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THE URGENCY OF LEGAL PROTECTION FOR FEMALE CONSUMERS IN ONLINE LOANS FROM A GENDER PERSPECTIVE IN INDONESIA

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ABSTRAK

Women often find themselves in less advantageous economic situations compared to men, with more restricted access to formal financial resources. Wage gaps, greater household responsibilities, and difficulties in obtaining decent employment lead many women to view online loans as a convenient and quick solution to address their financial needs. online lending providers often exploit the vulnerability of women by offering loans that seem profitable on the surface, but actually have overwhelming terms and conditions. These lenders often use aggressive and manipulative marketing tactics to attract female consumers, such as highlighting the ease of process and the speed of fund liquidation without providing clear and complete information about the risks involved. This article aims to discuss the urgency of consumer law protection from a gender perspective in Indonesia, focusing on women consumers who are many victims of online loans, as well as analyzing state efforts to protect them in relation to the Consumer Protection Act. Gender-sensitive consumer law protection in Indonesia is crucial to addressing the vulnerability of women in online loans. Improved financial literacy, tighter regulation, effective supervision, and complaint services that are easily accessible and trusted by female consumers are needed. The Consumer Protection Act must be implemented consistently and effectively to ensure that consumer rights are properly protected. The advice for the future is the need for stronger synergies between governments, financial institutions, and society to create an inclusive and equitable financial ecosystem for all, especially women.

Keywords: female consumers; gender; online loans; protection.

INTRODUCTION

In today's digital age [1] technology has transformed almost every aspect of life, including the financial sector. One of the biggest innovations that has emerged is technology-based financial services or financial technology. (fintech). [2] One of the fast-growing fintech products is online loans (pinjol)[3]. Online loans offer easy access and a fast process, which makes it an attractive solution for those in need of funds in a short time. However, behind this facility, there are significant risks, especially for female consumers who turn out to dominate online borrowers.

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[1] Ratna Marselina Rajagukguk, "Hukum dan Teknologi: Menghadapi Tantangan Hukum di Era Digital," *Tugas Mahasiswa Hukum*, Vol. 1 No. 1,, 2023, E-Journal on-line https://coursework.uma.ac.id/index.php/hukum/article/view/353 [accessed on April 3, 2024]

[2] Ayu Simanjuntak, Winda Tarihoran, Lestania Simatupang, Kisah L. Toruan, and Sri Yunita, "Dampak Teknologi dan Inovasi pada Keadilan dalam Penegakan Hukum di Era Digital," *Journal on Education*, Vol. 6, No. 1, 2023, pp. 9212-9219. https://doi.org/10.31004/joe.v6i1.4415

[3] Jeremy Zefanya Yaka Arvante, "Dampak Permasalahan Pinjaman Online dan Perlindungan Hukum Bagi Konsumen Pinjaman Online," *Ikatan Penulis Mahasiswa Hukum Indonesia Law Journal*, Vol. 2, No. 1, 2022, https://doi.org/10.15294/ipmhi.v2i1.53736

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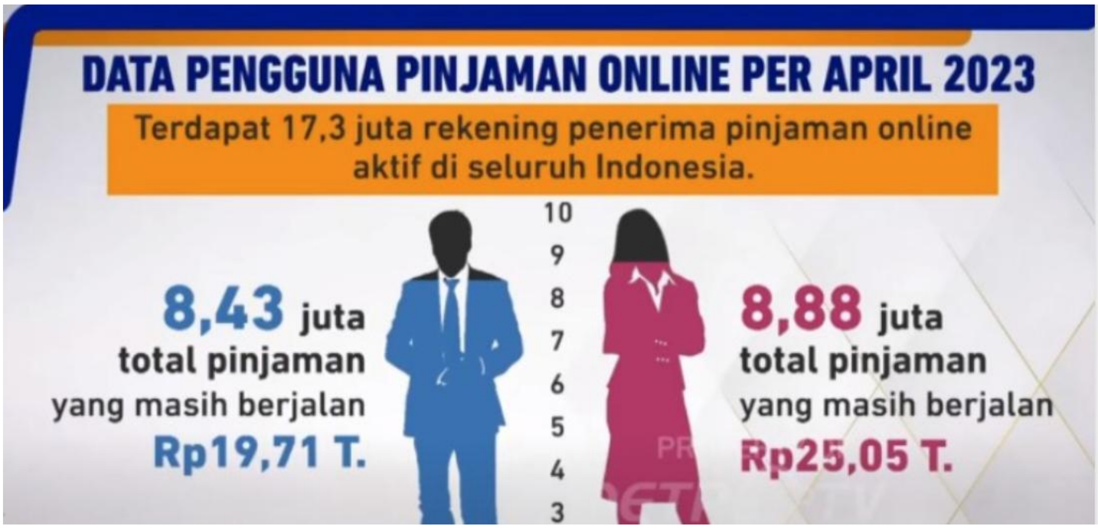
Indonesia has experienced rapid developments in financial technology (fintech)[4] that facilitate public access to a variety of financial products, including online loans. Online loans offer ease of process and quick access, which is very helpful for many people in need of immediate funding.

