in response to the proliferation of online loans to protect consumers, as stated in the Circular of the Financial Services Authority No. 19 of 2023 Regarding the Implementation of Joint Financing Services Based on Information Technology (LPBBTI). The regulations for online loan businesses include reducing interest rates and other fees, where OJK limits online loan interest rates to 0.1% to 0.3% per day, late fees reduced from 0.1% to 0.067% per day for the productive sector and from 0.3% to 0.2% per day for the consumptive sector, as well as limiting debtor loans to a maximum of three platforms. Additionally, OJK regulates the collection time until 8:00 PM local time, prohibits threats, intimidation, and other negative actions in the collection process, and emphasizes that emergency contacts should not be used for collection activities. Lastly, P2P Lending providers are required to provide risk mitigation facilities, including collaborating with insurance or guarantee companies licensed by OJK.

3.2. The Obstacles Faced by the Financial Services Authority (OJK) in Providing Legal Protection for Online Loan Recipients

In essence, the risks of peer-to-peer lending have been controlled by the Financial Services Authority (OJK) through the provisions of POJK 77/POJK.01/2016 Article 29, which requires providers to adhere to basic user protection principles such as transparency, fair and reliable treatment, data confidentiality, and easy, fast, and affordable dispute resolution.

Here are the results of an interview with Mr. Endang Nuryadin, Head of the Financial Services Authority (OJK) in Pekanbaru:

> *"Perhaps the limitation is the information from the concerned party. When customers report to OJK, OJK will then easily forward it directly to the financial institution Pay Tommorow Buy Now for immediate follow-up and response to the customer's report. This is because OJK has a rule where online loan financial*

institutions are required to always check and respond to every complaint or report from their customers, so the online loan financial institution must respond to every incoming complaint and resolve it within a maximum of 20 (twenty) working days. After the customer has filed a complaint through the APPK, the customer will be given a PIN and a consumer service queue number, which is used to access and check the progress of the complaint. And if the customer's report has been responded to by the financial institution, the customer is asked to provide feedback on whether the issue/complaint has been resolved or not. If not, the alternative is that the customer can continue the report to the LAPS SJK (Alternative Dispute Resolution Institution for the Financial Services Sector) for further action."

In addition to the above efforts, OJK will continue to strive to provide the best to enhance consumer and public protection through various ways and new innovations to eradicate the existence of illegal investment or online loan service providers that can harm many parties. However, there are other challenges faced by OJK in eradicating the existence of this online loan service provider. The existence of online loans amidst the rapid advancement of current technology cannot be avoided, especially since the economic needs that continue to increase are not commensurate with the income of some people, leading them to use online loans as an alternative or last choice due to the quick terms and processes compared to borrowing from banks, for example. In addition, some of the public's less prudent and vigilant behaviors, consumerism, lack of literacy culture, and enjoying instant things without careful consideration have led many people, even customers, to be trapped in debt from online loans, feeling cheated and facing various other problems.

As a form of effort to overcome barriers in providing legal protection, here are the results of an interview with Mr. Endang Nuryadin, Head of the Financial Services Authority (OJK) in Pekanbaru:

"Currently, OJK is trying to provide protection and policies made to regulate activities for both consumers and online loan service providers by creating a series of rules that must not be violated. To provide legal protection for online loan consumer users, there are several legal regulations that can be applied. Dispute resolution efforts that can be done by OJK against the public/consumers who have problems with online loan service providers include facilitating it through the OJK Consumer Complaint. The Financial Services Authority has a special section, Consumer Protection, which will handle complaints from consumers and the Investment Alert Task Force (Satgas Waspada Investasi). So, for reporting illegal online loans that are not registered with the Financial Services Authority (OJK) and the association, there are several things that can be done. First, report it to the police for legal proceedings through the appropriate regional police. Report through the website https://patrolisiber.id or via email to info@cyber.polri.go.id. In addition, you can report it to the investment alert

task force, then illegal online loans will be blocked, namely by emailing to waspadainvestasi@ojk.go.id."

Drawing conclusions about the obstacles of OJK to legal protection for consumers and the public related to online loans, researchers can use the explanations above as a starting point. Among them is the access to information as a means of connecting OJK with consumers facing obstacles, such as threats, intimidation, and similar actions. The public's general knowledge about the legal facilities provided by OJK as a form of legal protection, as mandated by OJK Regulation No. 77/POJK.01/2016, is lacking. OJK's role in protecting online loan consumers includes facilitating and assisting the public/consumers in submitting all complaints/reports through the Consumer Protection Portal Application of OJK (APPK OJK) for follow-up.

IV. CONCLUSIONS

Based on the discussion and research findings above, it can be concluded that the Financial Services Authority (OJK) serves as a regulator and supervisor, ensuring legal protection for consumers through various regulations. These include POJK No.77/POJK.01/2016 on Information Technology-Based Lending and Borrowing Services, POJK No.18/POJK.07/2018 on Consumer Complaint Services in the Financial Services Sector, and POJK No.6/POJK.07/2022 on Consumer and Community Protection in the Financial Services Sector.

However, OJK faces obstacles in effectively providing legal protection to consumers and the public, particularly regarding online loans. One obstacle is the ineffective information access, which hampers communication between OJK and consumers experiencing issues such as threats and intimidation. Additionally, consumer awareness of the legal protections offered by OJK remains relatively low. To address these issues and protect consumers, OJK facilitates and assists the public in submitting their complaints and reports through the OJK Consumer Protection Portal (APPK OJK) for further action.

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