The growing online loan offerings (pinjol),[5] both legal and illegal, tempt the public to use them as a financial solution. However, the convenience gained at the beginning of a loan application often ends badly when the customer is late to pay. According to data obtained by Metro TV news.com,[6] pinjol users are dominated by the age group of 19 to 34 years, which reaches 60 percent or about 17.3 million accounts. The same data also shows that the number of female users of pinjol is higher than that of men. Of the 8.88 million women's users recorded have loans that are still running in the amount of Rp 25.5 trillion until April 2023. Meanwhile, out of 8.3 million male users, the total loan that is still running reaches Rp. 19.71 trillions.



Source : https://www.metrotvnews.com/play/K5nC46an-pengguna-pinjol-didominasi-perempuan-total-pinjaman-rp25-5-t

The gender inequality in traditional financial[7] access often forces women to look for alternatives, such as online loans.[8] Women are often in less favourable economic positions than men,

[4] Ni Kadek Puspa Pranita and I Wayan Suardana, "Perlindungan Hukum Terhadap Nasabah Pengguna Layanan Fintech (Financial Technology)," *Kertha Semaya* , Vol. 7, No. 2, 2019, pp. 1–16.
[5] Darmi Wati and Triyana Syahfitri, "Dampak Pinjaman Online Bagi Masyarakat," *Community Development Journal: Jurnal Pengabdian Masyarakat*, Vol. 2, No. 3, 2021, pp. 1181–1186. https://doi.org/10.31004/cdj.v2i3.2950 (Original work published November 30, 2021)
[6] Heru Nazar, "Penggunaan Pinjol Didominasi Perempuan, Total Pinjaman Rp 25,5T," MetroTVNews.com, https://www.metrotvnews.com/play/K5nC46an-pengguna-pinjol-didominasi-perempuan-total-pinjaman-rp25-5-t [accessed on April 4, 2024)
[7] Aulia Rahmatullah, "Perlindungan Hukum Bagi Nasabah Pada Pinjaman Online Menurut Hukum Ekonomi Syariah," *Al-Mudharabah: Jurnal Ekonomi Dan Keuangan Syariah*, Vol. 5, No. 1, 2024, pp. 1-20, https://doi.org/10.22373/al-mudharabah.v5i1.4529
[8] Ade Feni Mailanti, "Dampak Pinjaman Berbasis Online di Kota Bengkulu Dalam Tinjauan Ekonomi Islam (Studi Pada Masyarakat Kelurahan Pagar Dewa Kota Bengkulu)," Doctoral dissertation, UIN Fatmawati Sukarno Bengkulu, 2020.

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with more limited access to formal financial resources. [9]. Wage disparities, larger household responsibilities, and constraints in getting a decent job make many women see online loans[10] as an easy and fast solution to meet their financial needs.

However, the low financial literacy[11] among women has become one of the main factors that makes them more vulnerable to online loans. [12] Many of them do not fully understand the terms and conditions of the loan, including high interest rates and delay fines that can trap them in a cycle of debt that is hard to overcome. This lack of understanding makes them easily trapped in loans on unfavourable terms and ends up having difficulty in repaying the loans.

In addition, gender discrimination in traditional financial services has also worsened the situation. Women may face discrimination in accessing fair and transparent financial services, such as higher charges or harsher loan conditions compared to male consumers. This discrimination increasingly exacerbates women's competitive position in financial transactions[13] and increases their risk of becoming victims of unfair practices by online lenders. [14]

The social and cultural stigma[15] inherent in the role of women in society also plays a major role in their vulnerability to online loans. Women who are engaged in financial problems often feel ashamed or afraid to seek help, which prevents them from obtaining the information or support necessary to deal with online loan problems. This stigma makes them more likely to look for quick and easy solutions, such as online loans, regardless of the long-term risks that may arise.

On the other hand, online lending providers often exploit the vulnerability of women by offering loans[16] that seem profitable on the surface, but actually have overwhelming terms and conditions. These lenders often use aggressive and manipulative marketing tactics to attract female consumers[17], such as highlighting the ease of process and the speed of fund liquidation without providing clear and complete information about the risks involved.

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[9] Syarfah Aulia Nurazkiyanti, Prihantono, and Syamratun Nurjannah, "Dampak Pinjaman Uang Berbasis Online Terhadap Kebutuhan Finansial Masyarakat di Kecamatan Pontianak Kota (Studi Komparasi Pinjaman Online Legal Dan Ilegal)," *Jurnal Keuangan Dan Perbankan Syariah*, Vol. 2, No. 2, 2023, pp. 172-183, https://doi.org/10.24260/jkubs.v2i2.2056

[10] Fitria Arief and Rina Marlina, "Transaksi pinjaman online dalam perspektif ekonomi Islam," *Jurnal Al-Kharaj: Studi Ekonomi Syariah, Muamalah, dan Hukum Ekonomi, No. 2, Vol. 3, 2023, pp.* 117-129. https://doi.org/10.30863/alkharaj.v3i2.4626

[11] Irin Fitria, Fransiska Soejono, and M. J. Tyra, "Literasi Keuangan, Sikap Keuangan dan Perilaku Keuangan dan Kinerja UMKM," *Journal of Business &Amp; Banking*, Vol. 11, No. 1, 2021, 1–15. https://doi.org/10.14414/jbb.v11i1.2496

[12] Asrin and M Amin, "PEnGaruh Literasi Keuangan Dan Gaya Hidup Terhadap Pengelolaan Keuangan Mahasiswa Prodi Akuntansi Universitas Gunung Rinjani," *Jurnal Akuntansi Dan Keuangan Syariah - ALIANSI*, Vol. 6, No. 2, 2023, pp. 67–75, https://doi.org/10.54712/aliansi.v6i2.276

[13] Raymondo Sitanggang and Amrie Firmansyah, "TrAnsaksi Dengan Pihak Berelasi Dan Praktik Transfer Pricing di Indonesia. *Jurnal Pajak Dan Keuangan Negara (PKN)*, Vol. 2, No. 2, 2021, pp.34–52, https://doi.org/10.31092/jpkn.v2i2.1180

[14] Agung Hidayat, Nur Azizah, and Muannif Ridwan, "Pinjaman Online dan Keabsahannya Menurut Hukum Perjanjian Islam," *Jurnal Indragiri Penelitian Multidisiplin*, Vol. 2, No. 1, 2022, pp. 1–9, https://doi.org/10.58707/jipm.v2i1.115

[15] Erika Irmawati Putri, Nanik Rahmawati, and Rahma Syafitri, "Dampak Stigma Masyarakat Bagi Keluarga Yang Belum Memiliki Anak di Desa Sungai Besar Kabupaten Lingga," *Jurnal Riset Rumpun Ilmu Sosial, Politik Dan Humaniora*, Vol. 2, No. 2, 2023, pp. 233–248, https://doi.org/10.55606/jurrish.v2i2.1732

[16] Made Emy Andayani Citra, Ni Komang Sutrisni, and Chandra Dwi Dewantara, "PeRlindungan Hukum Terhadap Pelaku Usaha Dalam Transaksi Elektronik (E-Commerce) Atas Penilaian Buruk Konsumen Yang Ditimbulkan Dari Kesalahan Konsumen Sendiri," *Jurnal Hukum Saraswati*, Vol. 5, No. 1, 2023, pp. 381–392, https://e-journal.unmas.ac.id/index.php/JHS/article/view/6300

[17] Evianah, and Dewi Nuraini, "Dampak instagram terhadap perilaku konsumtif dalam berbelanja online antara laki–laki dan perempuan," *Forum Manajemen*, Vol. 21, No. 1, 2023, pp. 87–95. https://doi.org/10.61938/fm.v21i1.515

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The urgency of legal protection for female consumers in online loans is emphasized through concrete examples and statistics. For instance, the rapid rise of online loans, particularly among women, has created an immediate need for legal reforms. Without proper regulations, women continue to face high-interest loans, aggressive debt collection practices, and exploitation of their limited financial literacy. These issues not only perpetuate gender inequality but also lead to long-term financial instability. The consequences of not having these regulations are severe: women may suffer from debt traps, psychological distress, and a lack of recourse in cases of unfair lending practices.

However, the urgency of gender-sensitive consumer law[18] protection has become crucial in dealing with this problem. However, behind this facility, there is a huge risk especially for female consumers who are often victims of unfair and untransparent practices. This article aims to discuss the urgency of consumer law protection from a gender perspective in Indonesia, focusing on women consumers who are many victims of online loans, as well as analyzing state efforts to protect them in relation to the Consumer Protection Act.

METHODS

This research is a normative jurisprudence. The research begins with an inventory of legislative regulations related to consumer protection, in particular regarding consumer behaviour making online loans and the theory of gender perspectives. The data used is secondary data. The descriptive research is systematically analytically related to facts that describe the regulations in force, related to consumer protection in particular with regard to online loans in a gender perspective. The analysis was carried out to gain an idea of whether women as subjects of consumer protection laws can be protected from online lending practices.

RESULTS AND DISCUSSION

Female consumer vulnerabilities in online loans

Women are often in a more vulnerable position to various financial risks, including online loans, compared to men. This vulnerability is influenced by a variety of factors, including economic inequality, low financial literacy, gender discrimination in access to financial services, and social and cultural pressures. To understand in depth the causes of women's vulnerability in online loans, it is necessary to look from a variety of perspectives, including how consumer protection laws can play a role in reducing[19], these risks.

Economic inequality between men and women has become one of the main causes of women's vulnerability to online loans. In many countries, including Indonesia, women often receive lower wages than men for the same job. Data from the Central Statistical Agency (BPS) indicate that the

[18] Oktaviyani Sinaga, Nelli Herlina, and Herlina Manik, "Perlindungan Hukum Terhadap Konsumen Dalam Transaksi Jual-Beli Melalui Media Facebook," *Zaaken: Journal of Civil and Business Law*, Vol. 4, No. 1, 2023, pp. 72-90, https://doi.org/10.22437/zaaken.v4i1.22450

[19] Ongky Alexander, "Etika Bisnis Dan Legalitas Hukum Terhadap Pinjaman Online Dalam Persfektif Hukum Positif Dan Hukum Islam," *Hutanasyah: Jurnal Hukum Tata Negara*, Vol. 1, No. 1, 2022, pp. 11-23, https://doi.org/10.37092/hutanasyah.v1i1.359

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gender pay gap remains a significant problem. In addition, more women work in the informal sector with unstable incomes and without social security. This unstable economic situation makes women more likely to seek quick and accessible financial solutions, such as online loans. Online loans offer easy access and a fast process, which is very attractive to those who need immediate funds to meet urgent needs.

Low financial literacy is also an important factor[20] that makes women more vulnerable to online loans. Many women do not have sufficient knowledge of financial products, including high interest rates, delay fines, and often complex terms and conditions. Low financial literacy makes them easily trapped in loans on unfavourable terms. [21] They may not fully understand the long-term implications of the loans they are taking, such as the accumulation of high interest and the delayed fines that can trap them in a hard-to-pass debt cycle. Governments and financial institutions have been working to improve financial literacy through educational programmes, but their scope and effectiveness still need to be improved.

Gender discrimination in access to formal[22] financial services has also worsened the situation. Women often face discrimination in obtaining loans from banks or other financial institutions. This discrimination makes it harder for women to obtain loans from formal financial institutions, which then encourages them to look for alternatives such as online loans. Online lenders often offer easier and faster processes, but with unfavourable terms and conditions.

Social and cultural pressures also play an important role in women's vulnerability to online loans. In many cultures, women are expected to manage household finances and ensure the well-being of family members. When faced with financial difficulties, women may feel pressured to find quick solutions to meet family needs, such as child education or family member health costs. The social stigma inherent in women in financial difficulties also makes them reluctant to seek help or advice, which then encourages them to take online loans as an instant solution without considering long-term risks.

The aggressive advertising and promotion of online loan[23] providers also contributed to the vulnerability of women. Online lenders often use manipulative marketing tactics to attract female consumers. Ads that promise quick and uncomplicated liquidation of funds are very attractive to those in need of immediate funding. These lenders frequently highlight the ease of process and speed of liquidation without providing clear and complete information about the risks involved. These

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[21] Syahrial, Sapta Raharja, Bambang Pramudya, "Faktor-Faktor Dalam Literasi Keuangan Yang Berpengaruh Terhadap Keputusan Investasi Emas Pelaku UMKM Di PT Bank Syariah Indonesia Tbk," *MANAJEMEN IKM: Jurnal Manajemen Pengembangan Industri Kecil Menengah*, Vol. 17, No. 2, 2023, 43-50. https://doi.org/10.29244/mikm.17.2.43-50

[22] Sonny Dewi Judiasih (et.al), *Kedudukan Perempuan dan Kesetaraan Gender dalam Rangka Pencegahan Perkawinan Bawah Umur di Indonesia*, UNPAD Press, Bandung: 2021.

[23] Tulus Siambaton and Yosua Lorenzo Tarigan, "Bentuk Perlindungan Hukum Terhadap Konsumen Akibat Iklan yang Menyesatkan Pada Media Cetak," *Visi Sosial Humaniora*, Vol. 1, No. 2, 2020, pp. 143-154, https://doi.org/10.51622/vsh.v1i2.83

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marketing tactics exploit the vulnerability of female consumers and make them more likely to get stuck in loans on unfavourable terms.

The psychological impact[24] of the pressure to meet the family's financial needs cannot be ignored either. Women trapped in online loan debt often experience stress, anxiety, and depression. Pressures to repay the debt and avoid delayed fines can lead to heavy psychological burdens, which in turn can affect their mental health and well-being. Moreover, the social stigma inherent in women in financial difficulties can make the situation worse, make them feel ashamed or guilty, and reluctant to seek help.

Lack of adequate regulation and effective supervision of the online lending industry are also factors that aggravate the vulnerability of women. Although the government has issued various regulations to regulate this industry, implementation and law enforcement are often ineffective. Unregistered or illegal online lending providers[25] often operate with little or no supervision[26],, which allows them to implement practices that are detrimental to consumers. Existing regulations also have not fully taken into account the specific needs and vulnerabilities of women, which makes them more vulnerable to unfair practices and fraud.

Consumer Protection Act No. 8 of 1999 (UUPK) in Indonesia provides a strong legal basis to protect consumer rights, including women. UUPK regulates various aspects of consumer protection, including the right to comfort, security, and safety in consuming goods and/or services. Uupk also emphasizes the importance of correct, clear, and honest information about the conditions and guarantees of goods or services offered. In the context of online loans, UUPK provides protection against unfair practices by requiring service providers to provide clear and transparent information about the terms and conditions of the loan.

However, although the UUPK provides a clear legal framework, effective law enforcement and implementation remains a challenge. Many consumers, including women, are unaware of their rights as consumers and do not know how to report abuse or seek compensation. Governments need to improve socialization and education on consumer rights as well as the complaint mechanisms available. Furthermore, stricter surveillance of online lending providers, including the punishment of those who violate regulations, is essential to ensuring effective consumer protection.

Besides UUPK, there are OJK Regulation No. 77/POJK.01/2016 **and** Law No. 11 of 2008 on Electronic Information and Transactions (ITE Law)**.** These regulations are now analyzed in relation to how they impact online loans and protect female consumers. Specifically, the ITE Law is highlighted for its relevance in regulating online financial transactions and preventing data misuse, which is critical

[24] Dwi Rezky Anandari Sulaiman, "Studi Literatur: Risiko Psikologis Penggunaan Fintech Lending pada Mahasiswa," *Jurnal MediaTIK*, Vol. 7, No. 2, 2024, pp. 197–201, https://journal.unm.ac.id/index.php/MediaTIK/article/view/2894

[25] Fahrul Hendrik Setiawan, Irzameingindra Putri Radjamin, and Mintarti Ariani, "Pinjaman Online: Perilaku Konsumtif Mahasiswa Surabaya Dalam Rangka Menunjang Status Sosial," *Management Studies and Entrepreneurship Journal (MSEJ)*, , Vol. 5, No. 1, 2024, pp. 413–425, https://doi.org/10.37385/msej.v5i1.4067

[26] Rahayu Mardikaningsih, Ella Anastasya Sinambela, Didit Darmawan, and Dita Nurmalasari, "Hubungan Perilaku Konsumtif dan Minat Mahasiswa Menggunakan Jasa Pinjaman Online," *Jurnal Simki Pedagogia*Vol. 3, , No. 6, 2020, pp. 98–110, https://jiped.org/index.php/JSP

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given the high number of privacy violations reported in online loan cases. The role of the Indonesian Banking Law in overseeing fintech lending platforms is also discussed to provide a broader regulatory context.

Limited access to information and education is also an important factor that makes women more vulnerable to online loans[27]. Many women, especially in rural areas or marginal communities, do not have adequate access to information about financial products and associated risks. This lack of access can be caused by a variety of factors, including time constraints, household responsibilities, and a lack of accessible information channels. Without adequate information and education, women cannot make the right decisions about online loans and are more vulnerable to fraud and unfair practices.

The inability to obtain formal loans from financial institutions also encouraged women to look for alternatives such as online loans. Women often find it difficult to qualify for loans from banks or other financial institutions. They may not have sufficient accounts[28], good credit history, or the necessary supporting documents. This inability has led them to switch to online loans that offer ease of access and faster processes, but with often unfavourable terms and conditions.

Online lenders also often exploit the vulnerability of women by offering loan products that seem profitable on the surface, but actually have overwhelming terms and conditions. These lenders often use aggressive and manipulative marketing tactics to attract female consumers, such as highlighting the ease of process and the speed of fund liquidation without providing clear and complete information about the risks involved.

The bad experience women experience in using online loans is also often caused by violations of ethics and privacy by service providers. Some online lenders use intimidation and verbal violence in debt collection, which can cause severe psychological stress on women. In addition, privacy violations such as unauthorized disclosure of personal data are also frequent, making women feel insecure and threatened. These practices add to the psychological and social burden faced by women trapped in online loan debt.

Collaboration between governments, financial institutions, and civil society organizations is also vital in protecting female consumers from the risk of online loans. Governments should work with various stakeholders to develop programmes that support women's economic independence and reduce their dependence on online loans. These collaborations can include skills training, economic empowerment, and support for small and medium-sized enterprises run by women. By increasing economic autonomy, women can have better access to financial resources and avoid the risks associated with online lending.

Misleading and manipulative advertising is often a factor in attracting women to take online loans without understanding the risks involved. Stronger monitoring of advertising and promotions

[27] Jeremy Zefanya Yaka Arvante, "Dampak Permasalahan Pinjaman Online dan Perlindungan Hukum Bagi Konsumen Pinjaman Online," *Ikatan Penulis Mahasiswa Hukum Indonesia Law Journal*, Vol. 2, No. 1, 2022, pp. 73-87. https://doi.org/10.15294/ipmhi.v2i1.53736

[28] Sharda Abrianti, Anna Maria Tri Anggraini, and Ignatius Pradipta Probondaru, "Dampak Pinjaman Online bagi Masyarakat: Mensejahterakan atau Menyengsarakan?" *UNES Law Review*, Vol. 6, No. 4, 2024, pp. 10420-10431. https://doi.org/10.31933/unesrev.v6i4.1926

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can help reduce the spread of misleading information and ensure that consumers get accurate and honest information about financial products.

Faced with the challenges of globalization and digitalization, governments should also consider international cooperation in protecting female consumers. Exchange of information and best practices with other countries can help improve the quality of regulation and supervision in the online lending sector. This cooperation could also include developing international standards for consumer protection and enhancing the capacity of regulatory agencies in various countries.

Efforts to protect women consumers from the risk of online loans must cover a wide range of aspects, from regulation and supervision to education and economic empowerment. With a comprehensive and gender-oriented approach, women are expected to be able to avoid the online loan debt trap and obtain more sustainable financial solutions. Effective consumer protection will not only improve women's well-being, but also contribute to more inclusive and sustainable economic development in Indonesia.

Overall, the causes of women's vulnerability to online loans are complex and multidimensional. Economic, social, cultural, and legal factors all play a role in creating an environment that makes women more vulnerable to financial risk. To address this problem, a holistic and integrated approach is needed involving a wide range of stakeholders. Governments, financial institutions, and society must work together to create an environment that supports women's economic independence and protects them from unfair and exploitative financial practices.

With sustained and coordinated efforts, women are expected to be able to overcome the challenges they face in the financial world and better well-being. It is also important to continue to develop and implement policies that take into account the specific needs and vulnerabilities of women, so that they can participate fully and equally in the economy. Only in this way can we ensure that all individuals, regardless of gender, have equal opportunities to economic and social well-being.

One of the critical legal challenges is the inadequate privacy protection offered to female consumers. Online lending platforms often exploit personal data, using aggressive tactics such as unauthorized data access, sharing sensitive information, and even threatening to publicly shame borrowers. These practices disproportionately affect women, who are often more vulnerable to privacy violations due to societal pressures, such as maintaining their reputation within family and community contexts.

The current Indonesian Consumer Protection Act (Law No. 8 of 1999) lacks explicit provisions addressing these privacy concerns in the digital lending environment. Although general privacy laws exist, such as in the ITE Law, they do not specifically focus on protecting female consumers from the unique forms of data exploitation that occur in online loans. This gap leaves women exposed to both psychological harm and social stigmatization, underlining the need for gender-specific amendments in privacy regulations that account for the digital and fintech landscape.

Another pressing legal issue is the widespread use of unethical and unlawful debt collection practices by online lending providers. Many female borrowers report being harassed, intimidated, or even threatened with violence during the debt recovery process. Women are often more susceptible

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to these coercive tactics due to cultural and social norms that pressure them into fulfilling financial obligations at all costs, including borrowing to support their families.

Current laws regulating debt collection are insufficiently enforced, and they fail to provide specific protections for women who are subjected to these forms of harassment. The lack of robust regulatory oversight allows debt collectors to act with impunity, exacerbating the financial and emotional strain on female consumers. A critical revision of existing laws, including stricter enforcement mechanisms and gender-sensitive guidelines for debt recovery, is needed to ensure that female borrowers are not disproportionately harmed.

While financial literacy programs exist, they are not sufficiently targeted toward addressing the gendered challenges that women face in the financial sector. Many women, particularly in rural areas, have lower financial literacy levels, making them more vulnerable to predatory lending practices. The legal system currently lacks provisions that mandate the development of financial literacy programs specifically designed for women, which is essential for equipping female consumers with the knowledge to make informed financial decisions.

Moreover, the legal framework does not adequately address the issue of gender discrimination in traditional financial services, which pushes women toward online loans. Female consumers often face stricter lending conditions or are denied access to formal financial institutions, leading them to seek quick, but risky, alternatives such as online loans. Legal reforms should ensure equal access to safe financial products for women and introduce incentives for financial institutions to cater to female borrowers without discrimination.

The author suggests that in order to protect female consumers adequately, the law must be reformed to : Include gender-specific provisions in both the Consumer Protection Act and ITE Law, addressing the particular risks female borrowers face, especially in terms of privacy and data security, implement stricter regulations on debt collection practices, with gender-sensitive guidelines and severe penalties for violations, develop and mandate nationwide financial literacy programs that target women, particularly in underserved areas, to improve their financial awareness and reduce their reliance on high-risk loans, address systemic gender discrimination in access to formal financial services, ensuring that women have equal access to safer financial alternatives.

State efforts to protect female consumers under the Consumer Protection Act.

Article 1 (1) of the Consumer Protection Act states that consumer protection is any effort that guarantees the existence of legal certainty to provide protection to the consumer. Consumer protection is essentially the fulfilment of the rights that should be granted to consumers.

State efforts [29] in protecting female consumers from online loan locks are essential to ensure that they get adequate protection and are not trapped in harmful practices. One of the main legal bases used in this protection effort is the Consumer Protection Act No. 8 of 1999 (UUPK). UUPK aims to protect consumer rights and ensure that consumers get accurate, clear, and honest information

[29] Deviana Yuanitasari, Susiolawati Suparto, S, Peran Negara dalam Sistem Ekonomi Kerakyatan Berdasarkan Pancasila untuk Mewujudkan Kesejahteraan Sosial. Acta Diurnal Jurnal Ilmu Hukum Kenotariatan Dan Ke-PPAT-An, Vol. 4, No.2, 36–51, 2020, https://doi.org/10.23920/acta.v4i1.327

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about the products or services they consume. In the context of online loans, UUPK provides a strong legal basis to protect female consumers from unfair practices and fraud.

Women are often in more vulnerable economic positions than men, making them more likely to be affected by online loan offers that promise quick solutions to financial problems. When women do not have access to formal loans from banks or other financial institutions, they are often forced to switch to online loans that offer easy access and fast processes. However, these facilities are often accompanied by unfavourable terms and conditions, such as high interest rates and delay fines that can trap them in a debt cycle. The Indonesian government has taken various measures to protect female consumers from the risk of online loans. One such effort is through stricter regulation and supervision of the online lending industry. The Financial Services Authority (FAT) as a financial supervisory body has issued a number of regulations to regulate the operation of online lending providers. OJK Regulation No. 77/POJK.01/2016 on Information Technology-Based Money Loan Services, for example, aims to ensure transparency and fairness in online loan services. These regulations regulate various aspects, from licensing to consumer protection, to ensure that online loan providers operate fairly and not to the detriment of consumers.

In addition, the government is also working to increase financial literacy among women. These financial literacy programs aim to provide a better understanding of financial products, including the risks and benefits of online loans. With better financial literature, it is expected that women will be able to make more informed decisions about using loans online and avoid debt traps. This education is crucial in view of the many women who do not have sufficient knowledge of the terms and conditions of the loan, which are often complex and difficult to understand.

In an effort to protect female consumers[30], the government has also encouraged the provision of safe and affordable alternative financial services. Financial services such as microbanks, mortgage cooperatives, and specific funding programmes for women can be better alternatives to online loans. These financial services not only offer lower interest rates, but also provide more transparent and fair terms and conditions[31]. With better access to formal financial services, women can reduce their dependence on online lending and get more sustainable financial solutions.

Anti-stigma campaigns are also an important part of women's consumer protection efforts. The social and cultural stigma inherent in the role of women in society often makes them embarrassed or afraid to seek help when facing financial problems. This anti-stigma campaign aims to educate the public about the importance of supporting women in dealing with financial problems and encourage them to seek assistance if necessary. By reducing stigma, it is expected that women will be more courageous to seek the information and support they need to deal with online loan problems.

Strengthening complaints and dispute settlement mechanisms is also the focus of the government in protecting female consumers. The government provides responsive complaints

[30] Deviana Yuanitasari, Hazar Kusmayanti, and Agus Suwandono, "A Comparison Study of Strict Liability Principles Implementation for the Product Liability within Indonesian Consumer Protection Law between Indonesia and United States of America Law," *Cogent Social Sciences*, Vol. 9, No. 2, 2023.
[31] Putri Fildzah Andini, Ichsan Zidane, Hany Dwi Wahyuni, Muhammad Yazid Ilham Rabbani and Lilik Noor Yuliati, "Perlindungan Konsumen Pinjaman Online Yang Mengalami Keterlambatan Pembayaran Cicilan," *Policy Brief Pertanian, Kelautan, Dan Biosains Tropika*, Vol. 4, No. 4, 2022, pp. 381-386, https://doi.org/10.29244/agro-maritim.0404.381-386

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channels and fair dispute resolution mechanisms for consumers who feel adversely affected by online loan providers. The Alternative Dispute Resolution Institution (LAPS) in the financial services sector, for example, plays a role in mediation and dispute resolution between consumers and service providers. This mechanism provides a clear path for women to report abuse and seek a fair settlement.

In the context of the Consumer Protection Act, [32], governments are also working to ensure that existing regulations and policies take into account a gender perspective. UUPK stresses the importance of accurate, clear and honest information about the conditions and warranties of the goods and/or services offered. In the case of online loans, this means that the service provider must provide complete and transparent information about the terms and conditions of the loan, including interest, delay fines, and other risks. Governments should ensure that these regulations are implemented consistently and online lending providers comply with existing rules.

Female consumers face a distinct set of risks in the online loan market that are not sufficiently covered by general consumer protection laws. These risks are tied to gendered economic disparities, cultural expectations, and societal norms that place additional financial and psychological burdens on women. For instance, women in Indonesia often have lower financial literacy compared to men, making them more susceptible to falling into high-interest loan traps or becoming victims of fraudulent lenders.

In many cases, women are also the primary caregivers in households, which increases the pressure to find quick financial solutions to support family needs. Online loan platforms, with their promise of fast, hassle-free funds, exploit this vulnerability. However, the Consumer Protection Act (UUPK) lacks provisions that address these specific pressures faced by female consumers, offering only broad protections that fail to consider the intersection of gender and financial exploitation.

Online loan companies often use targeted marketing campaigns that specifically appeal to women, promising easy access to credit for household expenses, healthcare, or education needs. These advertisements, which are highly manipulative, rarely provide full disclosure of the loan's actual terms, such as hidden fees, exorbitant interest rates, and the severe penalties for delayed payments. Women, often overwhelmed by immediate financial pressures, may not fully understand the long-term consequences of these loans. This makes them more likely to be trapped in a cycle of debt.

The UUPK mandates transparency in financial transactions, but its enforcement is inadequate, especially in the digital space where these online lenders operate. There is a critical gap in ensuring that lenders provide clear, honest, and accessible information to female consumers, particularly about the risks associated with online loans. This issue becomes more pronounced when considering that women generally have less access to legal recourse or financial guidance, leaving them more vulnerable to deceptive practices.

One of the most pressing gender-specific issues is the aggressive and often abusive debt collection methods employed by many online lenders. Female borrowers are frequently subjected to

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[32] Anna Maria Tri Anggraini dan Megawati Simanjuntak, "Perlindungan Konsumen Terhadap Maraknya Fenomena Pinjaman Online", In: Megawati Simanjutak, Anna Maria Tri Anggraini, Arief Safari, Rizal E. Halim, Slamet riyadi, Charles Sagala, Vivien Goh, lasminingsih, Huzna Gustiana Zahir and Atih Surjati, *Dinamika Perlindungan Konsumen di Indonesia*, Penerbit IPB Press, Bogor: 2023.

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harassment, intimidation, and threats, with some even facing public shaming or blackmail. These practices exploit the social and cultural stigmas associated with indebtedness, particularly for women, who may fear community judgment or family backlash.

While the UUPK offers general protections against unfair business practices, it does not specifically address the psychological and social harm that women endure from these predatory debt collection methods. There is a need for legal reforms that introduce gender-sensitive guidelines for debt recovery, ensuring that female borrowers are protected from abusive tactics that exacerbate their financial and emotional distress.

The lack of gender-specific financial literacy programs is another area where general consumer protection laws fall short. Many women, particularly in rural or lower-income areas, do not have access to adequate financial education that would help them navigate the complexities of online loans. Current financial literacy programs are not tailored to address the unique needs and challenges women face in the financial sector, such as the tendency to rely on informal networks for financial advice or the impact of cultural norms that discourage women from seeking formal financial education.

Reforms should focus on creating targeted financial literacy initiatives that empower women to make more informed decisions about borrowing. These programs should be designed to raise awareness of the risks of online loans, teach women how to evaluate financial products critically, and encourage the development of long-term financial planning skills. Without these gender-focused interventions, women will continue to be disproportionately affected by online lending practices, remaining vulnerable to exploitation.

Better research and data collection on women's vulnerability to online loans is also an important focus in consumer protection efforts. [33] Accurate and up-to-date data can help governments and related agencies understand the problems faced by women and develop more effective policies to protect them.

Collaborative efforts between governments, financial institutions, and civil society organizations are also vital in protecting female consumers. Governments should work with various stakeholders to develop programmes that support women's economic independence and reduce their dependence on online loans. These collaborations could include skills training, economic empowerment, and support for small and medium-sized enterprises run by women. By increasing economic independence, women can have better access to financial resources and avoid the risks associated with online loans.

Additionally, governments need to strengthen surveillance of online loan advertising and promotion. Misleading and manipulative advertising is often a factor in attracting women to take online loans without understanding the risks involved. Stricter monitoring of these advertisements and promotions can help reduce the spread of misleading information and ensure that consumers get accurate and honest information about financial products. Faced with the challenges of globalization

[33] Rema Syelvita, M. Amin Qodri, and Fakhriyah Annisa Afro, “Korban Pinjol, Layakkah sebagai Gharimin dan menerima zakat?” *Zaaken: Journal of Civil and Business Law*, Vol. 4, No. 3, 2023, pp. 519-535, https://doi.org/10.22437/zaaken.v5i1.32151

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and digitalization, governments should also consider international cooperation in protecting female consumers.

The government should introduce regulations that classify female consumers as a particularly vulnerable group in the online lending sector. This would ensure that policies are designed to address their unique financial challenges and risks. Such legal recognition would mandate that online loan providers tailor their services to better protect women. This could include stricter regulations on the transparency of loan terms, mandatory counseling or financial education for female borrowers, and tighter controls on data privacy to prevent the misuse of personal information for coercive debt collection.

Beyond creating new regulations, the government must also focus on the enforcement of these rules. Government agencies such as the Otoritas Jasa Keuangan (OJK) and the Ministry of Women's Empowerment and Child Protection should collaborate to monitor online lending practices and ensure compliance with gender-sensitive consumer protection laws. For instance, regular audits of online loan platforms could be conducted to ensure that female consumers are not being targeted with predatory practices or disproportionately affected by exploitative terms.

The government can also play a pivotal role in ensuring that women have better access to formal financial services, reducing their reliance on high-risk online loans. This could involve promoting microfinance initiatives, creating low-interest loan programs specifically for women, or providing incentives for banks to offer more favorable lending terms to female entrepreneurs and low-income households. By giving women more secure financial options, the government can help mitigate the risks associated with predatory lending.

In conclusion, the government's role in creating, enforcing, and promoting gender-sensitive regulations is key to providing urgent protection for female consumers, ensuring that they are no longer disproportionately affected by unfair and exploitative practices in the online loan sector.Exchange of information and best practices with other countries can help improve the quality of regulation and supervision in the online lending sector. This cooperation could also include developing international standards for consumer protection and enhancing the capacity of regulatory agencies in various countries. Overall, the state's efforts to protect women consumers from the risk of online loans must cover aspects ranging from regulation and supervision to education and economic empowerment. The Consumer Protection Act provides a strong legal basis for protecting consumer rights, but effective law enforcement and implementation remains a challenge. Close cooperation between governments, financial institutions, and society is needed to create an inclusive and fair financial ecosystem, which protects female consumers from unfair practices and helps them better financial independence.

With a comprehensive and gender-oriented approach, it is expected that women will be able to avoid the online loan debt trap and obtain more sustainable financial solutions. Effective consumer protection will not only improve women's well-being, but also contribute to more inclusive and sustainable economic development in Indonesia.

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CONCLUSION

Gender-sensitive consumer law protection in Indonesia is crucial to addressing the vulnerability of women in online loans. Improved financial literacy, tighter regulation, effective supervision, and complaint services that are easily accessible and trusted by female consumers are needed. The Consumer Protection Act must be implemented consistently and effectively to ensure that consumer rights are properly protected. The advice for the future is the need for stronger synergies between governments, financial institutions, and society to create an inclusive and equitable financial ecosystem for all, especially women.

The Indonesian government has issued various regulations to regulate the online lending industry, but the implementation and enforcement of the law still faces many challenges. Consumer protection must ensure that the specific needs and vulnerabilities of women are taken into account in every consumer protection regulation and programme. Targeted financial literacy programmes for women, tighter surveillance of online lenders, and the provision of safe and affordable alternative financial services are some of the steps that can be taken to protect women consumers from the risk of online loans.

With appropriate measures and synergies between governments, financial institutions, and society, an inclusive and fair financial ecosystem is expected to be created, which will protect female consumers from unfair practices and help them better financial independence.

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